

The Canadian Courier

A National Weekly



THEIR MAJESTIES, THE KING AND QUEEN

JOHN A. COOPER · Editor

THE COURIER PRESS, Limited, TORONTO



A BOX OF

Jennings

KILLARNEY
ROSES

FLORAL WREATHS
123 WEST KING STREET
TORONTO

PHONES MAIN 7210, PARK 1637

TELEGRAPH ORDERS HAVE IMMEDIATE ATTENTION
CITY DELIVERY DAY OR NIGHT

O'Keefe's

SPECIAL
EXTRA MILD

- Ale -

☞ Clear as crystal—golden amber in color. Rich, creamy and sparkling. With a flavor of irresistible deliciousness. A bottle of O'KEEFE'S ALE is a drink of delight.

SPECIAL
EXTRA MILD

Porter

☞ Extra mild, remember. A rich old brew—free of dregs and sediment—that you may enjoy as often as you like without fear of upsetting the stomach or of making you bilious.

**Hotels, Cafes and Dealers have
O'Keefe's Ale, Porter and Lager**

**The O'Keefe Brewery Co. of Toronto
Limited**



When
Buying

SILVERWARE

You Want

*Beauty in Design
Perfection in Workmanship and
Reliability in Quality*

All these attributes are found in our goods

Look for our
Trade Mark
MAN'D AND
GUARANTEED BY



TRADE MARK FOR
HOLLOW WARE

*Standard Silverware Company, Limited
Toronto - Canada*

WHEN IS A BRICK
A BRICK ?

When it's a

**SIMPSON
BRICK**

Pressed, Grey, or Stock.

Output 12,000,000 Annually.

Simpson Brick Company

9 Toronto Street, TORONTO

Telephone Main 707

A. M. ORPEN, Prop.

A FIVE PER CENT. DEBENTURE

ISSUED BY

THE STANDARD LOAN COMPANY

is one of the safest and best investments on the market to-day. Why not purchase a debenture of our Company and avoid the care and anxiety of guarding your own money?

Write to-day for our booklet entitled "SOME CARDINAL POINTS."

HEAD OFFICE:

24 Adelaide St. East, TORONTO, ONT.

W. S. DINNICK

VICE-PRES. AND MANAGING DIRECTOR

The
Canadian Courier
A National Weekly

Subscription - - \$2.50 a Year.
81 Victoria Street - - TORONTO

CONTENTS

| | |
|---------------------------------|----|
| Topics of the Day..... | 5 |
| Reflections..... | 6 |
| Through a Monocle..... | 8 |
| Dr. Oronhyatekha..... | 9 |
| Wanted—A Figure Painter..... | 10 |
| Some O.S.A. Canvases..... | 11 |
| The Edmonton Boom..... | 12 |
| The Branch Bank System..... | 15 |
| Marriage of King and Queen.... | 16 |
| Mr. Max of Scotland Yard, Story | 18 |
| A Prisoner of Hope, Story..... | 21 |
| Talk..... | 23 |
| Demi-Tasse..... | 24 |
| Music and Drama..... | 26 |

Editorial Chat

The worth of a paper is not always in proportion to its size. Some large papers are not very valuable; some small papers are so well edited that they present a great reading value. Nevertheless, it is interesting sometimes to compare the size of papers in a class.

In order to see how THE CANADIAN COURIER compares with others of its kind, we selected "Leslie's Weekly" of New York, and "The Bystander," of London—two first-class publications. "Leslie's" gives each week 24 pages of 134 inches area, or 3,216 inches of type and illustrations for ten cents. "The Bystander" gives 64 pages of 65 inches each, or 4,160 inches for sixpence-halfpenny. THE CANADIAN COURIER gives 32 pages or 2,784 inches for five cents. Reducing this to a basis of the charge per 1,000, the result is as follows—

"Courier," 1.8 cents per 1,000 square inches.

"Leslie's," 3.1 cents per 1,000 square inches.

"Bystander," 3.1 cents per 1,000 square inches.

It will thus be seen that THE CANADIAN COURIER is giving more reading matter for the money than either of the others; in fact, it gives nearly twice as much. Moreover, the quality of the illustrations and of the printing paper will, we believe, compare favourably with any general weekly published in New York or London.

Considering the limitations of this market, the higher price of paper, and the intense competition from the United States, THE CANADIAN COURIER should really be sold at ten cents the copy, instead of five. However, for the present we choose to sell it at five cents, and those who pay that sum need not worry about our being cheated. Our eyes are open. It is our ambition to have the largest circulation among Canadian periodicals. To secure that honour, we are willing to give good value.

GILLETT'S

HIGH GRADE



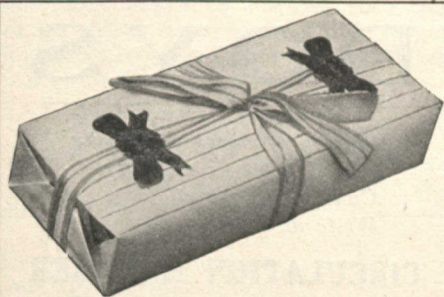
CREAM TARTAR

ABSOLUTELY PURE.

SOLD IN PACKAGES AND CANS.

Same Price as the cheap adulterated kinds.

E.W. GILLETT COMPANY LIMITED
TORONTO, ONT.



McCONKEY'S CHOCOLATES

AND BON BONS

THE CHOICE OF ROYALTY

Mail Orders Promptly Filled

ADDRESS—

McCONKEY'S

27-29-31 West King St., TORONTO

The Bell Piano

Canada's Best



Used and recommended by musicians of high standing throughout the Empire.

Send for (free) Booklet No. 79.

The **Bell** Piano and Organ Co., Limited

GUELPH

Toronto London, Eng. Ottawa



THE KIND OF BREAD

that yields most nutriment with least trouble is baked from **PURITY FLOUR.**

Milled entirely from the very finest Western Canada Hard Wheat, it makes baking a delight and tasty bread a surety. The Perfect Household Flour.

Sold Everywhere in the Great Dominion

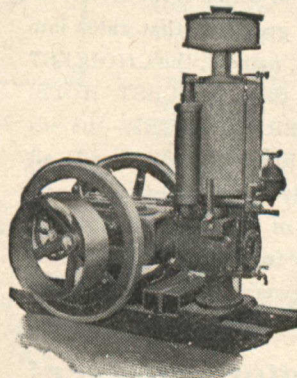
WESTERN CANADA FLOUR MILLS CO. LIMITED

MILLS AT WINNIPEG, GODERICH, BRANDON

NOTHING SIMPLER

ON THE MARKET THAN THE

STICKNEY GASOLINE ENGINE



YOUR BOY CAN RUN IT MADE FOR HARD WORK

WINDMILLS, TANKS, PUMPS.

Ask us for further information. No trouble to wait on you.

Ontario Wind Engine & Pump Co., Ltd.
TORONTO

The Sovereign Bank of Canada

Head Office - TORONTO
Executive Office, MONTREAL

Capital Authorized, \$4,000,000.00
Capital Subscribed, 4,000,000.00
Capital Paid up, 3,953,470.00
Reserve Fund, 1,255,000.00

DIRECTORS:

RANDOLPH MACDONALD - President
A. A. ALLAN - First Vice-President
D. M. STEWART, Second Vice-President
HON. D. McMILLAN
HON. PETER McLAREN
ARCHIBALD CAMPBELL, M.P.
JOHN PUGSLEY
W. K. McNAUGHT, M.P.P.
A. E. DYMENT, M.P.

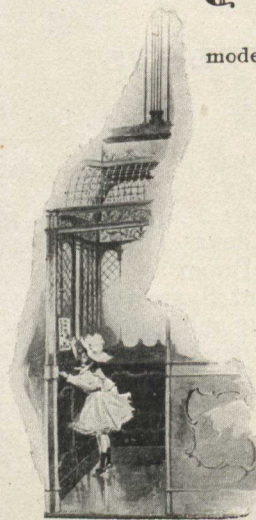
General Manager, D. M. Stewart
Toronto " C. R. Cumberland

Savings Departments at all Branches
Interest paid 4 times a year

NEW YORK AGENCY - 25 Pine Street
C. E. LANSKAIL, Agent

"OTIS"

Automatic Electric
House Elevator



The luxury and comfort of a modern automatic house elevator can hardly be over-estimated. Absolute safety and the highest degree of refinement are found in the "OTIS." Enquire of us about them.

Otis-Fensom Elevator Co., Limited

Head Office - TORONTO
Offices in Principal Cities

ROOFING...

Warranted Fire, Lightning and Rust Proof.

Eastlake Metallic Shingles...

are ornamental, durable, easily applied, and cost no more than wooden shingles.

Send for Booklet.

THE METALLIC ROOFING CO.
Manufacturers LIMITED
TORONTO and WINNIPEG
[Here Since 1885]

TELEPHONE MAIN 6809

RICHARD L. COWAN
STOCK BROKER

723-727 TRADERS BANK BUILDING

Member Standard Stock and Mining Exchange

TORONTO, CAN

BOYS

In every city, town and village in Canada can make good money selling the Canadian Courier. :: ::
Write at once to the

CIRCULATION MANAGER
81 Victoria St., Toronto, Ont.

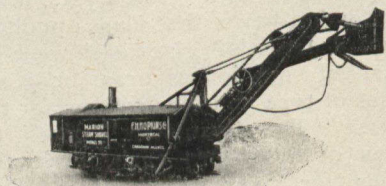
"Salvador"



requires no present introduction. From the time it was ORIGINALLY put on the market it easily led, so far as a Malt beverage was concerned, in the estimation of the connoisseurs. This lead it still holds, by reason of the fact that the utmost care is exercised in the selection of the several ingredients that enter into its makeup, namely, the CHOICEST BARLEY, the CHOICEST HOPS, and FILTERED WATER—the utmost cleanliness being observed—all departments being under the superintendence of the ONLY Brewmaster who comes from the original "Salvador" Brewery, Munich, Germany, Mr. Lothar Reinhardt, and so we say

"Salvador" Forever!

REINHARDT & CO.
2 - 22 MARK ST. - TORONTO



"Marion" Steam Shovels

FOR
RAILROADS, MINES
AND
CONTRACTORS, Etc.

BALLAST UNLOADERS,
PILE DRIVERS, DREDGES,
WRECKING CRANES, Etc.

CONTRACTORS AND RAILWAY
SUPPLIES OF ALL KINDS.

F. H. Hopkins & Co

MONTREAL

What About Your Coal Supply

for the next month? Your furnace will require attention for some time yet, and in order to get good results you have got to burn good fuel. We know our coal has more heat units to the ton than any other coal on the market, so you'd better round off the season by leaving your order with us.

THE STANDARD FUEL CO.
of Toronto, Limited

56 and 58 KING ST. EAST

Tel. M. 4103-4-5

The Canadian Courier

A National Weekly

NEWS CO. EDITION

Subscription : \$2.50 a Year.

Vol. I

Toronto, March 9th, 1907

No. 15

Topics of the Day

HON. MR. MATHESON, Treasurer of Ontario, has reported a surplus of one million dollars in two years. This is an immense sum of money and shows that Ontario is reaping a portion of Canada's prosperity. It also shows that the Whitney Government has been economical to the extent of keeping the expenditure within the income. It does not sound difficult, but neither private individuals nor provincial treasurers find it easy. By the end of the year, Mr. Matheson hopes to have a total provincial surplus of four million dollars—one-third larger than John Sandfield Macdonald's famous balance, which is said to have brought about his defeat.

Mr. E. J. Pense, who criticised the Budget for the Ontario Opposition, makes a new mark in this field. He confined himself almost entirely to praise and congratulation. He claimed, however, that the former Liberal Government had sowed what their successors were reaping; therefore they shared in the glory of this prosperity. It was a statesmanlike and broad-minded utterance which does Mr. Pense much credit.

The recent disastrous fire in a Montreal school-house, resulting in the death of nearly a score of children, has led to a discussion as to the advisability of having fire-escapes on the outside of school-houses. The weight of opinion is against them. In winter they are dangerous and at all times they are unsuitable for the use of children. The only safe-guards seem to be two-storey school-houses, double exits, careful construction, and fire drill. Inspector Hughes of Toronto says that they have had nine fires in thirty years; in three of these the school-houses were destroyed; in all cases the fire-drill proved equal to the emergency.

Parliament has been discussing old-age pensions in an academic manner. Apparently the object is to stir public discussion on the subject. How to provide against the poverty of old age without putting an embargo on thrift is a problem which many economists have faced. Sir Richard Cartwright prefers annuities guaranteed by the government. These would cost the state little, would encourage the labourer to save for his helpless period, and would furnish a means of enabling the interest on the public debt to be paid to the public at home rather than the capitalist abroad. In Great Britain a similar discussion is proceeding and a start may be made in that country this year.

The success of the Governor-General's theatrical and musical competition at Ottawa, the visit of the Mendelssohn Choir to New York and the subsequent public dinner to Dr. Vogt show that Canada is not wholly interested in chasing the almighty dollar. Art and culture are receiving due attention. Moral and intellectual progress are by no means neglected.

Manitoba is having an election this week and the result may be a surprise. Mr. Edward Brown, the Opposition leader, is an untried man. He states that if called to office he will devote all his time to public business and divest himself of all personal interests. It is often difficult for provincial cabinet ministers to live up to this ideal.

In Canada last year, the fatal railway accidents numbered 361, a decrease of 107. Of this number, 16 were passengers, 139 employees and 206 were "others."

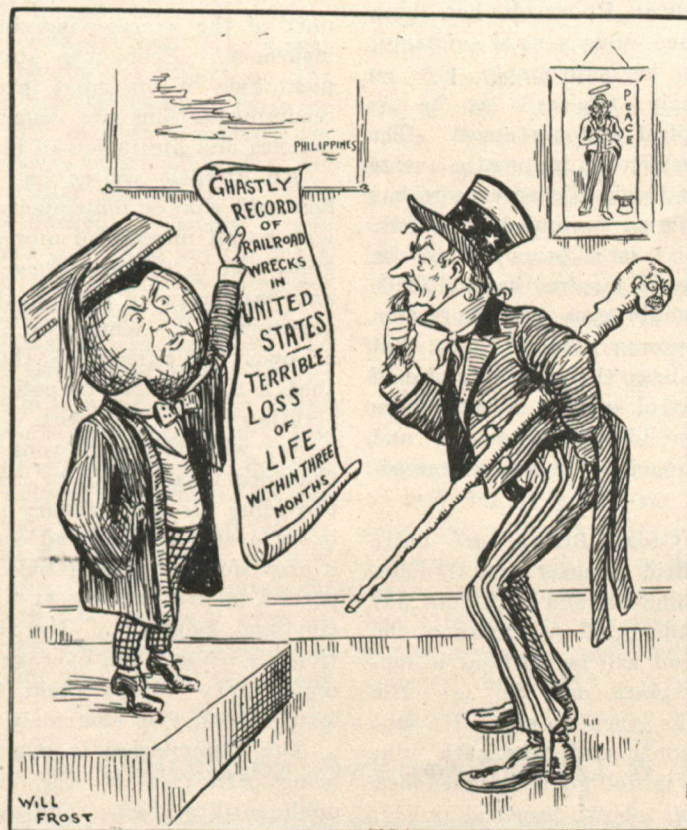
In the first nineteen days of January of this year, the United States railways killed one hundred and thirty-six people. In 1905, the total in the United States was 9,703, of whom 537 were passengers. In 1905 Great Britain's railways carried over a billion passengers and killed only 166 passengers. In Germany, only 74 lost their lives, and in France only 18.

It looks as if human life is less highly regarded than speed and profits by the United States railway managers. Canada's showing is favourable, although it is by no means clear that carefulness is on the increase.

New Brunswick has had a forestry convention at Fredericton, awakening public opinion as to the need for preserving the timber resources of that district. The change in sentiment on this subject has been contemporaneous with the steady rise in the price

of lumber. Canada is discovering what Europe found out hundreds of years ago, that there is an art in cutting down a forest. If care is exercised, and only the ripe trees selected, the forest may be preserved indefinitely. She is also learning that much land which has been denuded of its forest, is fit for nothing but tree-growing and should be replanted.

The capitalisation of Cobalt mining companies is now over three hundred million dollars. The yearly output will have to be pretty large to give a return on that amount of money, after paying the expenses of mining, the cost of refining, the provincial tax, the cost of management and the promoters' profits. A few mines will be wisely and honestly managed, and a fair deal given to the stockholders. But—



The World—Say, Uncle, isn't it about time you attended to your own particular beam?

REFLECTIONS

BY STAFF WRITERS.

IN these democratic days there is not much left of the picturesque show which once was associated with the function of political rule. But there are a few occasions when the old-time pomp is revived for the length and breadth of a procession. One of these is the progress of the King and Queen to Westminster at the opening of Parliament, when the coach of state and the gayly-clad outriders bring back the "spacious days" of great Elizabeth. King Edward, although a monarch of the people, has always been punctilious in the observance of uniforms and ceremonies and makes his annual parliamentary pilgrimage an occasion of display of all the outward dignity which "doth hedge a king." No doubt, the spectacle is thoroughly enjoyed, especially in the dull days of the year when royal splendour sends a gleam across the grey.

IMPERIAL
PAGEANTRY

THERE has been so much preaching of the strenuous life that we are in danger of forgetting that noise is not accomplishment. President Roosevelt has been accused of advocating this Chinese-gong sort of existence, although he is probably not so "tiresomely tireless" as he is paraphrased and cartooned. The man who produces the greatest effect is frequently averse to fuss and advertisement. An English lecturer who has lately come to reside in America reminded the Yale students that "self-reservation" is a principle to be cherished. Those who are able to inspire the multitude with confidence almost invariably give the impression that they hold in reserve a power greater than that which they display. This has been the characteristic of the Anglo-Saxon, the self-control which is sometimes mistaken for apathy until "some idiot goes too far" and the Englishman shows his capacity for active resentment.

**S E L F -
RESERVATION**

THE tariff reformers of Great Britain are quite anxious about Sir Wilfrid Laurier and Canada. The Colonial Conference is coming on and if it does not declare for preferential trade, the tariff reformers of the Motherland will be without a substantial platform. So far Sir Wilfrid has given no sign. He will attend the conference next month and take with him several of his ministers, but he is not going handicapped by any very recent declarations about Imperial policy. He is wary about playing into the hands of any particular party in Great Britain.

**ANXIOUS ABOUT
C A N A D A**

The Australian Government has affirmed its continued belief in the position taken by the colonies in 1902, namely, that the United Kingdom should grant preferential treatment to products and manufactures of the colonies. The Cape Colony Government favours reciprocal treatment by the United Kingdom and the Colonies and so does New Zealand. Canada alone, of the larger colonies, has not declared herself afresh.

The present government has never been enthusiastic about preferential trade. It is probably true that in 1902 it leaned towards a preference for the food products, but it did not demand it. If such a preference had been given, it would have been thankfully received. Because it was not given by the United Kingdom, little

was said. Certainly there were no official complaints.

It is decidedly probable that the attitude which Sir Wilfrid Laurier will assume will be such as meets with the approval of the present Government in Great Britain. Sir Wilfrid admires the historic Liberal Party of Great Britain, and there must be some sympathy between the Campbell-Bannerman cabinet and the Canadian Ministry. Not that Sir Wilfrid will abate one jot his primary interest in Canadian welfare. He is heart and soul with Canadian aspirations. That one of these is a decided desire to see a Canadian premier working for preferential trade is not yet proven.

THE Insurance Commission has spoken, but its real work was done before it reported. While it has made many recommendations for legislative action its best work will be educational. For there has been such a stirring of the waters that there should, for a time at least, be a more intelligent interest on the part of the average individual in the mechanism of life insurance. From the standpoint of financial management two of the most interesting of the Commission's recommendations are concerned with standardisation of policies and limitation of investment.

**INSURANCE
REFORM**

An English writer on insurance, Mr. A. J. Wilson, has said that a multiplicity of policy forms "opens the way to all manner of more or less delusive prospects of gain, and in dressing these up for a public innocent of any knowledge of figures, the American life-offices stand pre-eminent." While the Canadian companies are not so open to criticism in this regard, yet it is apparent that a multiplicity of policy forms interferes with calm scrutiny and judgment. The Canadian Commission agrees with the Armstrong Committee in recommending that provision should be made for the issuing of policies providing for the ordinary sorts of life insurance, simple in form and in clear and concise language. Undoubtedly a provision for greater uniformity would afford the prospective insurer an opportunity for more intelligent scrutiny and judgment. The rationale of actuarial calculations is beyond the average mind. On this account the opportunity to ascertain the real cost of a particular form of policy is extremely important.

The Commission is averse to investments in stocks being permitted to the Insurance Companies. Many public utility stocks and industrial stocks, resting as they do on good will or on expected increase of earning power, represent no real investment of money. Such an investment may force the Insurance Company to undertake the management of the enterprise it controls in order to safeguard its interests. In many cases the bonded debt represents the real investment, the stocks being quite unsecured. Under such conditions the investment in stock is often speculative in character. As has been pointed out by Mr. Dawson, who was the actuary both of the Canadian Commission and of the Armstrong Committee, investment in quoted securities is also open to the objection that it may dispose officials to watch the market closely with a view to buying and selling to advantage—"in plain English to speculate in prices." It is patent that the only safe way to handle the trust funds of an Insurance Company is by invest-

ment, not speculation. In regard to the limitations recommended, the Insurance Company may rejoin that this unduly limits the field of investment. So far as this objection is pertinent decreased earnings might mean higher premiums. But this in turn would be part of the insurance a policy holder would pay to be insured against the results of fluctuations in the company's earnings.

WE had better be. All kinds of esteemed Englishmen come to Canada for a trip. They make a meteoric journey from coast to coast. If they have the credentials we put them up at our clubs; we take them into the bosoms of our families, **CANADIANS** and if we especially desire to do **DISILLUSIONED** them proud, we put our reporters on them to get interviews telling us what a nation of great men and women we are. Desirous to tell the truth and to oblige us, they become adjectively enthusiastic, and we rejoice to see that their judgment is not wanting when they go home. They may, if they desire to do the thing up in proper form, write magazine articles or give interviews in which they repeat what they said here. Thus, O friends, is the glorious cause of imperial unity promoted and the supremacy of the flag upheld!

But there never was a basket of peaches without a bad one in it. Variation from type is what the psychologists call the difference from the norm, and Public Opinion, the English publication, has the effrontery to permit some objectionable person who has lately been in Canada outrageously to slander us and to puncture large and serious holes in the fabric of inter-imperial civility. What does this culprit say? Simply that "The Canadian is at heart as great a hustler for money as the Yankee but he does not know how to spend it when he makes it." Serious charge. O! brother Canadian, are you guilty? Do you stow it away in an old sock? Or do you buy motor cars and winter mushrooms? But let us hear some more of the docket. "Canada is one of the dullest of countries to live in." And yet the death rate is lower than in England and suicide is comparatively rare. However, it is our manifest duty all to go and die forthwith. "The buildings in the big cities are poor in the extreme compared with those in the United States." Give us time. This is a young country. Most of us—including the buildings—are still poor. In a few years we and the buildings will be rich—we with dollars; the buildings with solid gold exteriors as affected by the Phoenicians who built the Byrsa. And the final blow: "All that England can and does do for Canada is to send her labourers to clear the soil." No more capital, no more professional men, no more schoolmasters, even no more English bricklayers to tell Canadian exponents of the trade that it is bad form for them to fill their hods

with their week's wages in place of carrying them home in forty dollar walrus hide valises.

Thus and thus does P. B. F.—the writer in Public Opinion—shove Canada into the slough of despond. Inability to spend our own money; with a dreary and drowsy people; with buildings that are impecunious and with accommodation only for English gentlemen who desire to cut down trees, we are at last shown up in our true colours. And they are modified tones of grey on a ground of the blackest of black.

AS we grow old we want to celebrate our achievements, tell and re-tell the story of our labours, and indicate how well we did at certain crises. It is well that human nature is so constituted that the

JUBILEE points at which we fail are soon **CELEBRATIONS** forgotten, while the memories of our little triumphs remain with us always. Yet the progress of a people or a nation is the sum total of the progress of the individual members of the state. The progress of a church or a great society of any kind is but the total of the triumphs and victories of its leaders and members.

So the Methodist church does well to pause and consider the half-century of labour performed by Dr. Carman and Dr. Potts—two of its leaders. The Methodist Church in Canada has had some great leaders through all the years since Methodism crossed the border from the South. They were men of passion and enthusiasm, often lacking in education but always apparently having some breadth of view. The Church has gone steadily on from union to union until it is a united body presenting a strong front to the enemy. The four that united in 1884 chose Dr. Carman as one of their two superintendents. To-day he is an absolute monarch, no one having been appointed to succeed the late Dr. Williams. Dr. Carman is Archbishop. Working more along educational lines, Dr. Potts holds an almost equal place so far as influence and importance is concerned. His work in connection with Victoria College will entitle him to an imperishable record in the heart and memory of the Church which has been his pride for half a century.

One thought suggests itself in connection with those two distinguished churchmen—they owe much to the ability to express themselves clearly and forcibly in public speech. To be a great orator a man must be a clear thinker. He must be more. He must cultivate the art of taking hold of an audience and leading it to an understanding of what is in his mind. To do so, he must cultivate simplicity and readiness. Among English Canadians oratory is neglected in the schools and colleges; there is scarcely a professor in a university who has attempted to analyse, teach or practise the art of public speaking. At Laval and other French-Canadian colleges, the subject is given due attention.

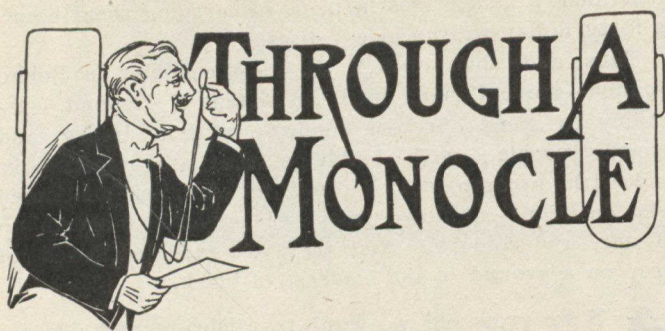
Mr. Courtney Argues for C. S. R.

MR. J. M. Courtney, for many years deputy-minister of the finance department at Ottawa, is a man who ought to be in a position to give good advice on Civil Service Reform. Last Saturday before the Ottawa Canadian Club, speaking of the ludicrousness of a Dominion Cabinet Council being held to sanction the appointment of a new messenger to carry parcels, he said: "It seems pitiable to find fourteen men, burthened with the cares of state, meeting together to sanction the appointment of a messenger, and yet every appointment must be made by Order-in-Council. . . . The business of looking after the civil service should be given to men having nothing else to do. On them should be laid the burden of appointments, promotions, retirements and dismissals."

He suggests that a Civil Service Commission should be appointed, and that the choice be left with the Senates of the Universities. This is a new idea, and at first glance seems scarcely workable.

In short, Mr. Courtney would organise the Civil Service at Ottawa and the Civil Services of the various Provinces as bank staffs are organised, and promote on merit. "Mr. Clouston, Mr. Walker, Mr. Hebden, Mr. Stikeman, Mr. Wilkie, Mr. Coulson, Mr. Burn, all won their way up to the respective general managerships from the junior ranks." Such a reform could not be effected without doing away with the present patronage system, and the little politicians hate to give it up.

Those who think with Mr. Courtney, and are willing to join a Civil Service Reform League should send in their names. Such a League will shortly be formed.



ONE of the most satisfactory things about the report of the Insurance Commission is the excited hostility it has aroused among the insurance men. They talk as if they might as well go out of business if the recommendations of the report are accepted. Yet the report does practically nothing but declare that they shall not speculate with insurance funds and that they shall not use insurance reserves to boost or buttress other financial concerns. It merely asks them to confine themselves strictly to the business of insurance, and to do so because speculation is risky and the use of insurance funds to bully the financial market is not fair to other people. What is needed is a few insurance companies in this country which will devote themselves exclusively to the insurance business. It is a good business. Men can make good money at it. Moreover, a great benefit can be conferred upon the people by spreading the insurance gospel amongst them. The insurance agent is a minister of mercy—although he does not always seem to be one to the busy man whom he holds up in mid-career.

Of course, the Monocle knows that it is a hard saying to forbid any human man, with a large amount of money at his command, not to speculate. Speculation is one of the most human of our follies—if it be a folly. We all love the excitement of taking a little risk. Life would be a humdrum affair without it. The man whose earnings depend upon a percentage which goes up or down as his industry or as "luck" may decide, puts twice as much interest into his work as the man on salary who will get the same monotonous amount at the week's end, no matter what comes or goes. I remember saying once to the man who was my employer many years ago: "I wish I was in something where my earnings would fluctuate from week to week. It is disheartening to just get the same amount every week, no matter what I do."

"Well," he remarked drily; "perhaps we could arrange that, we could make them fluctuate downward very easily." But that outcry of mine was as human as love or hate. Human beings make the poorest machines in the world. They crave variety. They abhor regularity. They have a passion for risk.

We all speculate. The soberest paterfamilias in the town will buy in a consignment of potatoes when they threaten to grow scarce with a view to getting his tuber supply cheaper than his less provident neighbour; and he will take real pleasure in keeping count of the prices to see whether he wins or loses by the "play." "A little whirl in the stock market" goes to the head of most men like wine. They like it—at first—even when they lose. They are in the mood of a man who said to me one day—"Yes, I play cards for money—small stakes. I can't lose more than a dollar in an evening; and I can afford to pay that much for my evening's amusement." Of course, they will not go on losing. They must win to keep up the appetite. But if they come out even in the long run, they feel that

they are a great deal of pleasurable excitement to the good. It is work to put down a dollar and take up a dollar and three cents. It is the rarest joy to put down a dollar with the chance of taking up two dollars or nothing.

Talking of risks, I was shut off last week while trying to persuade "M. J. G." of the Montreal "Gazette" that there were modern novelists, and I half promised to continue with a consideration of the claims of Canadian writers to be called "novelists." The risk of venturing into such a topic is perfectly plain to me. There is the hundred-ton gun of patriotism ready aimed at any one who ventures to question whether Canada leads the world on every line; and there are peashooters of an army of readers who think it the wise thing to "love" an author near home whose second cousin they have a chance of meeting. The authors themselves, I am not afraid of. They are either out of range of you or out of conceit with themselves.

So I make the plunge by asking whether we can silence the impious "M. J. G." by producing a single Canadian novelist. Only one. Now who shall it be? Gilbert Parker? Is he a novelist; or is he only a literary attendant in a fancy dress costumier's establishment who tricks out his "dummies" according to convention and then sees that they act as such "dummies" would? Is Mrs. Cotes a novelist or a gossip? Is Roberts a novelist, or a poet? Fraser is a fine short story writer; but is he a novelist? Norman Duncan is another capital short story writer. Some of his New York and Newfoundland things are as vivid as Kipling. But is "Dr. Luke" a novel, or a Sunday School book? When we come to Ralph Conner, there is no need to ask the foregoing question. I should not like to present any of his Epics of the Preacher to "M. J. G." as the modern substitute for "Henry Esmond" or "David Copperfield." Harvey J. O'Higgins is a young man who should have chosen a nom de plume, but to whose future I look with great hope; and Arthur Stringer is a man who will write a novel on the day after he learns to look outward rather than inward—if he will excuse this rather clumsy expression. But we are still without our one Canadian novelist to present to the literary cynic of the Montreal "Gazette." Just one—that is all we want. Cannot some one name him?

A Merry Peer

LORD TREDEGAR, who has made the facetious suggestion that the suffragettes should pair off matrimonially with the passive resisters and thence go off for a long honeymoon, is, according to M. A. P., one of the most popular of living Welshmen, in spite of the fact that he is a staunch Conservative in politics. Everyone was delighted when he received a viscounty last year. He is one of the few survivors of the charge of the Light Brigade, celebrated by Tennyson in an immortal poem. He was then only Captain Godfrey Morgan, and so completely were the gallant six hundred decimated that, after the charge, to use his own words, "I found that I was the senior officer of those not wounded, and consequently in command, there being only two others and both junior to me in the same position." He is a bachelor, but close to Tredegar House, Monmouthshire, lives his brother and heir, Colonel Courtnay Morgan, at Ruperra Castle, a noble square stronghold built by Inigo Jones. Tredegar House is a rambling old red-brick mansion dating from the reign of the Merry Monarch. It has splendid oak-panelled rooms, and wonderful family portraits of bygone Morgans.



The Late Dr. Oronhyatekha
President of the Independent Order of Foresters

A Noble Red Man

IT has not been given to many red men to rule over white men, but Dr. Oronhyatekha was the one great exception. Just why or how will always be a matter of uncertainty or doubt—a debatable series of questions. Nevertheless, he ruled all those in the Independent Order of Foresters, ruled them because they desired his rule. He was their "Big Chief" in both the Indian and Caucasian sense of the term. There was no doubt as to his supremacy. The office was his by election and re-election and re-election, until every person forgot that he was an elected head. What he won by election he held by the divine right of fitness and ability.

If Dr. Oronhyatekha used his power craftily—and the craftiness of his race was his in the fullest degree—he did not use it basely. That is where he differed from some white men whose names are written large on the historical tablets of North America. If he drew a generous reward, he gave a generous service. Not only that, but he gave his life. Those who know the history of his efforts on behalf of this Association tell of days and nights of incessant labour, of weeks and months of restricted rest and unrestricted application. His capacity for continued mental effort was remarkable. Only by an exercise of it was he able to bring this institution from a state of bankruptcy to a reputed state of opulence. The work was difficult and trying; the opposition from the great insurance corporations was keen and at times bitter; the system which he was working was dangerous and doubtful. To get recruits, he had to become a showman, and a showman he was to the end of the chapter. What the insurance companies bought with gold of the realm, he got in exchange for a few tawdry badges, a bit of gold lace and a brass band.

Besides craftiness and an intimate knowledge of human nature, his wonderful physique was a great asset. A bronze Apollo, over six feet in height and massive in proportion; a well-chiselled face with every muscle in repose or control; a keen eye; a searching glance; a bold, almost audacious manner—these were some of the physical attributes which enabled him to dominate both men and women. If he had been a small Indian, these comments would not have been written. Because he was a big Indian he attracted the attention of the present Sovereign of the British Empire many years ago and paved the way for a marvellous career.

He had the Indian's intuition. When his opponents

came before him, he looked into their faces and read their thoughts. The only man he could not read was the flatterer. It was the flatterer who led him into any foolishnesses which have distinguished him. Opponents were easily disarmed and crushed, because of the intuition which discovered their plans and their fighting quality, before the battle had really begun. Allied with this he had wonderful power as a debater, as an orator. His quality as a debater came first perhaps, but he was no mean orator. His liberal education, his broad knowledge of the world gained mainly through men and travel, and his natural passion and forensic propensity combined to make him a speaker to whom men listened. His passionate invective and argument were never unbridled, for there was always in reserve an immense will-power. Everything was under the control of that.

Finally, Oronhyatekha was a man. He was neither a god nor a beast, neither perfect nor imperfect. The treachery of the Indian does not seem to have come to this son of the Mohawk Tribe; or if it came, it was drowned beneath other qualities nurtured by ambition, education and the ideals of a well-balanced mind. He was loyal as white men are loyal, and that loyalty brought him great distinction as a leader of men. There are men who fought side by side with him in many campaigns and they all agree that his loyalty to his colleagues was distinct and certain. This applies to the greatest of them as well as to the young man and the young woman who entered his employ as children many years ago and were with him when on Saturday last his Spirit sought the Happy Hunting Grounds.

His Honour, Governor Tweedie

HIS Honour Lieutenant-Governor Lemuel J. Tweedie of New Brunswick, is a rather ponderous title for a retired politician, but it will no doubt be worn with modesty. Governor Tweedie the other day was Premier Tweedie, and before that again he was plain Lem. Tweedie. His career is of his own making. Born in Chatham, one of the important towns of the province, scarcely sixty years ago, he has passed through college, law and political service to be the chief executive head of New Brunswick. It is easy to write of this Little Journey, but the man who takes it must often pant for breath and for fresh courage. There are various



Lieutenant-Governor Tweedie

smash-ups and collisions to be endured, and the train is often derailed. Mr. Tweedie is no doubt able to tell something about them, although he has been somewhat luckier than others who have taken the trip. Mr. Tweedie, like his colleague and successor, the Hon. William Pugsley, was originally a Conservative—but there have been fewer people of that stripe in the Maritime Provinces since the debacle of 1896.

Wanted—A Figure Painter

CANADIAN artists have never been decidedly successful in arousing the interest of the public in their work. They have pleased a certain number who desired to be pleased, but they have not touched public enthusiasm. A certain set of people have affected a patronage of Canadian art, but their soul was not really captured. They have bought pictures and then have tried to persuade themselves that these pictures were of permanent interest.

What Canada needs is a figure-painter—a man who will tell a story of human life on canvas. There is no novelist or historian among the Academicians. Some good subjects were painted a few years ago and the public took notice, but the work has not been followed up. The present tendency is to go to landscapes of all sorts. "After Rain," "The Sandbar," "A Bunch of Willows," "Sunset," "Afterglow"—these and similar things are being produced by the hundred. They are so common that they are low-priced, so insipid that the public refuses to be interested.

Homer Watson paints landscapes but he puts into them something more than mere landscape. Horatio Walker has done the same. Dyonnet paints fairly good figure studies, and a number of others are doing something. The great body of our artists are, however, unambitious along this line. Reid and Challoner have done some excellent subject pictures, but their canvases at this year's Exhibition in Toronto are slight landscapes quite unworthy of either artist. Williamson has one or two heads which are fair, and a "Lonely Coast" which is impressive. Some of the younger artists, both men and women, seem to be moving along the right line. The women are especially in evidence, their work showing a strong sense of public interest.

Art must fail of its purpose if it does not touch the human mind, softening, refining, elevating it. Religious and secular oratory, music, the drama, journalism and literature are all tried by this standard. Why should Art be exempt? What is its purpose, if it is not to touch the human heart, stir the soul, stimulate the mind? These landscapes may help to teach a love of nature and broaden the public's power of observation, but more is required. Our artists have the technical equipment, the artistic temperament, the theory of colour and line, then why should they not show some knowledge and appreciation of human nature, of the human drama? Who among them has recently painted a picture to which the public would go some distance to see, as they would to view a Holman Hunt, a Watts, or even the work of a score of lesser British lights whose works are brought to Canada for exhibition purposes? Who among them has even attempted it?

Mrs. Dignam brings out Dutch pictures to Toronto, Mr. Scott brings out a variety to Montreal, other European work is brought by various people to satisfy a Canadian demand which Canadian artists will not meet. The opportunity will always exist, of course, and there is no need to hurry. If the present artists



Cutting through the Snow in Scotland

Canada is not the only Country in the World that has suffered from heavy Snowfalls during the Winter of 1907

will not do it, a new generation may. In the meantime, the homes and private galleries in the leading Canadian cities are being filled with importations from abroad.

A Great Yachting Season

CANADA, with an ocean at each end, several seas in the middle and enough lakes scattered around promiscuously to supply the world with water and summer resorts, is naturally a yachting country of note. It has been so for years but the coming season promises to be the greatest of them all. And this for several reasons.

One of these reasons is that Toronto yachtsmen, tired of having the Canada's Cup held by the Rochester Yacht Club are going after it in earnest and three challengers are being built to try and bring the coveted trophy back to Toronto Bay. These three boats will all be designed by prominent designers in the old land, for pity 'tis that though Canada has the wood, water and canvas and can grow sailormen galore, she is just a trifle short of designers. However, the Cup candidate builders are Frederick Nicholls, Cawthra Mulock and W. G. Gooderham and the designers who will design their boats are Fife, Payne and Mylne respectively. Sailormen will see at a glance that no greater designers can be found. The Cup races take place at Charlotte, N.Y., in the early part of August and though Rochester is building a defender it is reasonable to hope that the next series of races will be sailed on Canadian waters.

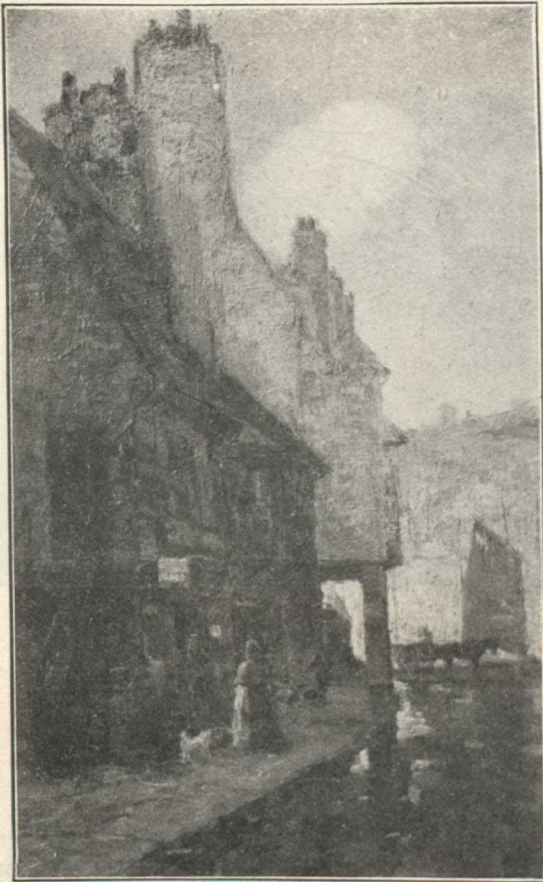
Another reason is the big Hampton Roads regatta held in connection with the Jamestown Exposition, to which King Edward, Emperor William and Mr. Roosevelt are contributing prizes. Toronto will send one or more of the best of her 27 foot craft to sail for the President's prize and also to take part in the Hampton Roads free-for-all open to all yachts under 40 feet.

Then out on the Pacific Coast where the Royal Vancouver Y. C. and the Victoria Y. C. fight it out for supremacy with their American cousins at Bellingham Bay, Seattle, and other Sound cities they are getting ready for the fray. The Royal Vancouver Y. C. is building a Fife-designed challenger for the International Cup and the Victoria Y. C. are also building one designed by C. D. Mower of New York. The races will be held at Seattle and are already awakening the deepest interest.

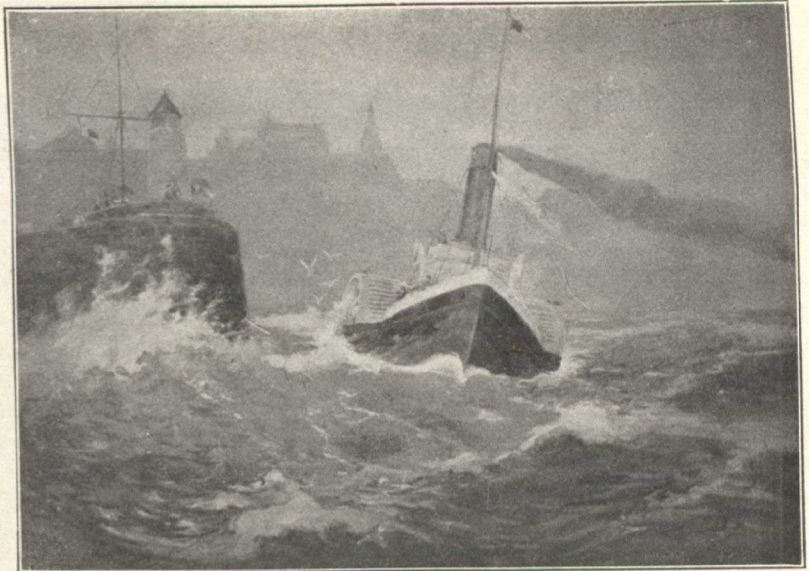
But while all these big events tend to give zest to the great water sport, the Royal St. Lawrence Y. C. of Montreal reports prosperity from an entirely different source. A year ago last summer the Royal St. Lawrence lost the Sewanhaka Cup to the Manchester Yacht Club of Manchester, Mass. And now they report the loss such a distinct gain that they have decided not to challenge for it for this year at least. They claim that since they lost the Cup they have gone in for local races with such success that twenty new boats have been added to their fleet. So you see, it takes all sorts of conditions to make yachting a success.

At Halifax, about once in five years they start a report that a challenger for the American Cup will be built. So far this season the report is not to hand. But there are lots of good sailormen in the eastern seaport and yachting is in no danger of going back. Sidney, C. B., also has a flourishing yacht club.

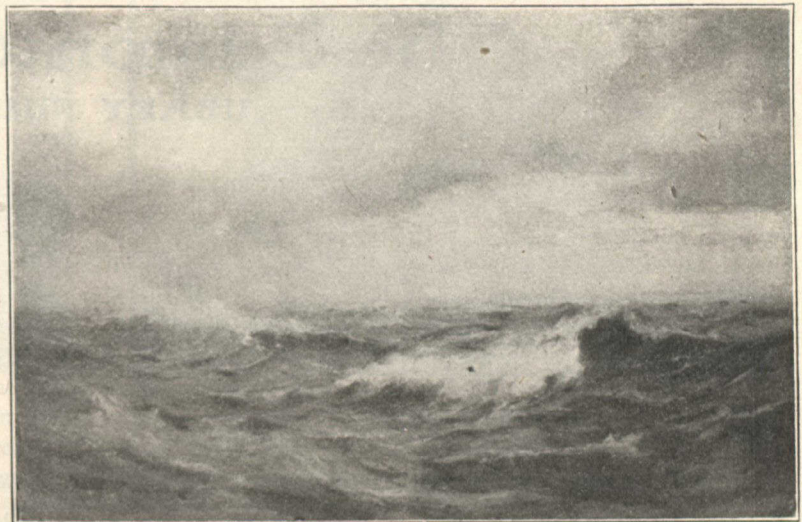
Quebec has never been in the yachting seriously, but in addition to those mentioned there are a number of strong clubs on Lake Ontario. Hamilton has a "Royal" club, the Royal Hamilton. Kingston Yacht Club and Bay of Quinte Y. C. are two others worthy of mention. There will be four Toronto clubs, the Royal Canadian, Queen City, National and Parkdale so with the American yacht clubs across the water to make up the Lake Yacht Racing Association. The latter will round out the season with enough racing to satisfy the longings of the most ardent sailor.



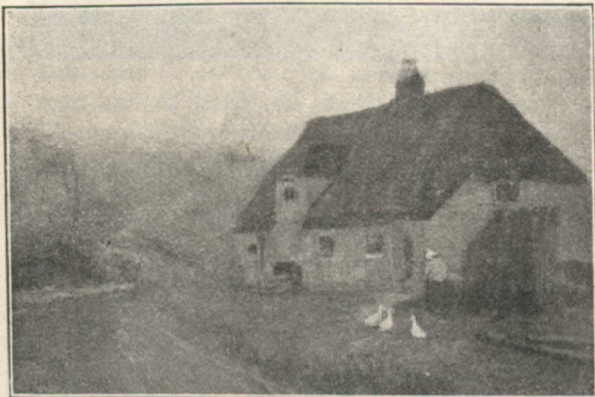
A Street in Whitby
F. McG. Knowles, R.C.A.



Off for Boulogne
R. F. Gagen, A.R.C.A.



The Restless Sea
W. Smith, A.R.C.A.



Thatched Cottage
W. E. Atkinson, A.R.C.A.



On the Backwoods Road
F. H. Brigden



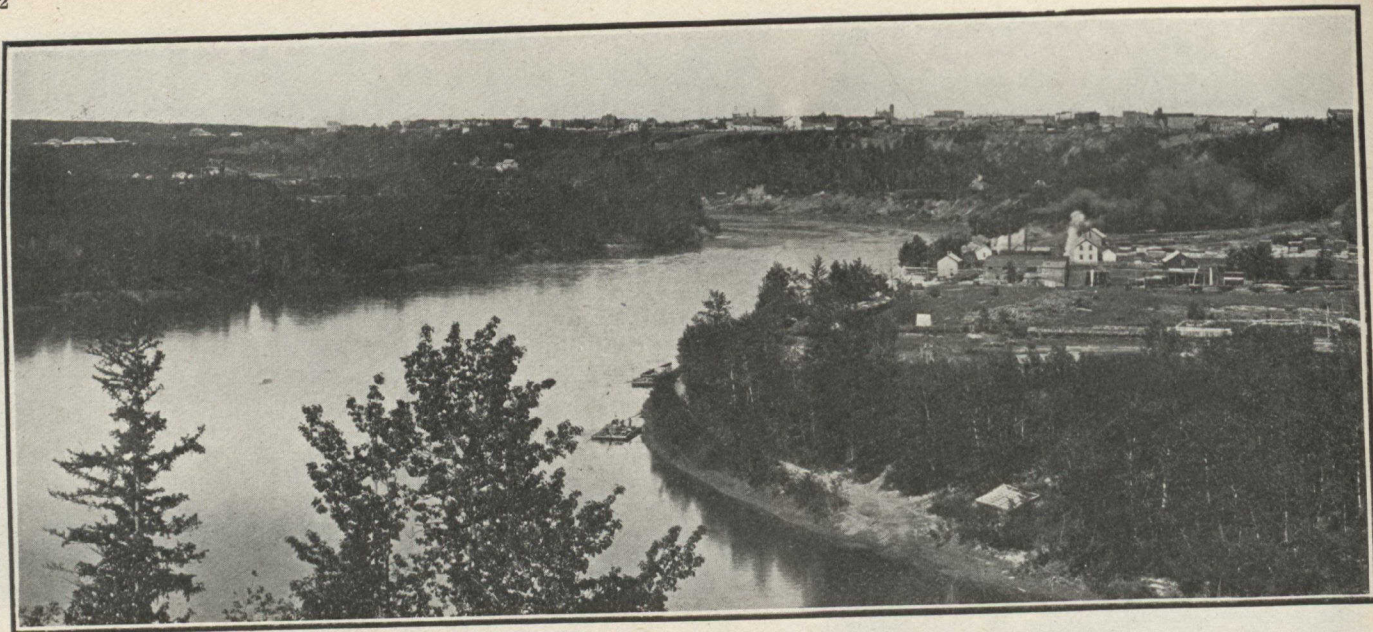
Turning the Sod
O. P. Staples, A.R.C.A.

SOME CANVASES AT THE O. S. A. EXHIBITION, TORONTO

The thirty-fifth annual exhibition of the Ontario Society of Artists, now being held in Toronto, is indicative of a greater grasp of distinctively Canadian scenes than has been manifested heretofore. Yet the observer is forced to exclaim: "Give us more Canada and less Netherlands." Nor is this remarked in any provincial spirit. Let the training be as broad as can be obtained but let the Canadian artist apply the teaching of France, Holland or Belgium to the scenes of his own country and

give us that interpretation of our own land and times which will form an illuminated history.

Mr. Curtis Williamson, who has enjoyed the Salon distinction more than once, shows us in "The Lonely Coast" what the artistic imagination and training can depict of the shores of this continent and while we still admire his "Little Dutch Maid" we are more thankful for the "native splendour," and trust he and his brother artists will produce more of such work.



Edmonton from the East Side of the River.

The Edmonton Boom

By AUBREY FULLERTON

OF the fictitious type of boom—the explosive, up-and-down kind—Edmonton has none. The Edmonton boom is a steady, rational, and natural development, but none the less remarkable. It is doubtful if another town in Canada has to its credit a record of such rapid expansion and such certain prospect of more to come.

The capital of the Middle-North has already grown from a pioneer fur-trading post to a city of fine residences, brick blocks, and department stores, with an assessment of \$17,000,000. It has already the perquisites of a modern city, and in 1907 public improvements to the further amount of \$4,000,000 will be begun. It has shaken off most of its pioneerism and is, not yearly but weekly, taking to itself a metropolitan aspect. Not but that shacks, and crude constructions, and certain inconveniences still remain; but they are passing, and it is a part of the Edmonton boom and the Edmonton wonder-play that they are passing so quickly.

There is a reason for it. The city is, from a residential standpoint, beautifully situated, on what one magazine writer has called the finest town site in Canada; and from a business standpoint, it is strategically situated in the heart of a rich belt of northern farming country, with a vast region of future possibilities tributary to it, west and north. Because it is a scenic place to live in and an industrially central place to work in, Edmonton has a boom. It is very largely a matter of situation.

The wonder-city of the West has had its bad spells. There was a time, not twenty years ago, when the outlook was very gloomy, and only the strong of heart stayed at it. Then came the Klondike rush; the Edmonton route was proved to be the best and shortest, and Edmonton itself became the popular supply-depot. People found Edmonton, and presently they were moving up and buying land. Land began to have a value, farmers proved that bumper crops of hard wheat could be grown, and the steady, rational and healthful boom began. There has been no let-up since, nor will there be until the West has filled up, with a hundred men for every man now, nor, after that, until the North has filled up, where there are millions of acres and as yet but dozens of men. For Edmonton is the centre of it all, the heart of the great Western middle-North.

Land values in the city have mounted phenomenally, and to such undreamed-of heights that were it not for

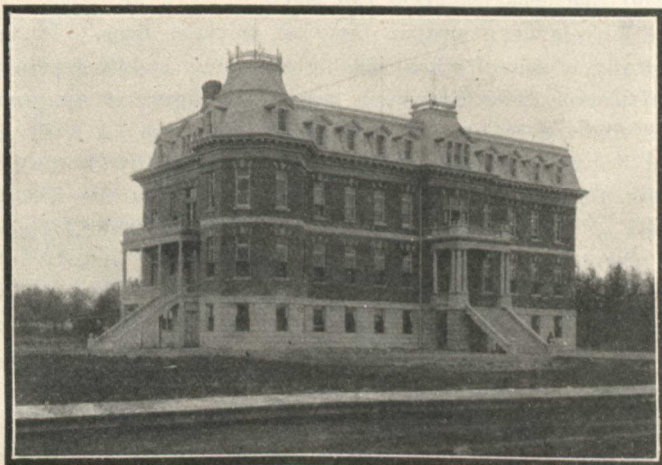
the almost limitless possibilities of the country adjacent it would appear, indeed, to be a wildcat boom. Building sites on Jasper Avenue that could have been had not so very long ago for almost a song are selling now at \$800 a foot. One of the city churches occupies a corner site that was sold for taxes eleven years ago and to-day is valued at \$110,000. Residential property is bringing on many streets, \$200 a foot. Unreasonable? The man from the east thinks so, until he has been in Edmonton for a time and studied the conditions. The business of the present and the future makes it worth while, and the realty boom is based on genuine demand. To be sure, the air is rife with land speculation. There are forty or more real estate firms in the city, and pretty nearly everybody is taking a hand in the realty harvest while it lasts.

But, after all, one asks again, why is this Edmonton boom? The fur trade, great as it is, would never produce it; there are not yet enough people in the country to occasion so much stir just of and for themselves; and besides farming and ranching, industries are as yet but slightly developed. The answer is again: look at the map. See the country on all sides and note how strategically Edmonton is situated. Note this, too: mixed farming land tributary to it, west, north, east and south; a river to bring logs to its mills; coal deposits up and down the river and even within the city limits; a climate peculiarly favourable for work and for health. Look again at the map and, with a bit of foresight, you'll see the advancing lines of the railroads: one transcontinental already there; another coming, on its way to the Yellowhead; a third, like-minded, building a new main line; and a fourth road, more local, applying for charter rights from Winnipeg. They will all pass through Edmonton, and Edmonton will be the railway hub of the Western-North. That is one of the reasons of the boom.

In preparation for the greatness that is coming to it, Edmonton is building a substantial foundation. As the chosen capital of the province it is to have a million-dollar parliament-building; the federal government will build a quarter-million post office; the city is to begin an extensive scheme of street paving, concurrent with the construction of a municipally-owned street railway system; an automatic telephone service, also municipally owned, will supplant the present outgrown system; the water and sewerage systems will be extended; a



A General View of the City of Edmonton



One of the Hospitals.



Merchants Bank.
(Divisional Offices of G.T.P. on third floor)



Hudson's Bay Company Stores.



Empire Block, where the Alberta Government has its
Departmental Offices temporarily.



Bank of Montreal.



McKay Avenue School, in whose Assembly Hall the
Alberta Legislature is now meeting.

THE EDMONTON OF TO-DAY.

high-level railway and traffic bridge will be laid across the Saskatchewan River; and a hospital, larger and better than any of the present three, will be built at the western limits of the city. Add to this the business blocks and residences that are to go up, and Edmonton's building programme for 1907 assumes notable proportions.

The people are still coming. There are not enough houses for them to live in, and 300 are spending the winter in canvas tents. More are coming in the spring.

The 12,000 here now will be doubled in a very few years, and by that time the capital of the middle-North will be a city fair to look upon, and still on the boom. When Lord Dufferin was Governor-General of Canada, he uttered a prophecy concerning Winnipeg that was then considered a "wild Irish" prediction, coloured by the Sheridan imagination which His Excellency had inherited. However, the story of the cities of Alberta since 1900 is so amazing in proportion that it would take a seer-artist to sketch the Edmonton of 1950.

"The Twentieth Century is Canada's"



Miss Agnes Laut
Author of "Lords of the North,"
"Heralds of Empire," etc.

THE well-known Canadian writer, Miss Agnes C. Laut, has contributed to the February number of "The World's Work" an article with the above title, which has attracted much attention. The writer takes Sir Wilfrid Laurier's now-famous prediction and shows its reasonable basis. Miss Laut in one of the early paragraphs declares: "When Sir William Van Horne

'would have rusted on the prairie, iron tonic for the cows.'"

The writer then gives the United States readers an elementary lesson in Canadian geography, waxing eloquent over the wheat of the West.

"Ride over a prairie farm at harvest time. It is literally a sea of wheat as high as your saddle straps; and if you take out your pencil and figure it up, you will find it is literally a sea of gold, too. I wish I could note the facts in gold, so they would drive home to every thinker; but if you get the figures on the wheat fields of Canada, you will find that a single year's yield of wheat at the lowest current price in the history of wheat brings more cash in by millions of dollars than the richest yield of the richest gold field in the world."

The story of copper and coal is thus told: "The discovery of the vast nickel beds and of the cobalt-silver resulted from railroads penetrating unexplored regions. As I said before, nine-tenths of Canada's mineral regions is unexplored. Again and again last winter in London, when I was going over the daily journals of the Hudson's Bay fur hunters, who tracked all parts of the wilds for furs, I found reports of 'minerals here.' But the company did not want minerals. They wanted furs. The report of minerals was ignored. 'Mineral signs here,' wrote Ogden of Nevada and Arizona and California. Prospecting has proved him right. 'Mineralised stones reported by the Indians,' wrote Ross of Montana and Kootenay. Exploration a century later justified his words. And the same Hudson's Bay daily journals report minerals in this New Ontario of the Great Clay Belt, where nickel and silver have been uncovered."

The agricultural, mineral and forest wealth of her native land are dwelt upon with enthusiasm by this talented Canadian, who asserts in conclusion that the greatest problem confronting Canada in the immediate future is the shortest route to Europe by Churchill, Hudson Bay.

used to predict that there would be a population of 100,000,000 in the Canadian Northwest, he was openly twitted by the press. The laugh is now on Sir William's side. And long ago, when the shareholders of the Hudson's Bay Fur Company were urgent to sell their enormous holdings of land at a dollar an acre, at fifty cents an acre, at any slaughter price they could realise; and when Lord Strathcona (then Donald Smith), their land commissioner, kept sending back word, 'Wait! Wait! Don't sell yet! Hold on! Wait a bit! That country has a future'—it was commonly thought among the shareholders that Strathcona must have a long-time option on eternity. But he has lived to see land sales that have sent the company's stock up 1,000 per cent."

Speaking of the trade conditions following Confederation, Miss Laut says: "The United States erected a tariff wall that Canada could not climb. The struggling Dominion was thrown solely on its own resources. The high tariff that built up American industries was what first gave impetus to Canada's nationhood. It compelled just what Confederation lacked—cohesiveness. I will not say that without that high tariff Canadian Confederation would have gone to pieces like a rope of sand; but it is safe to say that without it Canadian resources would have gone to build up American cities, American ports and American railroads. Instead of having three transcontinental railroads running east and west, the Dominion would have had hundreds of roads running south, feeding the products of Canada's forests and farms and mines into American cities. The American tariff was a good thing for Canada."

There is one criticism to be made regarding this nineteen-page article. There are thirty illustrations, of which twenty-seven are Canadian scenes—entirely of the West. Fort William's elevators, a Copper Cliff mine and a Cobalt silver vein are the only Ontario glimpses, while Quebec, New Brunswick, Nova Scotia and Prince Edward Island are pictorially ignored. Now, it is our pride to acknowledge the great recent development of our Prairie Provinces and of British Columbia. But an article dealing with Canada's future must not leave out of count the East and its resources. The West would have been amply illustrated by a dozen illustrations out of the twenty-seven. The St. John harbour, the Sydney mines, the Nova Scotian orchards might also have been given a place. Even the Western scenes are too wintry in aspect and have little variety. The West is a magnificent country but we have a bit of Atlantic seaboard, as well as a Pacific Coast, and photographic justice should be done when an article professes to treat of our continental possibilities.

Miss Laut has several interesting things to say about our early railway efforts and dramatically refers to a crisis of long ago. "Two railroad magnates, whose success now runs to the hundreds of millions in coin, could tell of times when less than twenty-four hours lay between them and ruin. If the parliamentary vote had not gone right, or the funds had not been found, construction gangs would have quit work, construction magnates would have gone to South America, and construction rails—as one comic paper put it at the time—

The Branch Bank System

AN EXPLANATION OF ITS MERITS AND ITS EQUALISING EFFECT—CANADIAN SYSTEM
SUPERIOR TO THE UNITED STATES

By Z. A. LASH, K.C.

ONE qualification of a proper Banking System is that it should possess the machinery necessary to distribute money over the whole area of the country so that the smallest possible inequalities in the rate of interest will result.

Our system performs this duty with admirable success and it does it by means of branches and agencies in various parts of the Dominion. Section 64 of the Act expressly authorises the bank to "open branches, agencies and offices" and this power has been very extensively used. At the present time there are 36 banks in Canada, and these banks have nearly 1,700 branches in 881 different cities and towns in Canada. Our two largest banks have together 286 branches in Canada.

For all practical purposes of convenience to the locality each branch is a separate bank, but instead of being a small bank with a limited capital it has behind it the strength and resources of the large institution of which it is a branch.

The branch system works in this way. In one locality where there are few if any factories or active business carried on and where the farmers are prosperous, the savings of the people will exceed the demands for money and the deposits in the bank will exceed the loans. In another locality where business is brisk and money is in demand the deposits will not equal the loans. The bank takes from one branch the excess deposits and uses this excess in the branch where there is a deficiency. This takes place with many branches, the excess in one making up the deficiency in another, with the result that the difference in the rate of interest charged to borrowers in different parts of Canada, except just now in the Northwest, is largely accounted for by the express charges in sending money from one place to the other and by the loss of interest during transit. Of course, the prevailing rate in a community where the borrowings greatly exceed the savings will be higher than in a community where the contrary is the case, and where a rapid development is going on, such as in our Northwest, the interest rates will be maintained at a higher level than elsewhere, but even there the facilities possessed by the banks in obtaining and distributing money by means of their branches and the competition between them will keep down any excessive rate.

THE BORROWER

A proper banking system "should supply the legitimate wants of the borrower not merely under ordinary circumstances but in times of financial stress, at least without that curtailment which leads to abnormal rates of interest and to failures."

The branch system is almost essential in order that this requirement may be properly met. I can best illustrate this by referring to the conditions in the United States. There the branch system is not in force, and the result is that the excess of the people's savings in one community does not readily find its way to the place where a deficiency exists. Banks in the East, as a rule, have immense deposits, and lend largely to banks in the South and West, by rediscounting customers' paper and by direct loans, but this is very different from a bank, say in New York or Boston, sending to its branches in the South or West, the excess on hand, to be loaned direct to customers of those branches. The capitals and resources of most of the banks doing busi-

ness in the thousands of towns and small cities of the United States are too small individually to supply the wants of the active business in their communities.

One of three things therefore happens, and frequently all three happen, viz.: the bank must re-discount the customers' notes with another bank at a distance or the customer must himself go to another bank for some of his wants, or the borrower must sell his paper through a note broker, to whatever banks will buy it; the result is that a business requiring large advances, and not able to keep its active account with one large and strong bank becomes indebted to several banks, either because the notes have been re-discounted or because the loans have been made direct by different banks, or because the borrower's notes have been sold to various banks. Contrast this with the branch system where every branch, no matter how small the place, has behind it the resources of the parent bank, and where the parent bank has a special interest in the customer and a stake in the community where the customer is, and then consider the different results in time of stress and distrust. In the one case the chances are that the borrower has no bank sufficiently interested in him or sufficiently strong, if interested, to give further assistance. Each bank is too apt to look out for itself. The notes mature. The banks holding them have no special interest in the maker or in his community. Distrust prevails. Payment of the notes is demanded and further advances or re-discounts are declined, the lending banks for their own protection must call on the borrower to pay; this happens with all his loans; he may have ample means to pay in full if helped over the period of stress, but he cannot get help, and through no fault of his and through no fault of his bankers, but simply because of the banking system, he has to fail.

SIMPLICITY OF SYSTEM

In the other case conditions are different, for in Canada it is the exception when a borrowing active business keeps more than one bank account. Our banks will not as a rule lend to a customer who borrows from another bank and our banks seldom, if ever, rediscount their customers' notes. The result is that in this country the borrower finds himself indebted to one bank only. He consults his bank. Head office is communicated with and the case is considered on its merits by those who, in the first place are able to help if help be decided upon, who in the second place have no other banks to consult, and who in the third place have a very special interest in the borrower and in the community where his business is being carried on. If the case deserves help, help is given, and the borrower, not because his case is more worthy of help than that of his brother across the line, but because the banking system is different, is saved from ruin.

That this is not a fanciful picture is shown by what happened in 1893 where stress and distrust in all kinds of business existed in the United States and Canada. In that year six hundred banks suspended payment in the United States, mainly through failure of their debtors, and only two hundred and two resumed business, whereas in Canada there was but one suspension, that of a small bank in Manitoba which had not been long in business. Its notes were promptly paid in full and its depositors and creditors received one hundred cents on the dollar.



The King and The Queen in their Coronation Robes.

Photographs by W. & J. D. Downey, London.

Marriage of King and Queen

By EMILY P. WEAVER

WHEN, as a youth of nineteen, King Edward (then Prince of Wales) visited Newfoundland, he was greeted by some of the simple fisher-folk with the exclamation "God bless his pretty face, and send him a good wife!"

This wish for him was soon to be fulfilled. Happier in this than many of his predecessors, the young prince chose his bride for love and not for reasons of statecraft. He was indeed scarcely out of boyhood when his parents (who believed in early marriages) began to con over anxiously the list of possible helpmates for the heir of England. They favoured, it is said, some German marriage, but the attention of the Prince himself was directed by a curious little accident to Alexandra of Denmark, "the Vikings' daughter."

This is one version of the story, whether or not it is the correct one I cannot say. In the summer of 1861, when the Prince of Wales was studying at Cambridge, a young German officer of his acquaintance announced one day that he was going to be married and took from his pocket a photograph of a lovely girl dressed in white. "Your fiancée is a very beautiful girl," said the Prince as he handed back the photograph. Then the young officer exclaimed that he had made a mistake, and had shown the Prince the portrait, not of his fiancée, but of the Danish princess, Alexandra, "which had been coloured for him by the lady to whom he was engaged, when she painted her own." Upon this, "when he would have taken back the photograph, the Prince laughingly refused to give it up," saying that he would keep it till he met the original.

This he contrived to do before many months had gone by. Finding that Alexandra and her father, the Crown Prince of Denmark, were visiting some of the old churches and castles on the Rhine, Albert Edward followed them thither, and on a September day in 1861 met his future bride before the altar in the ancient Cathedral of Speyer. The next day he explored the old Castle of Heidelberg in company with the Danish princess, and it speedily became clear to all observers that, as the Prince Consort said, "the young people" had "taken a warm liking to each other."

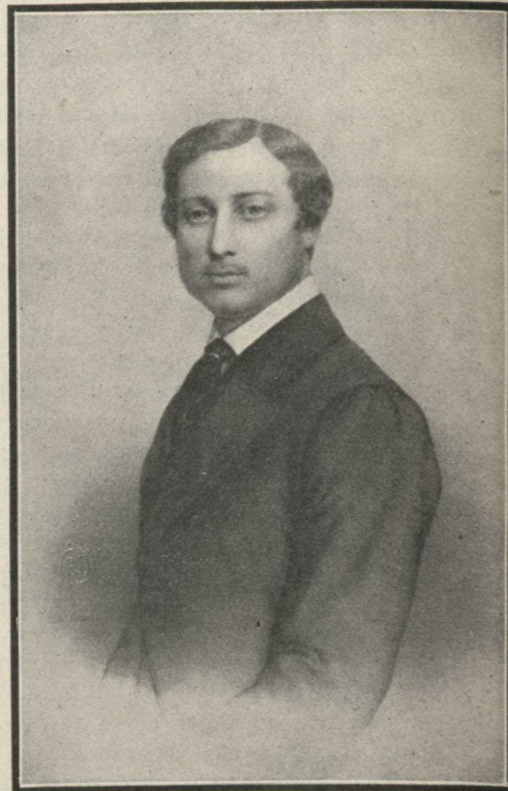
Efforts were made to keep the matter secret, but it proved impossible. All Europe was interested in the royal love affair. It was not, however, till nearly a year later, after the death of the Prince Consort that the formal betrothal took place at Laeken Palace, near Brussels. The engagement ring was set with six jewels, of which the initial letters formed the name "Bertie," used by Queen Victoria for her son. The betrothal was followed by a week of excursions, beginning with a visit to the Field of Waterloo; then Alexandra returned for a short time to the home of her childhood.

Her father was not wealthy for a royal personage, and "Alix," as she was called at home, had been brought up very simply. She and her five brothers and sisters had passed much of their time at the country palace of Bernstorff, ten miles from Copenhagen, studying and amusing themselves, according to the season, by skating and dancing, riding and yachting.

The Danes were delighted with the English match, and loaded their fair princess with presents. Her trousseau



The State Coach leaving Buckingham Palace with the King and Queen on their way to open Parliament last month. Photograph by Half-Tones, Limited



The King and the Queen at the time of their Marriage.

Photographs by E. Desmairons, Paris



Louise Duchess of Fife, Maud Queen of Norway, Princess Victoria. The Daughters of the King



The Queen and Her Japanese Spaniel

seau (always an important matter to a bride) was made partly in Denmark, partly in England.

Her whole family accompanied her to England where she received a most enthusiastic welcome. "Since womankind existed," said Thackeray, "has any woman ever had such a greeting?" At sight of the cheering crowds at Gravesend the princess turned to her mother, exclaiming, "Is it possible that they mean all this for me?"

That was only the beginning. On that same memorable day, the young girl made her progress through London, and was greeted everywhere by mighty throngs adorned in her honour with bridal favours.

The marriage was solemnised in St. George's Chapel, Windsor, on March 10th, 1863, and was the first nuptial ceremony in that building since the marriage of Henry I. in 1122. The brilliant spectacle well befitted the occasion and gave full scope to the pencil of the artist. One of the historic pictures of the occasion was painted by W. P. Frith, R.A. There was an element of sadness mingled with an otherwise joyous event. The Prince Consort had passed away fifteen months before and was mourned by the Queen with rare devotion. But it was consoling to remember that he had given the proposed union his warmest fatherly approval.

A wedding, always an event of interest to the feminine world, is of unusual attraction when the bride is beautiful and the bridegroom is heir to a great kingdom. Worldwide was the interest in Albert Edward and Alexandra, while the accounts of the gorgeous spectacle in the Chapel were eagerly read in all corners of the world. Naturally, every detail concerning the wedding-gown was described with a gravity befitting the

event. It had been noticed in the days preceding the wedding that Princess Alexandra was fond of the old-fashioned lavender and violet, a preference that has been so remarked in later years. But the royal bridal robe was of the conventional white, and the sweet and gentle bearing of the Danish princess was the subject of universal admiration.

Dickens, who was present, thus describes the bride, "Her face was very pale, and full of a sort of awe and wonder; but the face of no ordinary bride; not simply a timid, shrinking girl, but one with character distinctive of her own, prepared to act a part greatly."

It was indeed a nationally popular alliance, for the sweetness and grace of the "daughter of the Vikings" had appealed to the London crowds, which in this case have refuted the charge of public fickleness, inasmuch as the Queen Alexandra of 1907 is even more highly esteemed than the girl of eighteen who, nearly half a century ago, received a royal welcome to her English bridegroom's home.

The Princess Alexandra was remarkable from the first for the tact with which she adapted herself to her new surroundings, never seeming to regard herself as a foreign royalty. She showed very early the sympathy with suffering that has made any movement to alleviate distress sure of her support. She showed also that womanly interest in affairs of the household, which, in spite of a variety of modern interests, remains part of the English ideal of woman. She has associated all the duties of royalty with the virtues and happiness of home life and has given to her daughters something of her own pride in the dairy and the garden. She has, in spite of English adoption, always shown a deep affection for her girlhood's home.



St. George's Chapel, Windsor—Altar and Queen's Gallery where their Majesties were married—March 10th, 1863

Mr. Max of Scotland Yard

by Charles Oliver

II. The Briddon Mystery



THE rain was coming down in those torrents which are a specialty of Devonshire, when I knocked at Mr. Max's door the following afternoon. Salewski, who was sitting on the step, regarding the deluge with a moroseness which would have done honour to the keenest of fly-fishermen, took no notice of me, one way or the other.

"Come in, Captain Grensley," cried Mr. Max

from inside. "Leave as much water in the hall as you can."

He rose from his chair as I entered his study. "Excuse my not coming out to you," he said. "I was looking up my notes of a case that I thought would interest you, and I had just got my finger on the place."

"Do not apologise," I answered. "It was easy enough for me to find my way in, as—you won't mind my saying so—it would be for anyone."

"Easier even than you fancy," he said, with a smile. "There isn't a lock in the house, and yet, as you may guess, I have a host of good friends who would give a great deal to have their fingers at my throat."

"And are you not afraid?" I asked.

Mr. Max looked at me with a twinkle in his eye.

"Fear is not a factor in our professions, Captain Grensley, yours and mine, the two finest in the world. No, I am not afraid. I live very quietly down here, as you know, for foolhardiness is not bravery, and I am not the sort of man to say: 'This is where I live, gentlemen. Come on, the whole lot of you.' I feel rather like that, though. I love a scrimmage—was a first-rate football-player. There's no sense in a man's saying he was a second-rate, when he knows he was up to All-England form in his day, is there, now? I never got my All-England cap, though. Jealousy seems to have dogged me through life—mean, sneaking, twopenny-halfpenny jealousy. Pah!

"However, take that easy in the corner, and I'll tell you about the case I mentioned. I have indexed it 'The Briddon Mystery,' as it is still called. There's no mystery at all about it, and if I had only been decently backed up—! But never mind that. There are the cigars at your hand—matches just by them. Are you comfortable? Good, then!

"It was at the end of March, 1886, that I was sent down to Briddon to investigate a murder case in which the local police had come to a deadlock. My chief did not think it necessary to give me any hints on this occasion. I had put in some first-rate work since my affair with the Salewski's and my value was fairly well known.

"I had to get away with somewhat of a rush, and it was not till I was in the train for Branton that I had time to study the details of the case as they had appeared in the local newspapers.

"Briddon is a smallish village, a suburb of Branton, one of the centres of the Leicestershire boot industry. It lies five miles north of Branton, and is connected with the town by rail and a tramway.

"South of Briddon, in the first house of the village, Box Villa, lived a retired linen-draper of Branton, Mr. Richard Denning, a man of sixty-five at this time, and very much broken in health. His wife had died in the previous year, and an unmarried niece of his, Miss Mary Denning, had come to keep house for him. She was an amiable, practical woman. Her uncle was devoted to her, and she was extremely popular with her neighbours.

"Old Richard Denning's financial position was generally known. He had made a very comfortable fortune out of his linen-drapery business, which he had passed

on to a favourite nephew, Mr. John Telford. He had made no secret of his intention to leave the bulk of his property to his nephew, and smaller bequests to Mary Denning and to a cousin, a Mr. Edward Telford, who lived in a distant county. All the family were on the most cordial terms.

"On the night of Friday, March 18th, old Richard Denning and his niece had been murdered. The crime had been committed between five minutes to and a quarter-past eleven. These limits were absolutely fixed by the testimony of a Mrs. Hunt. She was the nearest neighbour of the Dennings, and had gone in to see them that evening. She had left them at five minutes to eleven. When she got home she found her husband suffering from colic, and, after having tried in vain all the remedies she had in the house, she had returned to Box Villa, twenty minutes after she had left it, to ask if they could give her some brandy. The lights were still burning in the house, as she could see through the bars of the gate, but no one came when she rang. After waiting ten minutes, ringing almost incessantly, she became alarmed and ran to the police-station. The gate was forced and Mary Denning was found lying at the bottom of the staircase and the old man on the landing above. Each had been killed by a revolver shot discharged at close quarters.

"That nothing had been heard was not surprising. Box Villa stands well back from the road, there were few people about, and a north gale was blowing. Robbery had been, it was thought, the motive of the crime, for some drawers in the old man's room had been smashed with a poker and the contents turned over.

"There was not much else to be got out of the papers except conjectures, which were really amusing in their inanity, and I thought of quite other things till the train drew up at Branton. I went out at once to Briddon and called on the local police-superintendent. I always like to get into communication with the country police, their simplicity is so refreshing.

"The superintendent was a large, important person, who was greatly surprised and offended that I did not propose to avail myself of his assistance and company in my researches. I mollified him somewhat by letting him bestow on me a vast amount of varied information.

"From what you tell me, Superintendent," I said, finally, "it is plain that the assassin was someone who knew Box Villa and the ways of the inhabitants very intimately."

"Just so, sir," agreed the officer, pompously.

"And that robbery was not the motive of the crime."

"But, my dear sir," said the astonished superintendent, "we found the drawers smashed and all anyhow."

"And the old gentleman's valuable gold watch and chain hanging up over his bed head. A stranger might have missed seeing it, though it is unlikely, but an intimate acquaintance, whose object was robbery, would have been able to put his hand upon it in the dark."

"I left the great man to meditate on this upsetting of his theory, the too obvious one, you see, and went alone to Box Villa. It was not difficult to 'reconstitute the crime,' as the French say. The criminal had rung at the back door that gave on to a lane. Mary Denning had opened it and had gone with the man, evidently no stranger, up to the house. He had followed her through the kitchen into the hall, and there had shot her without warning. He had possibly not meant to kill Richard Denning, but the old man had got out on the landing, recognised him, called out his name, perhaps, and there was only one thing to do. The man had run upstairs and put a revolver bullet through old Denning's head. Then had followed the drawer-smashing farce, and after that the murderer had gone quietly out. All this between 10.55 and 11.15.

"I went upstairs, where things had been left exactly as they had been found. I could see at a glance that

the papers, and so on, in the drawers had only been turned over in a lump, not rummaged, and there was no system in the lock-breaking. A man who had meant business would have taken them one after the other in order.

"I sat down in the empty house to work out the problem.

"Who could that acquaintance be whom Mary Denning would let into the house so late at night without any distrust? The Dennings, owing to the old man's infirmities, kept very much to themselves; they were on intimate terms with only a few neighbours, and these had accounted for their movements on the fatal Friday night. No suspicion at all could attach to them.

"If the motive of robbery did not enter into the crime, as I was sure it did not, then I had to consider the motive of interest. To whose interest would it be that Richard Denning or his niece, or both of them, should disappear? My thoughts naturally turned to the old man's only relative, the nephew, John Telford, and the distant cousin, Edward Telford. The latter I put aside at once. He was an old man, and in frail health, and comfortably off. As to John Telford, he had a flourishing business, and was assured of the inheritance of two-thirds of his uncle's estate.

It seemed on the surface as if he could in no way come under suspicion.

"But that was too obvious. And as I thought over the matter an entirely different view of the case presented itself to me, an idea that made me jump to my feet, lock up Box Villa, take the first train to Branton, and present myself in John Telford's office.

"I am Mr. Max, from Scotland yard," I said, brusquely, the moment I was alone with him, with all my eyes open for the first instinctive movement which is for me so important. 'Yes,' he said, quietly. 'The Briddon superintendent told me they were sending down one of their best detectives.'

"You may imagine how I cursed inwardly my pompous colleague. Why could he not at least keep his stupid mouth shut? And 'one of the best,' too! That made me smile.

"John Telford was a young, lightly and strongly built man, an athlete all over, with a pleasant and frank expression. And, by the way, Captain Grensley, let me urge you never to judge a man by his manner of looking at you. You know how people say, 'I dislike So-and-so, he can't look you in the face.' It's constitution, not conscience, nine times out of ten. I have known some pretty good rogues who could outstare me, and I am not bashful.

"I'm glad you've come down," John Telford said, looking straight enough at me. 'We must get to the bottom of this terrible business. My poor, poor relatives! All I can do, Mr. Max, I will do. Command me in any way, ask me any questions you like.'

"I put him through a pretty stiff catechism, I can assure you. He told me that he was very fond of all sports, particularly running and walking, and that he often went on foot to Box Villa. He had a bicycle, but did little with it, as he did not care for that form of exercise; and he could not afford to keep a horse, though he liked riding. As to his movements on that Friday night, he had left the Red Horse at half-past ten after his usual glass of beer, had taken his customary constitutional of three-quarters of an hour on the Brid-

don road, and had called out 'Goodnight' to his house-keeper at a quarter past eleven. I was enabled subsequently to verify the times he had given me. He told me that his uncle's will had been read on the day of the funeral, and that he had inherited the proportion of the property that the old man had indicated. His idea was now that he was rich enough, to dispose of the business, settle in a house in a neighbouring street, perhaps marry. Box Villa he should try to sell.

"I spent the next few days in trying to get John Telford, in imagination, to Briddon and back in three-quarters of an hour, with ten minutes to spare, because I thought I had traced the motive of interest which might implicate him in the business. For it was, at any rate, possible that he had noticed with some concern his uncle's growing affection for and dependence on Mary Denning, and feared a new disposition of the old man's property. That was the idea that had struck me the first day as I sat alone in Box Villa; a slight thread indeed, but the only one I could get hold of. Do what I would, however, I did not see my way to it. The last tram for Briddon left Branton at ten; that closed the service for the day. There were no trains between seven and midnight either way. On foot the thing was impossible; and even if John Telford were an ardent bicyclist, it would be a considerable feat to cover ten miles in thirty-five minutes at the outside with a violent head wind one way. There were no short cuts.

"But, of course, I did not give it up. After some days I told John Telford that I could see no clue and was going back to London, where he would write me if any fresh evidence came to hand. That evening we sent down a secret agent to keep his eye on Telford.

"The agent was a smart fellow—not quite so smart, though, as the authorities thought, for he chiefly followed up my hints. He reported that he had discovered a narrow track, used by the workmen, at the foot of the railway embankment and found that by riding to Briddon on the east of the line and back on the west, a man

would be aided by the wind going and protected from it coming back. But we were not yet at our goal.

"The next report that came in notified the fact that John Telford had sold the business and was going away for a few weeks. When I tell you that I travelled north in the same railway compartment as he did for a hundred and fifty miles, you may understand that I have studied the art of disguise to some purpose. There was an enormous crush at Leeds, which was our destination, and, to my great annoyance, I lost my man. I went to the police for help in my search, but John Telford seemed to have disappeared from off the face of the earth.

"I stayed there for a fortnight, and was going to give up the chase, when one afternoon, quite by accident, I turned into a great bicycle meeting. The finish of a ten-mile event was just on. I was by the post, and the winner passed within two yards of me. It was John Telford, riding under a feigned name, and he had brought off a record.

"There was no particular hurry about the matter, and I waited till John Telford's return to Branton before I took any steps. Then I went to his house. He looked surprised to see me.

"Good-morning, Mr. Max," he said. 'Have you any news?'



Drawn by G. Butler
"There was an enormous crush at Leeds and I lost my man."

"I don't suppose it is any news to you," I replied, "that you brought off a bicycle ten-mile record at Leeds riding under the not very original name of Smith?"

"He turned as white as a sheet.

"Well—well—what of that?" he stammered. "If I like to compete under an alias, both out of respect for my poor uncle's objection to the sport, and in view of my own interests, I do not see how it concerns you, Mr. Max, or anyone else."

"I don't know about anyone else, but it concerns you, Mr. Telford, pretty intimately. For a man who can break records on the cinder-track can break them on the road."

"You're very clever, Mr. Max," says he, "and I have an idea what you're after. But even a recordman cannot do impossibilities."

"No one expects him to," I answered.

"He had quite recovered his self-possession.

"Well, it is for you to prove everything," he said.

"I'll do it, too," I answered; and left him."

Mr. Max stopped and went to the window, where he stood looking out moodily, and drumming on the panes with his fingers morosely.

"And the end of the affair, Mr. Max?" I asked.

He turned to me a face red with anger.

"The end of it, Captain Grensley?" he almost shouted. "The end of it is that the 'Law is an ass.' I don't know who said that, but he might have put it stronger. The magistrates committed John Telford very unwillingly. At the trial the defending counsel complimented me on my ingenious imagination, the judge was with him, and the jury acquitted without leaving the box. And yet if the man is not guilty, I'll eat—I'll eat that sofa. Oh, Captain Grensley, the 'Law is an Ass.'!"

THE THIRD OF THIS SERIES WILL APPEAR
NEXT WEEK.

Stock Exchange Luck

THE stories about loss and gain on 'Change are as wildly romantic as those of the crew of Captain Kidd and sometimes not much more creditable. In the "Grand Magazine" of London, England, Mr. Maurice Mortimer tells of fluctuations that make the Canadian reader feel as if Cobalt and the Klondyke are small and safe affairs.

"Ruined while you wait," says Mr. Mortimer, might well be the motto of Wall Street. During a recent panic on the New York Stock Exchange there was a total shrinkage, in the space of an hour, of £20,000,000. Men lost £60,000 and £70,000 in two or three minutes through the wild fluctuations of a delirious market. Just after the peace negotiations in 1902, a well-known South African magnate confessed that had not a certain London morning journal published the result of the conference before it was officially announced he would have been £100,000 the richer. On the other hand, fortunes are sometimes made in a few minutes. During a big "boom" in the New York cotton market Mr. Price made £100,000 within five minutes, and £50,000 in the succeeding half-hour. About the middle of August last a splendid campaign was engineered in two American railway stocks by which certain New York financiers cleared £5,000,000 in less than ten days.

Even the smartest promoters and corporations are unable to gauge the temper of the investing public, as variable as that of any woman. Recently, the Corporation of London, the centre of the world's financial system, issued an appeal for £1,250,000. For some inscrutable reason the public treated the City with the greatest disdain, subscribing only about a third of the amount, "landing" the underwriters with the rest.

On the other hand, there is a story of a penniless young clerk who, through an error made by an office-boy in addressing a letter, received an invitation to underwrite a loan, instead of a capitalist for whom the letter was really intended. Knowing that he ran no risk, he filled up the form "for a lark," as he said, signed it, and sent it to the city firm. To his astonishment he soon afterwards received a cheque for £2,500, his share of the profits, arising from the underwriting operation, he having subscribed for 50,000 shares! The issue had all been eagerly snapped up by the public, and he received a shilling per share for merely signing his name.

The market still remembers one of the most sensational financial operations of modern times—the delirious "boom" in Coronation Syndicates, a South African venture whose £100 shares once touched £2,750, which represented a market capitalisation of \$41,250,000. The brilliant optimists who "boomed" these shares on the London Stock Exchange confidently announced that they were likely to attain the value of another South African £100 share—the H. F. Company—which was once said to have touched £70,000. So fabulous and alluring were the stories told that buyers tumbled over each other in order to "get in" at any cost. One big Kaffir firm "dropped" £1,000,000 over this venture, and the partners have been "kicking themselves" ever since. Moreover, according to report, a prominent and hard-headed South African journalist, who had spent years in instructing the public concerning market prospects and share values, and who enjoys the privilege of being a persona grata behind the scenes, lost £50,000 by his touching belief in the brilliant future reserved for "Coronations." For, alas! the shares that were worth

£2,750 in 1902 were offered three years later for 17s. 6d., and to-day can be bought for the same figure.

Even those powerful autocrats the managers of the London Stock Exchange have been subjected to shocks that have painfully surprised them. Two estimable spinsters jointly owned a house upon which the managers cast envious eyes, wishful of its incorporation into the Stock Exchange. They approached the owners of the property with an offer of £5,000. This the old ladies declined, saying they wanted double the amount. The managers demurred, and the matter dropped for a time. Eventually the House authorities offered the £10,000, but the old ladies wanted £15,000. Thus it went on, until in the end the Stock Exchange, driven to desperation, clinched the bargain at a figure many thousands above the £10,000 at which the house was originally offered them.

Let me conclude by quoting the exploit of a speculator who provided a grim surprise for his broker. The latter, in sending out circulars to his clients, used the regular list upon which was the name of this client, who through speculation, had landed himself in prison. In reply the broker received the following letter:—"Your circular was forwarded to me by my penniless wife. When I bought Lake Views I was honest, respected, prosperous and happy. I got 400 shares at £24. I have not got them now. In the labour gang I am No. 24, just what I paid for those shares. The man working next me is No. 6, just what they were sold at—£6. I am not buying any more."

The Obliging Floorwalker

The Floor-Walker was new to the job, and carried a large surplus stock of eagerness, and the customer who addressed him didn't speak on a hair-trigger, so,

Customer—"Can—"

Floorwalker—"Canned goods, in the grocery department on the fifth floor. Take the elevator and stand well back from the door."

Customer—"But—"

Floorwalker—"Buttons in the small ware department, three aisles to the left. Butter in the grocery department; take the elevator and stand—"

Customer—"If you would—"

Floorwalker—"Woodenware in the basement. Take the el—"

Customer—"If you would give me a minute—"

Floorwalker—"Sorry, but we can't give time to anyone. Only be conducting a strictly cash business, and—"

Customer—"Ah! — — — — —!"

Floorwalker—"No, but we have something just as hot. Try the stove department."

McAree.

What He Caught

I've been fishin' down t' Swampy Creek, 'n' caught
Sun pollywogs 'n' craw-fish, a perch 'n' quite a lot
O' skeeter-bites 'n' san' flies,

A little garter-snake,

A lickin' from my mommer, 'n' a kiss from Auntie Kate.

Archie P. McKishnie.

A Prisoner of Hope*

A NEW SERIAL STORY.

By MRS. WEIGALL

Resume: Esther Beresford is a beautiful and charming girl, who has lived in England with her French grandmother, Madame de la Perouse, and has taught music in a girls' school. Her step-mother's sister, Mrs. Galton, appears on the scene and it is arranged that Esther is to go out to Malta to join her father and step-mother. But before her departure, Geoffrey Hanmer, an old friend, declares his love for Esther who promises a future reply to his proposal. She embarks with Mrs. Galton and her two exceedingly disagreeable daughters. Captain Hethcote and Lord Alwyne, two fellow-passengers admire Esther extremely, and Mrs. Clare-Smythe, a cousin of the latter also seeks her friendship. The Galtons become vulgarly jealous of Esther's popularity. The "Pleiades" reaches Gibraltar at sun-rise and some of the passengers are on deck for the sight. At last they arrive at Malta, and Esther looks forward to meeting her father. Her father's household is uncongenial, but Esther makes a friend of her youngest step-brother, "Hadji Baba." Her step-mother, "Monica," is disposed to be kind and rejoices when Esther goes to dinner at the "Palace." Lord Francis Alwyne's attentions flatter the girl who enjoys the gay life of Malta exceedingly. Attracted solely by his wealth and position, she finally becomes betrothed to Lord Francis. "Hadji Baba" is taken ill and Esther refuses to leave him. Madame Perouse becomes anxious over Esther's happiness and Geoffrey Hanmer decides to leave for Malta, hoping to help the girl whom he still loves.

MME. DE LA PEROUSE had arisen from her seat in her anxiety, and she stood now at Geoffrey's side, with her hand upon his arm, thrilling with eagerness.

"Madame," said Geoffrey, very simply, with his eyes upon her face, "when I received your message to-day, I was just coming down to your house to inform you of a strange piece of good fortune that has happened to myself. Madame, I am a rich man now, for my distant cousin, John Peronel, died a few days ago, leaving everything of which he died possessed to myself."

"Geoffrey, you amaze me; I am so glad for you that I can hardly express my joy. You have been so brave through all this time, that I have never ceased to admire you, but now I am afraid for Esther."

She looked up into the strong, sensible face above her, and met the challenge of his eyes steadily.

"You mean," said Geoffrey, "what I mean; Esther must find out her own true heart for herself, and must make up her mind without the knowledge of my wealth to influence her one way or the other. She must—God bless her—care for me as a poor man, or not at all."

"That is what I mean, Geoffrey; she must care for you as a poor man, or not at all, but there will be no need for me to sell my miniature."

"I will cross to Paris to-day," said Geoffrey, with his face to the feeble November sunshine; "and when I am with her I will write to you every day, but I will never hurry her decision—but I believe I shall bring Esther back to Aborfield before Christmas."

"But what about her father and his family? What about a chaperon, you dear desperate Geoffrey?" But the face of the little duchesse was wreathed in smiles, since she loved a romance as well as anyone, and love lent her fresh youth.

"Esther is worth every moment of a man's life," said Geoffrey simply; "and as for the Beresfords, money and influence can do a great deal in bringing a man home to England, and Major Beresford shall exchange into the other battalion."

"But a chaperon—a chaperon, my friend."

"Does a man want a chaperon for his own wife," said Geoffrey, with a voice that was like a cry of triumph; and when he had gone, Mme. de la Perouse sat with her face hidden in her hands, hardly knowing whether she were more ready to laugh or to cry.

When Esther went back to the house after Lady Adela's carriage had driven away, she felt her heart sink within her. Alwyne had not looked at her again, and the grave displeasure of his attitude filled her with dismay. She felt that he ought to have realised how impossible it was for her to leave her father's stricken household, and the knowledge that he had no sympathy for her difficulties amazed her. Her whole heart revolted at the thought that she should flee into safety and enjoyment, leaving the care of the Beresford family to the care of one nurse, since the salary of even one trained woman would tax the resources of Major Beresford to

the uttermost. The children were quietly playing in the garden as she went back, and she paused to tell them that they were now to be exiled from the second floor of the house, which was to be given up to the invalids, and that the lower rooms must now content them for eating and sleeping.

"Essie, is Hadji going to die?" said Lucy wistfully, coming up to her and laying her cheek against her shaking arm.

But Esther, with a kiss, swept them all into the verandah, and set them to work with paints and pencils to make a scrap-book for the little brother that might distract their thoughts from the tragedy that was being enacted within doors. When she saw them busily employed, she went into the house to relieve Kopama from her faithful watch at Mrs. Beresford's side, and looked into the room where in charge of the sweet-faced nurse in the blue gown, Hadji lay in a stupor of fever. Her father was wandering about the house like an unquiet ghost, into his wife's room, and then to watch Hadji's struggle for life. Serious illness had never visited the Beresford family before, since Mrs. Beresford had always been a complaining invalid without any definite illness.

"You here, Esther, still?" he said, when she met him in the passage; "why I thought you would have forsaken the sinking ship like a rat. I met your young man just now, and he told me he had come to take you back to the Palace with Lady Adela."

"I could not leave you, father," said Esther simply; "you do not blame me?"

"I! blame you? Child, in the face of death all one's hopes and ambitions seem so small and petty. I had begun to think that you were becoming a woman of the world, but thank God, you are my little girl still."

He had taken her by the arm, and was looking into her face so earnestly that Esther was frightened.

"Father, is— is Hadji going to die?" she said.

Major Beresford nodded. "So St. Leger thinks, Essie—little Hadji—you and I have got to go through the Valley of the Shadow with him, for your step-mother is very ill too; heaven knows where they caught the fever."

He passed on, back to his work again, with the gait of an old man, and Esther went back to the children too stunned for tears. She was sitting in the verandah when Delaney brought her a note with the Palace crest upon it, and she opened it with a beating heart, since it was her first love letter from Alwyne.

"Dearest Esther,—

"I cannot believe that you wish deliberately to go against my wishes, for in that case our happiness does not seem either possible or probable. But as I feel sure you will have now had time to consider the situation in an impartial light, and will be able to realise that it is my love for you that dictates my anxiety, I beg you to come to the Staniers' to-night. If the expense of nursing has anything to do with the difficulty, of course, dearest, you must let me be your banker, and provide another nurse. This will be a test of your love for me, that you will come to the Palace if you really love me.—F. A."

So it had come to this—the strife between duty and worldly success; and Esther rose and paced the verandah in the evening light, making up her mind to the great decision. The appeal to her love left her cold, but the appeal to all that was worldly within her, stirred her soul to its very foundations. If she refused to go to the Staniers now, she knew that his pride would never forgive her, and that the final decision would mean giving up all that had grown very dear to her, and accepting the humble position in her father's house that she had anticipated at first. On the one hand her father's anxiety, and Hadji's little, feeble hands held her, while out of the future all that was possible for her in the possession of a great name and position, shone out beckoning to her.

She laid her burning head upon the cool rail of the balcony. Below her, in the little bay, the blue sea lay breathing like a child asleep, and in the clear opal of heaven a solitary star came out above the Camp.

"O, God help me!" she said simply, like a little child; and the answer came to her as it does to all who ask

in childlike faith; and in the peace that came upon her heart she knew which she must choose.

"Dear Lord Francis," she wrote, "I want to tell you that I am very sorry—for I think I have made a mistake in my feeling for you, and I am glad that you have written so plainly to me. I cannot leave my father now that he is in trouble, and I can be of use to my little sisters in many ways. I think you do not understand what I feel about duty, and I think, therefore, that we could never be happy, if we were to be more to one another than we are now. Please forgive me for having given you a wrong impression of my feelings to you: it has been all my fault. I am yours sincerely, Esther Beresford."

The prim little letter in its schoolgirl handwriting reached Lord Francis Alwyne as he sat in his private sitting-room, waiting for the summons from Pembroke to fetch Esther to the Palace. He had no doubt whatever as to her ultimate decision, and when he had read her letter through, he flung it into the fire with an angry exclamation.

"By Jove! I'll bring her to her senses!" he said sharply; "she shall ask my pardon for this, and very humbly, too! It is ridiculous that I should be treated like this by a mere schoolgirl! Never be happy together? No, by Jove! we never can be, unless she is convinced of her folly!"

Lady Adela Stanier saw that he was thoroughly annoyed, and the Duchesse de Menilmontant came up to her during the evening with the same thought.

"What is wrong with Frank Alwyne, Adela? Is the engagement not progressing as it should do?"

"To tell you the truth, my dear mother," said Lady Adela, brusquely; "I'm beginning to think that Esther is too good for him—or, indeed, for any of us. There are depths in her nature, and a passion for self-sacrifice that do not exist in our world, where we overlay duty with expediency."

"Yes, chérie," said the old lady; "it was the same with her grandmother, my dear friend. They are fit for the kingdom of heaven, but not so much for the kingdom of this world," and she sighed a little; for Mme. de la Perouse, in her lonely life, had kept what she had never possessed—the blessing of a quiet heart at peace with God and man.

When Esther had sent off the letter she felt happier. There were so many duties before her that she had no time to sit down and remember that, under other circumstances she would have been one of the gay dinner-party that night with the opera afterwards, and the certainty that she would be the admired and envied of every beholder in the Governor's box. Somewhere she had read these lines, and they came back to her now with double meaning:

"Oh I have caught the contagion of a world that I never loved,
Pleased myself with approval of those that I ne'er approved.
Paltered with pleasures that pleased not, and fame where no fame could be,
And how shall I feel, do you think, dear, when the angels are looking at me?"

She had not fallen very far from her first high resolutions, only far enough to realise how great might have been her fall if she had not been arrested at this, the outset of her career. The fact that the children clung to her in their vague fear of illness, and that her father turned to her as to a consoler, helped her through the restless days when the strangeness of their isolation had struck cold upon her; and when Hadji was growing hourly weaker, and Mrs. Beresford was very ill, Major Beresford grew closer to his daughter than he had ever been before in those hours of waiting, and it was to her ears that he confided the history of his card-playing, and the loss of so much of his money.

"I knew it was wrong, Essie," he said; but God knows, with all this before me, I will promise never to touch a card again. Only life was so dreary, I had to find something to enliven it—some excitement. Fancy my talking to my daughter like this, Essie; yet you are like your mother: you always understand and always help."

Esther said nothing in reply, but kissed his hand tenderly; and slipping out of the room an hour later, she returned with her little purse, and laid it at her father's side.

"I don't want it, dear father," she said; "keep it for yourself; I want you to have it."

And though he said nothing, Major Beresford felt the sudden relief at her words; and vowed to himself that, come what might, when once he was clear of his debt of honour he would never touch a card again.

The post brought two letters when she sat eating her breakfast, tired and dispirited after a bad night. The children were so troublesome with their quarrels and their questions, and even the ayah was wailing and lamenting over Mrs. Beresford, who was a bad patient, and demanding to be sent back to India, though stout, motherly Mrs. Delaney was a tower of strength, and Delaney himself indefatigably ready to meet every trouble bravely.

"Any news, Essie?" said Major Beresford, glancing at the quivering white face above the fresh holland gown.

"It is only from Mrs. Galton," said Esther, knowing that her father was very anxious as to Alwyne's next move; "perhaps you had better read the one from Mrs. Clare-Smythe too; it explains things."

She rose, trying to smile, and went out into the verandah where presently her father followed her with a frown.

"What are you going to do, Essie; what does it all mean? Do you care for the young man?"

Esther lifted her eyes bravely to her father's face. "My pride cares," she said, valiantly; "but my heart does not. I think it will end, daddy, in my becoming a home-bird, and staying in the nest for always."

"The nest will be very glad of it, Essie; but, child, I want you to be happy."

Esther turned her lovely eyes upon him, smiling through her tears. "I don't think I should be happy if I married Lord Francis Alwyne, daddy—I don't, indeed—our ideas about life are not a bit the same."

And after looking at her in silence for a moment, her father went away with a sigh.

Esther gained her self-control before the children came clamouring about her asking her to settle their plans for the day, and it was only when she was alone in her own room that she read her letters through again.

"Dearest Esther, you are a quixotic goose, and I don't know whether I love or hate you. P.S.—Frank is not worthy of you. Don't worry your head about him."

Esther tore the letter into little pieces, with a faint laugh, and turned to Mrs. Galton's:

"Dear Esther, I am distressed to hear of the sad turn that the illness has taken with little Henry. My sister also seems ill, and I am glad that you are doing your duty. Of course, I shall not come near the house or see any of you. You will be annoyed to hear that Lord Francis Alwyne is paying great attention to the Hon. Miss Treherne, who is out here for the season—a beautiful woman, with a great deal of money. It must be distressing for you to have played your cards so badly, but remember that I always prophesied he would never care for you enough to marry you. Your affectionate Aunt, E. Galton."

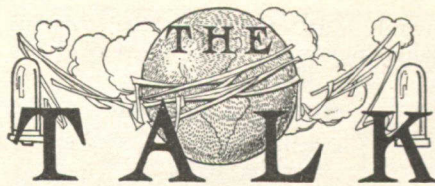
Esther tossed the white scraps of torn letters to the winds.

"What does it matter?" she said to herself; "what anyone says or thinks—if only I do right? Things will work out in the end for the best—I know they will."

And, with a resolute toss of her head, Esther went up to her stepmother's room, and sent the ayah out for a walk.

"So you have come at last, Esther!" said Mrs. Beresford, pettishly. "I thought you were going to neglect me altogether, and I feel horribly ill; but what do you think that idiot of a doctor says: I have not got typhoid at all, but just a touch of Maltese fever! Ridiculous man! I am convinced that I am as bad, every bit, as Hadji."

And Esther tried to answer with becoming gravity, and to keep her thankfulness out of face and voice. She succeeded, indeed, so well, that before she left the room Monica, refreshed by a sponging with vinegar, and a becoming style of hairdressing, leaned back on her pillows with a sigh. "I believe I do feel better, Essie; and, Essie, I want to tell you that I am very grateful to you for stopping with us instead of going to the Staniers. Your father told me. Thank you, Esther, you are a good girl," and Mrs. Beresford's praise was very sweet to Esther's troubled heart.



NOVA SCOTIA is inaugurating a system of technical schools. There is to be a central institution at Halifax and secondary schools in several industrial centres. A hundred thousand dollars has been appropriated for the initial expense.

Mr. J. J. Stewart, editor of the Halifax "Herald," died a few days ago. He was one of the best known newspaper men in the Maritime Provinces. A lamp was overturned in his room and he was so severely burned that he did not recover from the shock.

Dr. Young, member for Atlin, is now provincial secretary of British Columbia.

When General Prince Fushimi, Japanese Envoy to Great Britain, passes through Canada next month, the Government will provide him and his party with a special train.

The Quebec Government will grant \$5,000 for a chair in land surveying at Laval University.

Hamilton is becoming more and more a city of factories. The talk now is of a new factory for the manufacture of balbriggan, to be managed by two men connected with a similar establishment at Lowell, Mass.

When the Earl of Aberdeen was in Canada, he was much taken with the fruit possibilities of the Okanagan Valley in British Columbia, and he showed his interest by investing in a farm. Earl Grey has, it is said, done the same since his visit to that district last October.

Mr. A. P. Low is now director of the Geological Survey at Ottawa.

Most people have already forgotten the Martineau forgeries in connection with the Militia Department. It was recalled the other day when the Supreme Court decided that the Bank of Montreal is liable to the Government for the seventy-five thousand dollars lost on that occasion.

British Columbia hopes to get a fair portion of the immigration from Europe this season. A forty dollar rate from Liverpool to Vancouver and other points has been arranged by the provincial government and the Canadian Pacific Railway.

Many people are pleased because Nova Scotia Steel common stock has again been placed on a dividend basis.

There is a vigorous struggle going on in Kent County, Ontario, between the Canada Land Company and the farmers, who assert that oil operators are moving on the different farms without consulting the owners and are commencing the work of drilling. Over 56,000 acres in Kent County are

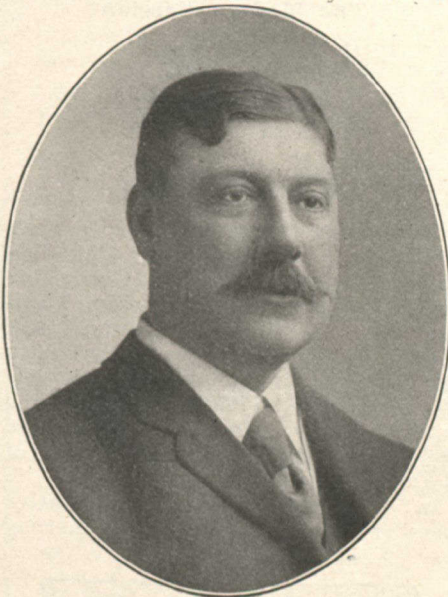
in dispute, besides large tracts in Essex and Lambton. The dispute arises about the terms of the original Imperial charter granted to the company. In the Ontario Legislature, Mr. A. B. McCoig has given notice of a bill to protect the farmers. The richness of the newly-discovered oil fields makes the struggle of unusual importance for to the victors will belong the oil.

The increase in immigration into Canada for the seven months from July to January inclusive was 49 per cent. The prospects for the "spring rush" are excellent.

Winnipeg is looking forward to a horse show and military tournament in June.

The first luncheon of the St. John, N.B., Canadian Club was held on Tuesday with Dr. G. R. Parkin as the speaker. Over 200 persons have signed the membership roll.

Ottawa has the proper sort of hockey enthusiasm, as many an attack of influenza will testify. On the



The late Major A. B. Lee
President of Rice Lewis & Son, Toronto

last night of winter, a crowd stood through the small hours and through the cold grey dawn in order to get tickets for the Ottawa-Wanderers match.

Mr. James S. Beek, for twenty years Auditor-General of the Province of New Brunswick, passed away on March 1st at the ripe old age of ninety-two.

Last Sunday will go on record as the day on which the sale of United States Sunday papers in Canada was first stopped by legislation.

The last fortnight of Canadian disaster holds nothing else quite so horrible as that of February 26th when sixteen kindergarten pupils and their teacher, Miss Sarah Maxwell, lost their lives in a fire which destroyed the Hochelaga Protestant School, Montreal. To Miss Maxwell's unaided efforts about forty children owe their rescue. The building was of wood, thinly disguised with brick, and without the pretence of a fire escape, and the kindergarten pupils were given rooms on the third storey. Poems are being written about the heroism of the teacher and

already a memorial is being discussed. In the meantime it may be well to discover who was responsible for the criminal conditions which made such heroism necessary. Toronto harbour and a Montreal suburban school are a poor comment on our civilisation. When it might have been avoided with ordinary, decent precautions, such an accident shows a lack of civic conscience worse than deplorable.

All signs point, it is said, to a decided boom and great change at Montmorency Falls. This is being brought about by the general prosperity of the Dominion and of Quebec City and by the near completion of the new dam and power house at the Natural Steps.

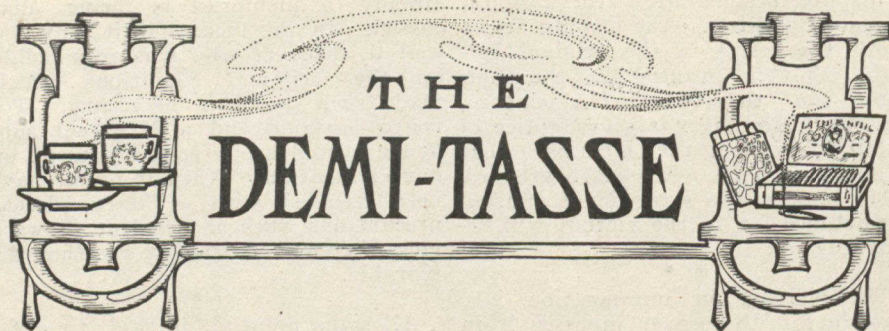
The list of railway accidents seems to be extending into March, the first day of this month being marked by a head-on collision at Mountain, twenty-eight miles east of Smith's Falls. The Canadian record in this respect may rival that of the United States if spread rails and out-of-place freight trains become popular.

The Private Bills Committee reported favourably for the incorporation of the Village of South River, in the townships of Laurier and Machar, Parry Sound District, as a town, as it has seven hundred inhabitants. So, the West is not the only growing community.

The Canadian Pacific Railway is trying to shorten the distance between Montreal and Yokohama by cutting out the run from Vancouver down the Strait to Victoria and out into the Pacific. They propose to put a bridge or a fast ferry between Vancouver and Nanaimo speaking without preciseness; then a railway across the Island from Nanaimo to Alberni, and start their Pacific Expresses from that point. Anyone who will take the trouble to look at a map of Vancouver Island will see the advantages of this scheme, if it can be economically worked out. Alberni is to-day a village without a railway; to-morrow it may be a Vancouver or a Seattle.



The Hon. A. J. Matheson
The lucky Provincial Treasurer of a lucky Province—Surplus in two years, One Million Dollars; estimated total provincial surplus at the end of 1907, Four Million Dollars



Lucky Man

"Who wouldn't be Conductor Vogt?"
The envious small boy said;
"He waves a stick and makes them
sing
As if they'd raise the dead.

"And then he goes to old New York
His triumphs to repeat;
And when he comes back home again
They give him things to eat."

* *

In Search of the Sign

Some old graduates of Victoria University were recently talking over the halcyon days when the College was in Cobourg and life was something more than the "Humanities."

"I remember," said one white-haired member of the group, "when the faculty determined to put a stop to the Hallow E'en festivities which were a great annoyance to the local merchants. A handsome new sign had been stolen from a certain shop and the owner came up to the college, burning for revenge, as he had been informed that the 'boys' had taken it. The president of the college and other professors sympathized with his indignation and they set out to search the boys' rooms. Half a dozen of us were in John M—'s room, admiring the confiscated sign when we were warned that the committee of investigation was coming down the hall. We didn't know what to do at first, but John, who is now a bishop in the States, picked up the sign, crammed it into the stove and said, 'on your knees!' We hastily dropped to our knees and when the door was quietly opened, John was engaged in loud and fervent petition. The shop-keeper promptly said: 'Oh! It can't be here!' and went out softly, taking the somewhat bewildered professors with him. The true story was not known for many a day, but the last time John preached in Toronto I reminded him of it."

* *

Old Saws With Modern Teeth

It's a long worm that has no turning.

All's well that ends swell.

Speech is silver but silence is radium.

It's a wise Commission that knows its own Fowler.

Where there's smoke, there's an investigation.

* *

The Wrong Fellow

At the Mendelssohn Choir concert in Massey Hall, Toronto, on February 25th, Mr. Herbert Witherspoon sang "King Witlaf's Drinking-Horn," one of Longfellow's spirited ballads which has been set to music by Dr. T. B. Richardson, a member of the famous Toronto choir. The audience

appreciated the rendering of the song and also the ability of the composer, to such an extent that both Mr. Witherspoon and Dr. Richardson were obliged to bow repeatedly in response to applause. When the latter arose in his place among the basses to acknowledge the public approval, a lady in the audience turned to a friend and asked:—

"Who is that bowing from the choir?"

"I don't know," was the reply, "unless it's Longfellow."

* *

The Modern Version

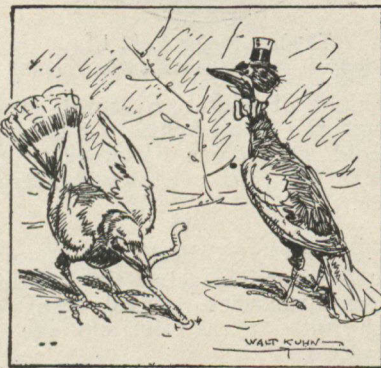
Little drops of water
Sprinkled o'er the stock
Make the foolish public
Buy it by the block.

* *

The Retort Convivial

Long ago, 'way back before 1896, while the Liberals in the Canadian Parliament were yet in Opposition and Sir Wilfrid was plain Mr. Laurier, Mr. William Paterson, now known as Hon. W. Paterson, Minister of Customs, was holding forth one stormy night on the subject of the tariff and was adding to the charm of the subject the thunderous music of his voice.

In the meantime, a Conservative member who represented a constitu-



"Come and share this worm with me."
"Why, William Bird! Don't you know it's Lent?"—N.Y. Life.

ency somewhere near Lake Superior, had betaken himself to the "ark," where he had tarried long and lovingly over Scotch and soda until he was in a fairly belligerent mood. He returned to the House, where he had listened with impressive scowl to the basso profundo periods of the Reform tariff-puncher. At length with a fierce dwelling on the consonants he ejaculated "R-r-o-t-t" in the midst of an effective sentence.

Mr. Paterson paused for a few seconds and then resumed his speech; but a second and a third explosion of the insulting monosyllable brought a sudden retort.

"Well, if it's rot," he said, gazing

severely at the befuddled enemy,
"why do you drink so much of it?"

* *

Murder a la Mode

Dreadful sobs,
Chiffon frills,
Prisoner groans,
Jury thrills!

Doctors talk
Very slick,
Lawyers frown,
Cameras click.

Headlines look
Rather raw.
Oh, we're sick of
Murderer Thaw!

* *

An Unfought Duel

It is said that once when the late Dr. Tanner, the Irish M.P. in the British Commons had asked in the House whether it were true that the Duke of Cambridge had resigned his position as Commander-in-Chief, a Major Jones of Penzance was so outraged that he challenged Dr. Tanner to a duel, and the following telegraphic correspondence took place:

"In reply to your despicable question about the Duke of Cambridge, I designate you a coward. Delighted to give you satisfaction across the water. Pistols!"

To this Dr. Tanner at once replied: "Wire received. Will meet you tomorrow in Constantinople, under the Tower of Galata, midnight. Being challenged, prefer torpedoes. Bring another ass.—Tanner."

* *

A Sad Condition

At a public dinner in an English city, the toast of "Army, Navy and Reserve Forces" was proposed in rather unusual terms. In submitting the toast, the Chairman said:

"This is a toast which requires very little comment from me, as the subject is one with which you are all familiar. The Army and Navy have been drunk for very many years, and the Reserve Forces have now been drunk for something over twenty years."

* *

Highly Ingenious

Mr. C. S. Rolls, the English aeronaut and motorist, who visited Canada this winter, has lately been in New York and the "Tribune" gives his views on the aeroplane.

"I think the Wrights will win," he said. "Santos-Dumont is ingenious, but the Wrights are more ingenious still. They are as ingenious as—as a betting friend of mine."

Mr. Rolls smiled, and resumed:


"My friend, Captain Bragge, bet an athlete that he could not hop up a certain long flight of steps two at a time. The athlete took the bet and made the trial. But there were forty-one steps to the flight, and therefore, after making twenty hops, the man found he had lost. He paid up, but accused Captain Bragge of sharp practice.

"Sharp practice!" said Bragge, indignantly. "Well, I'll make the same bet with you that I can do it."

"The other, expecting to win his money back, assented.

"Captain Bragge then hopped up forty steps in twenty hops, and, hopping back one, finished in the prescribed manner and won the bet."

"70 YEARS REPUTATION BEHIND IT"



"It's always fair weather
When good fellows get together"

"70 YEARS REPUTATION BEHIND IT"

J.M. DOUGLAS & Co.
MONTREAL.
CANADIAN AGENTS.

Dealers who serve

COSGRAVE'S CELEBRATED BRANDS

are giving their patrons
the most reliable beverages
that money can buy.
All honest brews, properly
aged and matured.


**PALE
ALE**



**HALF @
HALF**



**XXX
PORTER**



**COSGRAVE
BREWERY
CO.**

NIAGARA ST.
TORONTO


AND OF ALL LICENSE HOLDERS

Orders have been received from Edmonton, Alberta, and from as far east as Sydney, C.B., for the Fountain Bath Brush. No one who has ever used one would think of taking a bath without it. It's the rubber brush through which the water flows from the faucet. Send for particulars.

The Fountain Bath Brush Agency BOX 502
TORONTO JUNCTION, ONT.

Its High Standard of Excellence is the strongest feature of

The New Scale Williams Piano



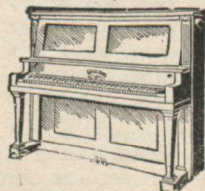
This great instrument is an entirely new piano—the result of years of evolution in piano-building. It is declared by artists and music-lovers all over Canada to meet every artistic musical requirement.

The Harmonic Tone-Prolonging Bridge

is a distinctive New Scale Williams feature. A brilliant yet mellow and sympathetic tone of wonderful carrying power is procured through the use of this bridge, which is cast in the plate in one solid piece. Results that have been despaired of for years by piano-makers are attained at last through this exclusive New Scale Williams patent.

It Didn't Happen

The enviable position attained by the New Scale Williams in the esteem of particular musical people is not the result of chance. The best brains, highest scientific knowledge and experience and skill of an exceptionally high order have been employed for years in experimenting, testing and discarding until a piano could be produced that would be really great and compare to advantage with other great pianos either in Europe or America. If you will fill in the coupon below, cut it out and take to your dealer or send to the Williams Piano Co., we will send you *absolutely free* several beautiful booklets, "The Making of a Great Piano," etc. We'll also tell you of easy purchase plans that will interest you.



The Williams Piano Co.
Limited
OSHAWA, ONT.


Please send me, free of all cost, booklets descriptive of the New Scale Williams Piano and special easy payment offer.

Name.....

Address.....

CR183

From Switzerland to You.

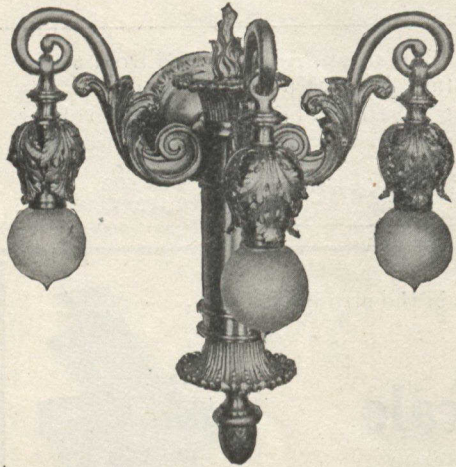


Switzerland
the dairy land ideal: sends to Canada a healthful, nourishing food and a dainty delicious confection in

Cailler's
GENUINE SWISS MILK CHOCOLATE

Unrivalled for delicate smoothness, sweet purity, palatability and nutritive qualities. Made entirely of choice cocoa, pure sugar and rich Swiss milk—the most nutritive combination of all foods. CAILLER'S is sold everywhere by grocers, druggists and confectioners.

WILLIAM H. DUNN,
General Agent for Canada,
394-396 ST. PAUL ST.,
MONTREAL.



☞ The LIGHTING FIXTURES that beautify the home MOST are the exclusive designs we make to match the decorations.
☞ Our designer will give you our estimate.

W. J. McGUIRE, Limited
86 WEST KING STREET
TORONTO and MONTREAL



Underwood

☞ The UNDERWOOD gives satisfaction. It gives better satisfaction than any other typewriter.
☞ If this were not the case why should our imports for one month in 1907 be greater than the imports of our strongest competitor for the entire year 1906.
☞ There are but three classes of typewriters—UNDERWOODS, Underwood imitations and antiques. What is your choice?

United Typewriter Company Ltd.
7-9 Adelaide Street East
TORONTO

MUSIC & THE DRAMA

MORE than once during last week the statement was made that Mr. Forbes Robertson has not played "Hamlet" in Toronto. This is entirely incorrect. Mr. Robertson was seen in the role at the Princess Theatre, Toronto, in the winter of 1904 and in the same performance Miss Gertrude Elliott played "Ophelia." Mr. Robertson's acting of the part of the "sweet prince" is so noble a piece of histrionic art that it has the vivid quality of a picture as well as the pliancy of dramatic presentation. A modern essayist, in writing of the evanescence of the actor's achievements, spoke of his fame as "a statue of snow." The work of the playwright may live, the hour of the actor is but an hour. Yet with such art as Mr. Robertson attains in his "Hamlet" one feels that the impression created, though it become a tradition, has gone into the aggregate of artistic effect that no "hungry generations" can "tread down."

Miss Elliott, although not a fair, is a gentle and lovable "Ophelia." In fact, many of her admirers prefer her in that role to any other. When she first played the part in Toronto, it was suggested that she would make a charming "Juliet."

The ending of the drama, as adopted by many who have played "Hamlet" comes with the speech of Horatio, beginning: "Now cracks a noble heart." Mr. Robertson, however, includes in the last scene the entrance of Fortinbras. The closing spectacle, as the dead prince is borne from the scene is gloomily picturesque. The only false note in the presentation was the appearance of the "late deceased" before the curtain. Mr. Robertson's bow of acknowledgment almost spoiled his "Hamlet."

Next week, Mr. Robertson and Miss Elliott will appear in two performances of "Hamlet" at the Princess Theatre, Toronto. They will also present Madeleine Ryley's "Mice and Men," a romantic drama of the Eighteenth Century.

* *

Mr. Arthur Stringer is known as a writer of poems, short stories and novels. He is more proud, it is said, of his prize peaches and pears, raised on his fruit farm in Ontario, than of his literary achievements. Like many other Canadians, he resides in New York except during the summer months. Mr. Stringer's novel, "The Silver Poppy," is probably his best known work. His most recent novel, "The Wire Tappers" is a rather sordid record of several varieties of crime. It has been dramatised by Mr. Owen Davis and will be produced at the Lincoln Square Theatre, New York, on the eighteenth of this month. Mr. James Durkin, a well-known leading man in stock, will have the principal role in the play.

* *

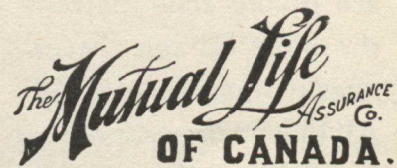
The plans of the Mendelssohn Choir for next year are not yet announced, as both Conductor and Committee no

Daysland

ALBERTA

☞ Town property has increased in value 300 per cent. in six months. Purchases can be made from the original owners and at original prices. Apply to E. W. DAY, Manager the Alberta Central Land Corporation, Ltd.

The Business of



Head Office: Waterloo, Ont.

for 1906 shows substantial increases over the previous year, as may be seen from the following figures:

| Items | 1905 | 1906 | Gains over 1905 |
|-------------------------|--------------|--------------|-----------------|
| Assets - - | \$ 9,296,092 | \$10,385,539 | \$ 1,089,447 |
| Income - - | 1,956,518 | 2,072,423 | 115,905 |
| Surplus* - | 952,001 | 1,208,878 | 249,877 |
| Insurance in Force † - | 44,197,954 | 46,912,407 | 2,712,453 |
| Expense ratio to Income | 17.8% | 16.34% | 1.46% |

*Company's Standard.
† All Canadian Business.



8 RICHMOND ST., EAST - TORONTO
ALFRED WRIGHT, MANAGER

doubt require a breathing and thinking spell. Mr. Walter Damrosch is anxious for the Choir to appear in both New York and Brooklyn next winter and Boston would like to hear the Toronto singers who actually induced New York critics to admit their artistic excellence. But the Buffalo concert is almost a certainty. There is a splendid warmth about Buffalo's appreciation that makes a Toronto listener feel friendly forever after with the thousands who make Convention Hall ring with their plaudits.

The "Standard" of Montreal, published last week the best picture of "America's Finest Chorus" that has yet appeared. The reference last week to Mr. A. S. Vogt by Mr. Byron Walker, in which the former was described as "the little Napoleon," was commented on in this wise: "It's all right, but the difference is that Vogt began in Waterloo and will never meet it."

* *

The appearance of the Hungarian violinist, Arthur Hartmann, at Massey Hall, Toronto, on March 1st, was not a popular event if the size of the audience be taken as indication of the degree of local interest in the virtuoso. However, he proved himself a master of his instrument and was constantly recalled by his enthusiastic hearers. The Bach "Chaconne," Sir Alexander Mackenzie's Scotch fantasia, "Pibroch," and Wieniawski's "Airs Russes" were the most striking numbers on the programme, the last being rendered with rare clarity of style. Sir Alexander Mackenzie's "Pibroch" contains many technical difficulties but is not otherwise remarkable.

* *

The Schubert Choir announce two changes in the soloists for their concert in Massey Hall, Toronto, on March 12th, by which their patrons will have the pleasure of hearing Miss Elaine De Sellem, contralto, and Dr. Hugh Schussler, two of America's great artists. The Chicago Symphony Orchestra are including in their programme the "Magic Fire" and "Wotan's Song" and in the latter selection Dr. Hugh Schussler will sing the solos. Dr. Schussler and Madame Marie Dunkel Zimmerman, soprano, will sing the solos in the concerted number, "Liberty" and the latter in the Schubert Oratorio, "Miriam's Song of Triumph." Mr. E. C. Towne, tenor, and Dr. Schussler will contribute the solos in the male chorus, "Try Not the Pass."

* *

Max Bruch's dramatic cantata, "The Cross of Fire," will be given by the Toronto Festival Chorus and Orchestra in Massey Hall, Toronto, on Thursday, April 25th. The work is founded on the story of the gathering of the clans by means of Malcolm's Fiery Cross, as related in Sir Walter Scott's "The Lady of the Lake." The rehearsals will take place at the Toronto College of Music.

* *

Mr. W. J. Robson of Massey Music Hall, who is Madame Mary Reed's Canadian representative, is arranging for recitals at Montreal, Ottawa, Kingston and Hamilton, the assisting artist being Mr. Henry Bramsen, the famous 'cello soloist of the Pittsburg Orchestra.

Bovril

A cup of hot BOVRIL taken just before retiring is not only a delightful "night-cap," but it will induce quick and refreshing sleep. It is far more beneficial than stimulants or drugs, and without their devitalizing reaction.

For cases or emergency always have **BOVRIL** handy

Broderick's
Business
Suits \$22.50
known from
Coast to Coast

FRANK BRODERICK & CO.
TAILORS
113 West King St. TORONTO.

ALL WINTER WEATHER IS ALIKE TO THE MAN WHO BREAKFASTS ON

SHREDDED WHEAT

Sends rich, warm, red blood coursing through the whole system. Makes a man ready for any amount of work and able to perform it.

Try a Breakfast of the Biscuit and a Luncheon of Triscuit

All Grocers—13c. a carton, or 2 for 25c.

SWEET CAPORAL



CIGARETTES

STANDARD OF THE WORLD

The Rich Man and the Messengers

BY CHARLES BATTELL LOOMIS

ONCE there was a man so rich that if his fortune had been converted into hundred-thousand dollar bills and straightway poured on him he would have been as dead as Desdemona.

Now this great man had a favourite saying which he repeated at morning, noon and night. "To die rich is to die disgraced. To die rich is to die disgraced."

This he said so many times that he believed it, and so did many poor men who were unselfish enough to wish to relieve him of his disgrace.

But he was always out when they called. He was fond of out-door exercise.

One day he saw two strange messengers walking toward him bearing news. His heart told him that they both bore news to him.

As the first one came near, he said, "Are you the man who says that to die rich is to die disgraced?"

"I am and I repeat it. To die rich is to die disgraced."

"Die honoured by all, then," said the first messenger. "You have lost all save a mere pittance of a thousand a year. Die honoured by all."

The great man pulled a wry face as if he had heard bad news. And then he saw the second messenger, and he smiled and said, "Ah, I suppose you are Death. Come along that I may be put out of my misery at once!"

But the second messenger said, "Nay, I am not Death. I have good news for thee. I bear thee ten years of life that have been added to thee. Take them."

Then the great man smote his chest and said to the first messenger:

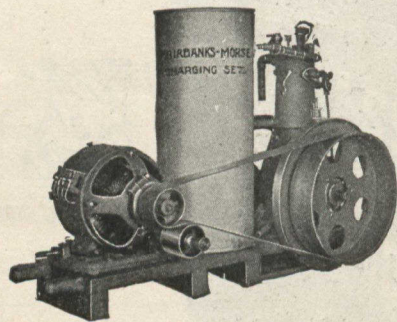
"Look here, I've been accustomed to district messengers all my life, but I never saw one as prompt as you. Couldn't you have dawdled to play marbles a little? Here I have ten years on my hands and no money to spend. You're too literal, anyhow. I was indulging in rhetoric to a certain extent. Can't you manage to tell me it's all a mistake? I don't mind disgrace such an everlasting lot."

But the messenger had departed.
—Ridgway's.

* *

Peary Optimistic

IN his concluding article in "Harper's Magazine," Commander Peary shows that he is still optimistic about the American route to the North Pole. That four and a half months' trip from Cape Sheridan to Sydney Harbour—pounded about by waves and storm and ice-field—has not dismayed him. To get within 174 nautical miles of the Pole and then be forced back, has not discouraged him. He believes that the next expedition which follows his route will reach the Grand Prize. He says: "Had the winter of 1905-6 been a normal season in the Arctic regions and not, as it was, a particularly open one throughout the northern hemisphere, there is not a member of the expedition who doubts that we could have attained the pole. And had I known before leaving the land what actual conditions were to the northward, as I know now, I could have so modified my route and my disposition of sledges that we could



Make Your Own Light

The FAIRBANKS-MORSE Electric Light Outfit gives plenty of good light at a moderate cost.

Gas, Gasoline or Kerosene Engines for all purposes from 2 h. p. up.

Cut out complete advertisement and send to

THE CANADIAN FAIRBANKS COMPANY LIMITED

26-28 FRONT STREET W., TORONTO, ONT.

Please send me Illustrated Catalogue No. Gasoline Engines.

I may want a.....H.P. Name.....
To run..... Town.....Prov.....

RUBBER BELTING
Highest Grade for Every Purpose.

RUBBER HOSE
All Kinds. To Do Any Work.

PACKINGS AND VALVES

For Every Grade of Service.

We Make and Sell "Everything in Rubber."

Rubber Clothing, Special Moulded Goods,
Druggist's Rubber Sundries.

The Canadian Rubber Co.
of Montreal, Limited.

"LEADERS AND ORIGINATORS"

Sales Branches and Warehouses:

40 Dock St. - St. John, N.B. 155 Granville St. - Halifax, N.S.
Imperial Bank Building, St. James St. - Montreal, P.Q.
Front and Yonge Sts. - Toronto, Ont.
89 Princess St. - Winnipeg, Man. Alberta Block - Calgary, Alta.
Dewdney St. - Regina, Sask. 403 Cordova St. - Vancouver, B.C.
Wharf St. - Victoria, B.C.



MARK OF QUALITY

D. LORNE McGIBBON,
Vice-President and Managing Director.

Write us when planning for
purchases of RUBBER GOODS.

have reached the pole even in spite of the open season."

He thinks his expedition is justified by its results. It attained the "farthest north"; it proved the existence of a new land northwest of Grant Land, undiscovered and unnamed; it shed much new light on the knowledge of the coastline and ice-fields of the unknown parts of Greenland and Grant Land; it decided beyond a doubt that man and the Eskimo dog are the only two mechanisms capable of meeting all the difficulties of arctic work.

Their closest "call" was on the return trip, when a broad lead of open water barred their way back to the ship. For five dismal days they waited and watched for a chance to cross on an ice-bridge, for boats they had none. The dogs were cooked for food over a fire made from their valuable sledges. The sequel is best told in his own words:

"On the fifth day two Eskimos, forming my daily scouting party, whom I had sent to reconnoitre to the east, reported young ice a few miles distant extending clear across the lead, which might be firm enough to support us on our snow-shoes to the south side, now more than two miles distant. No time was lost in hurrying to the place, when it was evident that now was our chance or never. Each man tied on his snow shoes with the utmost care, and then in widely extended skirmish line and in absolute silence we began the crossing. Each of us was busy with his thoughts and intent upon his snow-shoes, which could not be lifted from the ice, and the slightest unsteadiness or stumble would have meant his finish. The thin film crusting the black water bent and yielded beneath us at every step, sending widening undulations from every man. I do not care for a similar experience. At last those interminable miles came to an end, and as we stepped upon the firm ice on the southern side, the long breaths of relief from my nearest neighbours in the line were distinctly audible."

* *

Labrador

Dillon Wallace, who recently lectured to the Canadian Club in Toronto on Labrador, told how on an exploring trip he had travelled 800 miles by dog sled and 2,000 miles by canoe around the coast of the great lone land. Of course all this immense waste looks as barren as did Cobalt a couple of years ago. But who can tell how many Cobalts it contains? Who can estimate Canada's inheritance?

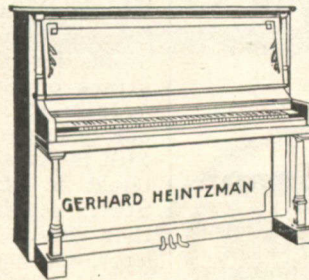
* *

Technical Education

Hon. W. A. Weir, speaker of the Quebec Legislature, speaking at the Builders' Exchange banquet in Montreal said: "It is a crying national shame for Canada that it cannot provide within its own borders for the technical education of its children and that, as a result, these children should be inferior to Belgians and Germans and Americans in their industrial equipment." And while Mr. Weir may be right in theory it has yet to be shown that any country in the world produces better workmen than native-born Canadians.

THE
Gerhard Heintzman Piano

Canada's
Premier Piano
and
National Instrument



Salesrooms
97 Yonge St.
Factory
69-75 Sherbourne St.
Toronto
Hamilton Branch
127 King St. East

Of all beverages, the one that the best physicians endorse is COCOA.

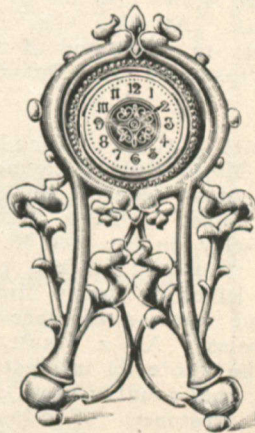
Cowan's
PERFECTION **Cocoa**

(Maple Leaf Our Trade Mark)

Samples of our choice confections may be purchased from nearly all railway news stands and on trains.

is best, because of its absolute purity and choice flavour.

THE COWAN COMPANY, Limited, TORONTO



Brass Clocks

From \$4.00 to \$10.00 Each

These small clocks are most suitable for Smoking Dens or Bedrooms. English movements. Are good timekeepers.

RICE LEWIS & SON

LIMITED

Corner King and Victoria Streets - **TORONTO**

W. S. CALVERT, M.P., President

T. H. HAMILTON, General Manager

Canadian Oil Company

LIMITED

Refiners of Canadian and American PETROLEUM and
Manufacturers of Lubricating Oils, Paints and
Varnish of the Celebrated **STERLING**
BRAND

ALL GOODS GUARANTEED

SAMPLES ON APPLICATION

BRANCHES

Vancouver, B.C. Winnipeg, Man.
Toronto, Ont. Ottawa, Ont.
Montreal, Que. Halifax, N.S.
St. John, N.B.

HEAD OFFICE

123 BAY STREET - **TORONTO, Canada**

REFINERIES

Petrolia, Ont. Marietta, Ohio

Head Office for Canada : MONTREAL

WM. MACKAY,
Gen. Manager.J. H. LABELLE,
Asst. Manager.The
Largest
and
StrongestFire
Insurance
Company in
the World.**Maguire & Connon**
GENERAL AGENTSOffice: "Royal Building," 27 Wellington St. E., TORONTO,
Telephones { Main 6000.
Residence, North 3571 and M. 978.**THE HAMILTON STEEL &
IRON COMPANY, LIMITED**Pig Iron, Iron and
Steel Bars, Bands,
Railway Spikes,
Washers, Forgings,
Etc. :: :: Etc.Address all communica-
tions to the Company**HAMILTON - ONTARIO****The Bay of Quinte
Railway Company**Connecting with the Grand Trunk Rail-
way System at Napanee and Kingston.Connecting with the Canadian Pacific
Railway at Tweed.Connecting with the Central Ontario Rail-
way at Bannockburn.Connecting with the Kingston & Pem-
broke Railway at Harrowsmith.Connecting at Deseronto with steamers
operating on the Bay of Quinte and Lake
Ontario.Trains leave Napanee for the north at
7.50 a.m., 12.10 p.m., 1.25 p.m., and 4.25 p.m.Trains leave Tweed for the south at 7.00
a.m., 7.20 a.m., and 2.55 p.m., and for the
north leaving Tweed at 11.30 a.m. and 4.50
p.m.Trains run between Deseronto and Napa-
nee as follows:—Leave Deseronto at 1.00 a.m., 1.40 a.m.,
5.55 a.m., 7.00 a.m., 7.20 a.m., 9.50 a.m.,
11.30 a.m., 12.40 p.m., 12.55 p.m., 3.45 p.m.,
6.10 p.m., 7.40 p.m.Leave Napanee at 2.20 a.m., 3.30 a.m.,
6.30 a.m., 6.35 p.m., 7.55 a.m., 10.30 a.m.,
12.05 p.m., 1.20 p.m., 11.00 a.m., 4.30 p.m.,
6.50 p.m., 8.15 p.m.The Deseronto Navigation Company
operate the str. "Ella Ross" and str. "Jessie
Bain" running between Picton, Deseronto,
Belleville and Trenton, as also the str.
"Where Now" making the famous 50-mile
ramble from Gananoque to all points in and
around the Thousand Islands, connecting
with all trains at Gananoque, as well as mak-
ing the railway transfer between Gananoque
and Clayton, N. Y.E. WALTER RATHBUN, J. F. CHAPMAN,
President and General Manager. General Freight and
Passenger Agent.**Literary Notes**

THERE are some interesting let-
ters in Lieut.-Col. Cruikshank's
latest volume of his "Docu-
mentary History of the Campaign up-
on the Niagara Frontier." This is Vol-
ume III. of the 1813 series, and includes
letters written between August and
October of that year—a period mem-
orable for the failure of the British
attack on Sackett's Harbour. The
address of Gen. McClure to his brig-
ade, printed in the Buffalo Gazette of
28th September, 1813, is of special in-
terest in showing how the United
States people regarded the British at
that time. He said: "A brutal and
ferocious enemy, united to allies if
possible still more ferocious, are
hovering on our frontier, threatening
the devastations, horrors, rapes,
burnings and murders which have
usually marked the footsteps of Brit-
ish soldiery. To resist that enemy
and to present a barrier between ruin
and our homes, our property and our
families, must be the wish, as it is the
duty of a good citizen."

One would think from reading that
address that the British had been try-
ing to invade the United States,
whereas it was the British and
Canadians who were trying to "pre-
sent a barrier between ruin and our
homes."

Many of the letters throw light on
the difficulty the Canadians had in
getting supplies and the great amount
of sickness in the armies.

Special reference may be made to
the letters describing the defeat of the
British fleet in Lake Erie, under Cap-
tain Barclay, by Captain Perry of the
United States Navy. Major-General
Procter's report shows how keenly he
felt the defeat. At this time Sir
James Yeo was in command of the
other British vessels on Lake Ontario.

* *

In a pamphlet entitled "Canada's
Opportunity," Major Robert Larmour
reviews Lieut. (now General) Butler's
"Great Lone Land." Lieut. Butler
was with Wolseley on the Red River
Expedition of 1870, and made a trip
from the Red River to Rocky Moun-
tain House and back, a distance of
some 3,000 miles. As a result of
that journey, he wrote an interesting
description of the country now em-
bodied in the Provinces of Alberta
and Saskatchewan. Apparently, Ma-
jor Larmour's object in drawing at-
tention to Butler's work is to base a
plea for more Japanese and Chinese
to develop the West. (Toronto: Wil-
liam Briggs.)

* *

Both English and French Canadians
would do well to study the career of
Lord Dorchester who guided the des-
tinies of Canada between the Quebec
Act of 1784 and the Act of 1791. He
tried to hold the balance fairly be-
tween the two races and at the same
time preserve British supremacy. It
was fortunate for the Crown and for-
tunate also for the French Canadians
that such an enlightened statesman
presided at Quebec during this transi-
tionary period. He introduced what
he believed to be "the liberal and en-
lightened spirit of the British Govern-
ment." (Lord Dorchester, by A. G.
Bradley. Toronto: Morang & Co.,
Makers of Canada Series. Cloth, 327
pp.)

**CANADIAN
HOTEL DIRECTORY****TORONTO HOTELS****The Arlington**
King and John Streets.
200 Rooms. \$2.00 up.
American Plan.**King Edward Hotel**
—Fireproof—
Accommodation for 750 Guests. \$1.50 up.
American and European Plans.**Palmer House**
200 Rooms. \$2.00 up.
American and European.**Rossin House**
European \$1.00 up.
American \$2.00 "
Accommodation for 500 Guests. Fireproof**ONTARIO HOTELS****Caledonia Springs Hotel (C.P.Ry.)**
CALEDONIA SPRINGS, ONT.
American Plan, \$3.00 up.
Accommodation for 200 Guests.**Hotel Royal**
HAMILTON.
Largest, Best and Most Central.
\$2.50 per day and up. American Plan.**MONTREAL HOTELS****Corona Hotel**
453-465 Guy Street. 125 Rooms
\$1.00 up. European.**The Place Viger (C. P. Ry.)**
American Plan, - \$3.50 up.
Accommodation for 200 Guests.**St. Lawrence Hall**
European Plan.
300 Rooms. \$1.00 per day upwards.**QUEBEC HOTELS****The Chateau Frontenac (C.P. Ry.)**
American Plan, - \$3.00 up.
Accommodation for 450 Guests.**MANITOBA HOTELS****The Royal Alexandra (C.P. Ry.)**
WINNIPEG, MAN.
European, \$2.00. American, \$4.00.
Accommodation for 600 Guests.**BRITISH COLUMBIA HOTELS****Glacier House (C. P. Ry.)**
GLACIER, B.C.
American Plan - \$3.50 up.
Accommodation for 200 Guests**Hotel Vancouver (C. P. Ry.)**
VANCOUVER, B.C.
American Plan, - \$3.50 up.
Accommodation for 400 Guests.

AUDITS SYSTEMS INVESTIGATIONS

GEO. U. STIFFCHARTERED ACCOUNTANT
TORONTORoom 3
Tel. M. 1210 Imperial Bank Building**Is This Your
Catalogue Season?**

IF IT IS, and you
want something the
best in design, material,
and working-up—i.e., a
catalogue to which you
can point with pride—
W R I T E U S

THE ACTON PUBLISHING CO., LIMITED
59-61 JOHN STREET, TORONTO
ESTABLISHED 1888



THE NEW FAST LINE

— TO —

Muskoka Lakes

Canadian Pacific Railway's new line to Muskoka Lakes will be in operation, Toronto to Bala Falls, early in June, when an up-to-date train service, with the best of passenger equipment, will be inaugurated.

Full particulars may be obtained from representatives mentioned below.

From Bala Falls, the gateway to Muskoka Lakes, the Muskoka Lakes Navigation Co. will give excellent connections to all parts of the lakes, and a new gateway will also be established on Lake Joseph. Details of service on this route will be announced later.

THRO' EXPRESS TRAINS

In addition to the Canadian Pacific's service from Detroit and its through car lines from Chicago to Toronto, there will be through trains from Buffalo to Bala Falls, over Michigan Central, T. H. & B. and Canadian Pacific's lines. Connections will also be made with Niagara Navigation Co.'s steamers at Toronto.

For further information write

WM. STITT
General Passenger Agent
Montreal

C. B. FOSTER
District Passenger Agent
Toronto

WARMAN TOWN LOTS

We have lots for sale in the centre of this growing Saskatchewan town at prices ranging from \$100.00 to \$250.00 each. When buying Western town lots it is well to get into the original town site and not buy in the numerous annexes to the north, south, east or west. Warman is on two lines of railway, has four express trains each day, and although the town is only a little over a year old its population is not far from the 1,000 mark. The lots we have will not last long at the above prices. If you are interested, write at once for particulars and terms.

WESTERN ESTATES, LIMITED
83 VICTORIA STREET - TORONTO

MUSKOKA



THE WAY THIS SUMMER

TEMACAMI



A peerless region for the
**TOURIST, CAMPER,
CANOEIST, ANGLER
AND SPORTSMAN**

An excellent train service direct to the Wilds of Northern Ontario. A territory offering the best fish-

ing and shooting in America.

**Scenery Unexcelled
Hay Fever Unknown
Magnificent Canoe Trips
Black Bass and Speckled Trout
Moose, Deer, Bear and Partridge**

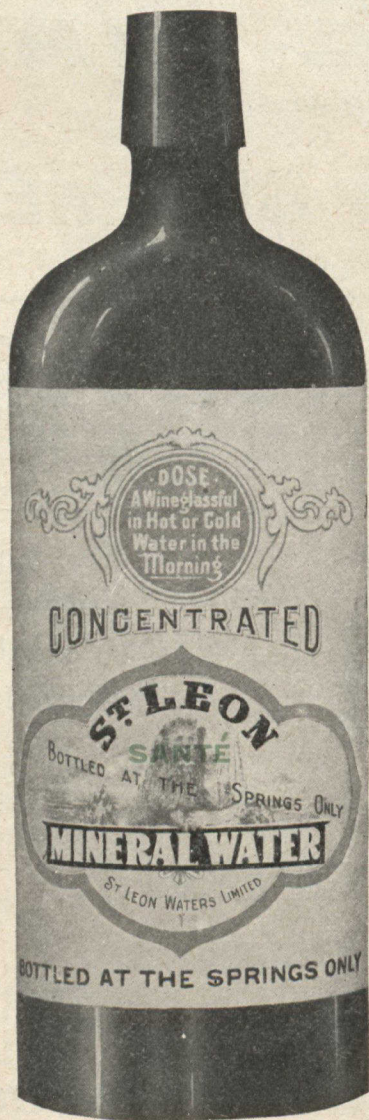
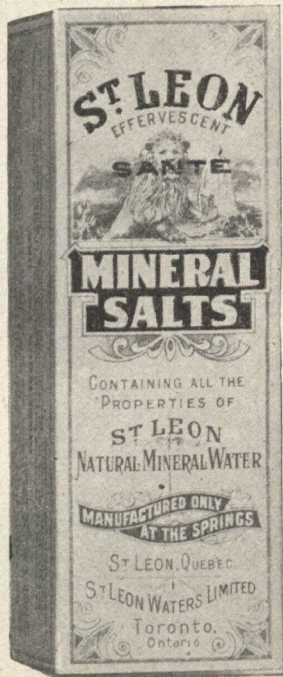
Handsomely illustrated descriptive publication telling you all about it sent free on application to J. D. McDONALD, District Passenger Agent, Union Station, Toronto,

W. E. DAVIS
Passenger Traffic Manager
MONTREAL

G. T. BELL
Gen. Pass. and Ticket Agt.
MONTREAL

"The Water for Your Life"

"The Earth
Contributes
and We
Distribute"

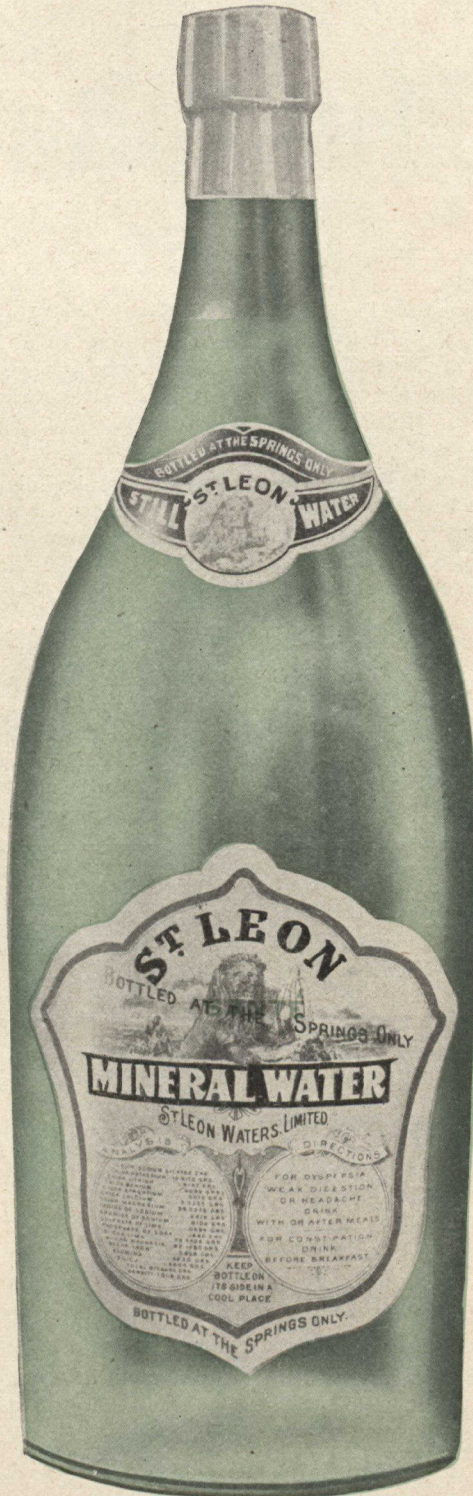


Note
the words
"Santé,"
"Bottled at
the Springs
Only."

None Genuine
Unless
So Labeled.

Nature's
Spring
Tonic

Ask your
Druggist
or phone



ST. LEON WATERS, LIMITED
58 1/2 King Street East MAIN 6930 TORONTO