

The Canadian  
**COURIER**  
THE NATIONAL WEEKLY

Rt. Hon. Augustine Birrell

*A Character Sketch and Interview*

By HUGH S. EAYRS



What One Hundred Citizens Did

*To Reform the Finances of the City of Toronto*

By NORMAN PATTERSON



A Bit of Old-Fashioned Business

STORY By FRED JACOB



The Motor Car of 1914

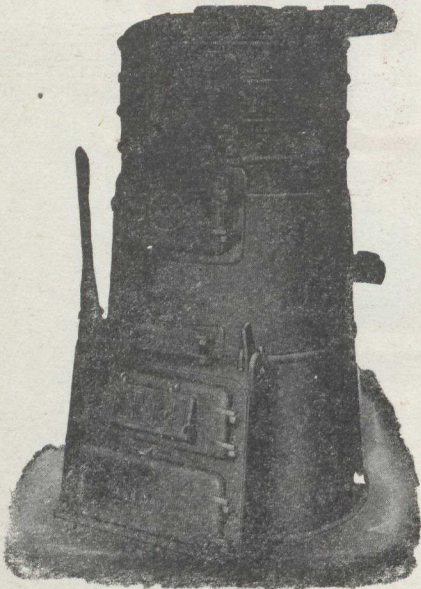
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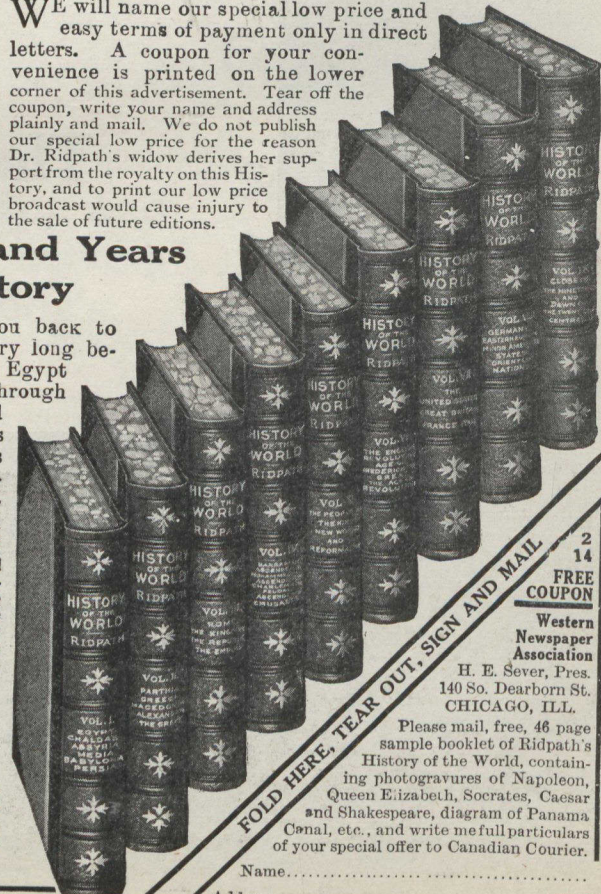
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A National Weekly

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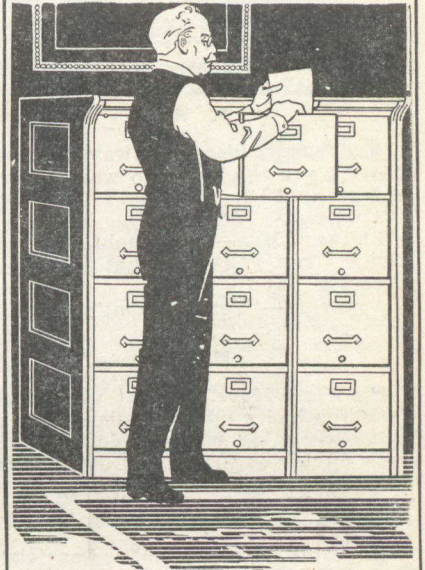
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## In Lighter Vein

### A Judicial Decision.

S AID she, "It were best our love-case to confide To my father. He'd listen, I trust, to your pleadings." "Your father, you know, is a judge," he replied. "He would probably order a stay of proceedings." —Eugene C. Dolson, in Lippincott's Magazine.

**A Year Older.**—Railway Man — "Aren't you the boy who was in here a year ago?" Applicant—"Yes, sir." Railway Man—"I thought so, and didn't I tell you then that I wanted an older boy?" Applicant—"Yes, sir; that's why I'm here now."

**His First Move.**—"What would you do if you had a million dollars?" "I'd quit associating with people who ask such foolish questions."—Detroit Free Press.

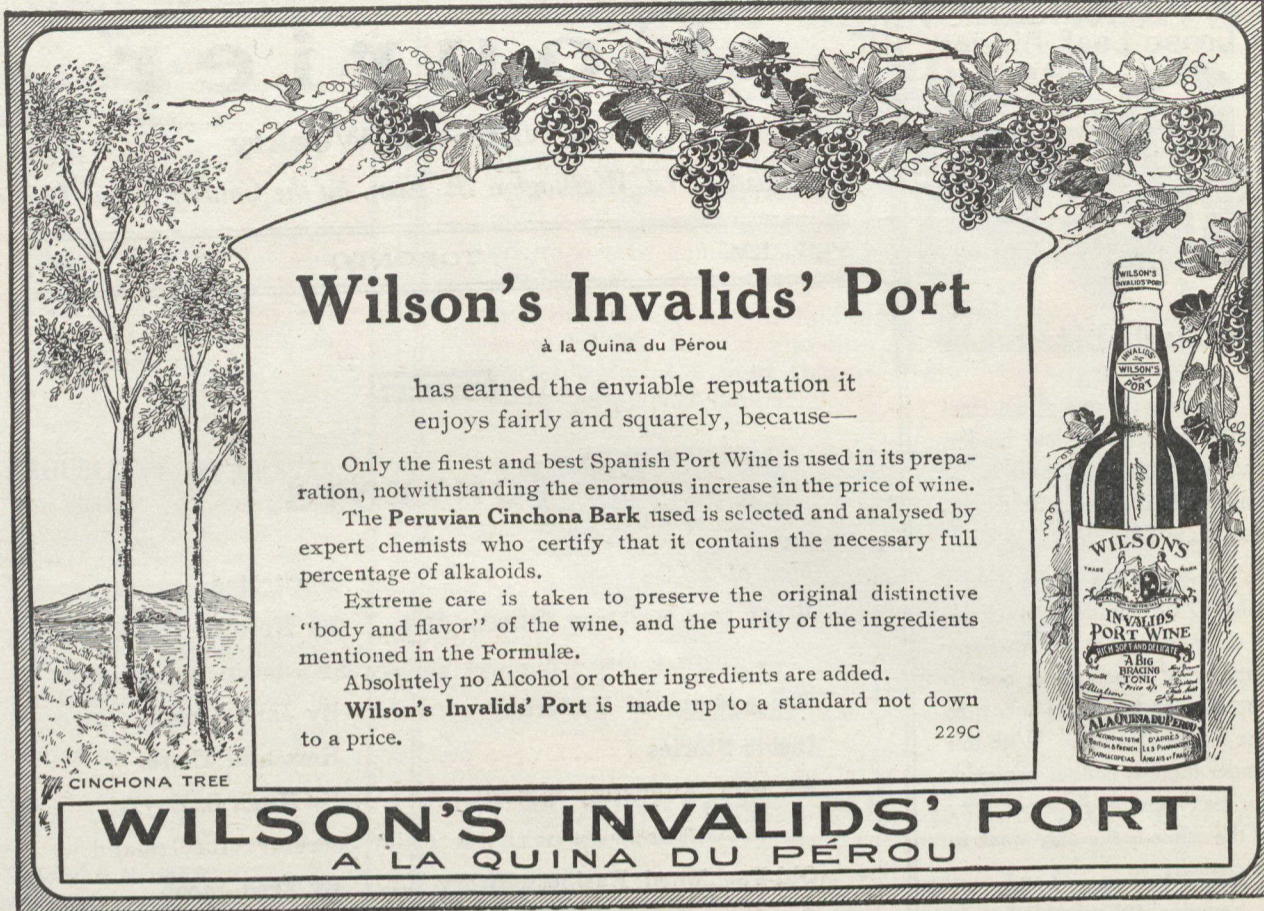
**A Fatal Error.**—Bobby Dashleigh sent Miss Montgomery, whom he had just met, a beautiful box of flowers, anxious to make a good impression upon that young lady. Unfortunately the florist made the mistake of sending with the roses the card that bore the inscription: "Do the best you can for \$2."

**The Idealist.** — Maude—"What is your ideal of a husband?" Beatrix—"One who lets me have the last word in clothes and in conversation."—Life.

**No Half Measures.**—Down in Georgia a negro, who had his life insured for several hundred dollars, died and left the money to his widow. She immediately bought herself a very elaborate mourning suit. Showing her purchase to her friend, she was very particular in going into details as to prices and all incidental particulars. Her friend was very much impressed, and remarked: "Them sho is fine cloes, but, befor' heaven, what is yo' goin' to do wif all dis black underwear?" The bereaved one sighed: "Chile, when I mourns, I mourns."

**Answering Literally.**—In one of the Brooklyn courts a recent case, reported in the "Times" of that city, required the testimony of a young German immigrant. "Now, Britzmann," said the lawyer for the plaintiff, "what do you do?" "Ah vos pretty vell," replied the witness. "I am not inquiring as to your health. I want to know what you do." "Vork!" "Where do you work?" continued the counsel. "In a factory." "What kind of a factory?" "It vos bretty big factory." "Your honour," said the lawyer, turning to the judge, "if this goes on we'll need an interpreter." Then he turned to the witness again. "Now, Britzmann, what do you make in the factory?" he asked. "You vant to know vot I make in der factory?" "Exactly! Tell us what you make." "Eight dollars a week." Then the interpreter got a chance to earn his daily bread.—Youth's Companion.

**Of Course She Was.**—A certain attractive young woman turned haughty eyes on several suitors. She considered that most men were not good enough for her. She may have been right. She was also left.



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## THIS WASHER MUST PAY FOR ITSELF.

A MAN tried to sell me a horse once. He said it was a fine horse and had nothing the matter with it. I wanted a fine horse, but, I didn't know anything about horses much. And I didn't know the man very well either. So I told him I wanted to try the horse for a month. He said "All right," but he said "I'll give you back your money if the horse isn't all right." Well, I didn't like that. I was afraid the horse wasn't "all right" and that I might have to whistle for my money if I once parted with it. So I didn't buy the horse, although I wanted it badly. Now, this set me thinking.



You see I make Washing Machines—the "1900 Gravity" Washer. And I said to myself, lots of people may think about my Washing Machine as I thought about the horse, and about the man who owned it. But I'd never know, because they wouldn't write and tell me. You see I sell my Washing Machines by mail. I have sold over half a million that way. So, thought I, it is only fair enough to let people try my Washing Machines for a month, before they pay for them, just as I wanted to try the horse. Now, I know what our "1900 Gravity" Washer will do. I know it will wash the clothes, without wearing or tearing them, in less than half the time they can be washed by hand or by any other machine. I know it will wash a tub full of very dirty clothes in Six Minutes. I know no other machine ever invented can do that, without wearing the clothes. Our "1900 Gravity" Washer does the work so easy that a child can run it almost as well as a strong woman, and it don't wear the clothes, fray the edges, nor break buttons, the way all other machines do. It just drives soapy water clear through the fibres of the clothes like a force pump might. So, said I to myself, I will do with my "1900 Gravity" Washer what I wanted the man to do with the horse. Only I won't wait for people to ask me. I'll offer first, and I'll make good the offer every time. Let me send you a "1900 Gravity" Washer on a month's free trial. I'll pay the freight out of my own pocket, and if you don't want the machine after you've used it a month, I'll take it back and pay the freight too. Surely that is fair enough, isn't it. Doesn't it prove that the "1900 Gravity" Washer must be all that I say it is? And you can pay me out of what it saves for you. It will save its whole cost in a few months in wear and tear on the clothes alone. And then it will save 50 to 75 cents a week over that in washwoman's wages. If you keep the machine after the month's trial, I'll let you pay for it out of what it saves you. If it saves you 60 cents a week, send me 50 cents a week 'till paid for. I'll take that cheerfully, and I'll wait for my money until the machine itself earns the balance. Drop me a line to-day, and let me send you a book about the "1900 Gravity" Washer that washes clothes in six minutes. Address me personally, L. H. Morris, Manager 1900 Washer Co., 357 Yonge St., Toronto, Ont.

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The  
**CANADIAN  
 COURIER**  
*The National Weekly*



Vol. XV.

February 14, 1914

No. 11

# Men of the Day

## Ottawa's Latest Knight

ONE more name has recently been added to the list of Canadian Knighthoods. It is that of Henry Kelly Egan. Sir Henry was born in Aylmer, Quebec, on January 15th, 1848, and spent his boyhood in that vicinity. He was educated at the Montreal High School, and taught still further the importance of Canadian interests, for his father, during the years he spent in the Canadian Assembly, was the instigator of the Georgian Bay Canal scheme.

Not unnaturally, Sir Henry early turned to lumbering interests. His father was one of the pioneer lumbermen of the country. With Messrs. Robinson, Thistle and Blackburn, Sir Henry purchased the Hawkesbury Lumber Mills, merging in the Hamilton Bros. Company in 1888. He has been allied for many years with financial concerns, and is now a director of Bank of Ottawa, Ottawa Stock Exchange, British Canadian Bank Note Company, and the Canadian Railway Accident Company.

He takes a keen interest in charitable work, being on the board of several hospitals and kindred institutions. He is a familiar figure at the various clubs—sporting and social. Politically he is a Conservative.

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## Edmonton's Public Spirit

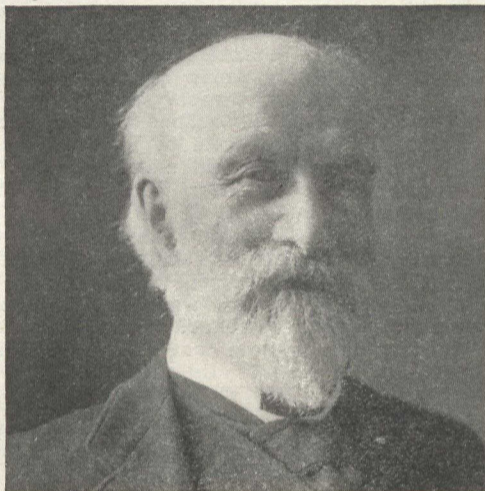
AN evidence of the public spirit that has characterized the development of Edmonton is the enterprise which Mayor William T. MacNamara and William T. Magrath, president of the Ad. Club have just started. It is a project to secure cheap fuel and power for Edmonton. A company is to be formed for investigating the gas field round Vegreville, sixty miles from Edmonton. Mr. MacNamara and Mr. Magrath have each subscribed \$5,000 to get the scheme going. The plan is to bore wells in the field recommended by the gas experts recently employed by the city to report on gas prospects round Edmonton. When the investigation shall have been carried far enough to determine the value of the field to the city of Edmonton, the wells will be turned over to the city, if the civic administration elects to take them, at cost. Of course, if the wells do not prove to be as promising as is now thought, those who subscribe to the stock will lose the money they have put up.

The proposition has been received with great enthusiasm by the five hundred members of the Edmonton Ad. Club present at the meeting, and a committee was appointed to get the total amount of stock subscribed within the day. The committee was successful in doing this and work will be started at once. Three months is allowed to determine the value of the Vegreville gas field for Edmonton uses.

The effect of the movement will be to give Edmonton cheap natural gas for fuel and power purposes, if the field to be exploited proves to be up to the expectations of the experts. This expectation appears to be well founded since Vegreville already has a gas well with a pressure of 350 pounds to the square inch. This well is used for lighting the streets of Vegreville. It is expected that the flow and pressure of the Vegreville well will be greatly increased by boring wells farther south, a territory estimated by the gas experts to be a part of the great Bow Island gas belt, in which a number of wells are located, one with a daily flow of 30,000,000 feet and a pres-

sure of 650 pounds. Natural gas, added to the vast coal beds that underlie Edmonton, will be a great help to the Alberta capital in making its bid for greater industrial development.

This movement is to be commended. The men who are behind it are actuated by the public spirit. If their proposition comes out all right, they don't make anything. If it doesn't, they stand to lose a



SIR SANDFORD FLEMING,  
 Empire Maker, who at 87 is as keen an Imperialist  
 as ever.

big sum between them. The motive is altruistic. It is the best bulwark of a city's prosperity.

\*\*\*

## Another Grand Old Man

THE passing of Lord Strathcona, Canada's greatest citizen, prompts the remembrance that we have another grand old man still with us, and still doing great work, in the person of Sir Sandford Fleming. Sir Sandford was eighty-seven years old last month. He is a Scotchman—one more of the sturdy north Britishers who surely must be accorded first place as makers of Empire. Earl Grey once said: "Sir Sandford Fleming is one of the most public-spirited Britons that ever lived." His life has been one long battle with the forces of nature. And it has also been a series of conquests. In the January 31st issue of this paper there is a picture of Lord Strathcona driving the last spike of the C. P. R. main line at Craigellachie, B.C., in November, 1885. In that picture there are two other great empire-makers, Sir William Van Horne and Sir Sandford Fleming. Probably there

is no man living who has done so much to develop the West. At one time the Federal Government debated the point, "Is the Prairie West worth anything?" They decided that it was and appointed Sandford Fleming to ascertain the possibility of finding a passage through the Rocky Mountains. This was in 1870. His was the task of conducting a survey for the first link in a railway that would extend from the Atlantic to the Pacific, within British Territory. Of this railway—the Intercolonial—he was chief engineer during its construction. In 1872, he headed an expedition which proceeded through the Rocky Mountains by the Yellowhead Pass. In 1880, the practicability of the Pacific Railway was established. Sandford Fleming established it after walking the entire distance from Winnipeg to Vancouver. The old saw that East was East and West was West, and "never the twain shall meet" was disproved by Sandford Fleming. Largely through his agency they have met, and are one. British Columbia was saved to Canada. A hitherto unexplored country that should be a new field for the endeavours of those from the older world was opened up.

Sir Sandford Fleming it was who laid out for the Canadian Pacific the route by the Yellowhead, which has since been adapted for the C. N. R. Transcontinental. It was he, too, who was the first man to prove the final C. P. R. route—through the Kicking Horse and Eagle and Rogers passes—to be practicable.

And his name must ever be connected with the twenty-four-hour-day system of reckoning. He has been called "The 24 o'clock man."

Another subject to which he devoted his time and genius was the Canadian Pacific Cable. He was the man who first conceived and made possible the girdling of the Empire by a chain of state cables, of which the Canadian Pacific is the first section. Thus all parts of the Empire are in telegraphic connection without passing over foreign soil. Great Britain, India, New Zealand, Australia, South Africa and Canada are in unbroken touch, and it is largely through the efforts of Sandford Fleming that this is so.

His books on engineering and imperial subjects are as diverse as they are famous. His greatest claim to undying remembrance is his Imperialism. First, last and all the time he stands for the greatest and highest good of Canada and the Empire.

Withal he is quiet and modest. He is a cheery optimist, and despite his busy life he has found time to do much good, socially. It has been said of him that "he fares through life with a bright prospect constantly before him." So it will always be with him.

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## Another Journalist Shelved

MAJOR C. FREDERICK HAMILTON has left the field of active newspaperdom. He has a commission now as Assistant Comptroller of the Royal North-West Mounted Police. The Govern-

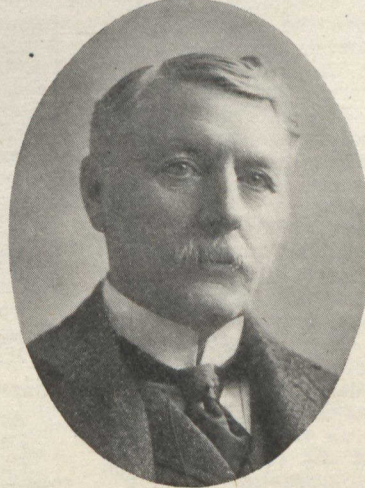
ment and he are both to be congratulated on the appointment. "C. F. H." is well known as a journalist who made one particular field his specialty. He was with the "Globe," and devoted his time to becoming an authority on military matters and military men. He is generally recognized as having about as good a knowledge of this subject as any man in Canada. Naturally, therefore, when the "Globe" decided to send a correspondent to the war in South Africa, Hamilton was chosen. He made a "scoop" by sending to his paper the first news to be had in Canada of the battle of Paardeberg.



W. J. MAGRATH,  
 President of the Edmonton Ad. Club,  
 which is the biggest in Canada.



W. F. MACNAMARA,  
 Mayor of Edmonton, and leader in the  
 movement for natural gas.



SIR HENRY KELLY EGAN,  
 Who received his Knighthood in the  
 New Year Honours List.



# What One Hundred Citizens Did

## In Reforming the Finances of Toronto

By NORMAN PATTERSON

**C**RITICISM of a city's financial methods is one thing; discovering how to put these methods on a sound, economic basis is another thing. There is much futile and indefinite criticism in every city. People see the waste that goes on. They know that money is being squandered foolishly. They know that nearly every city hall is hampered by a certain amount of incompetence. But knowledge is not always power; these good citizens are as helpless as the newspaper editors, who profess to guard the taxpayers' interests.

Toronto is in the typical condition—or was up to a few months ago. Then a little committee of average citizens set out to find the way to improvement. They hired no brass band. They did not have their pictures put in the papers. They were business men and they adopted business methods. The business method was to search the world for an expert whose training had been "municipal financing and how to do it." These men were accustomed to go to fire insurance brokers for advice on fire insurance; to bankers for advice in money matters; to lawyers for advice in legal questions; to engineers for advice on heating and power questions. And so on. Therefore, they argued that they must find an expert in handling a city's budget, a city's treasury, a city's sinking fund and its general finances.

They started out to look for that man, and they found him. It was easy. The man was well known. President Taft had employed him as chairman of his commission on "Economy and Efficiency" in the departments at Washington. New York had employed him on several occasions. Philadelphia, Chicago, St. Louis and other cities had used his special knowledge in these matters. His name is Dr. Frederick A. Cleveland, and he is a director of the New York Bureau of Municipal Research.

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**H**AVING found the name, they soon found the man. Would he come to Toronto and do the work for them? Why, yes; glad to come to one of the leading Canadian cities. The fees? Only nominal, because the Bureau is endowed for a series of years to the extent of \$100,000 a year by some prominent New York civic reformers. When? "Whenever it is convenient for your committee and your city treasury."

Such an easy deal put the committee of Toronto business men in good humour. The reforming of a city didn't seem to be so hard after all. They had, however, to reckon with a lot of Thomases at the city hall, some of them permanent officials and some of them aldermen. The task was undertaken in the same quiet way. The editor and proprietor of each of the six daily papers was seen, explanations made, and approval secured. That was the first step. Then the mayor and board of control were quietly canvassed, and a majority secured. One by one, the aldermen were seen and given the explanation to which they were entitled. The permanent officials were also treated fairly in like manner. Then, when all was ready, a deputation, headed by Sir Edmund Osler, called on the council as a body and the consent was secured with only one dissenting vote in twenty-five.

So far so good. Now, what about the five or six thousand dollars required to pay the expenses of the investigator and his assistants? Easy also. They decided to form a committee of one hundred citizens, each to pay one-hundredth part of the cost. They sent out a letter and did some telephoning and buttonholing and in a few days the amount was guaranteed. Instead of one hundred subscribers to the fund they had one hundred and thirty.

The investigators were sent for, a study was made, conferences were held and now the report is ready. The whole process has been completed in about eight months, which shows that reforming a city is an easy proposition if you have the will and the wealth. Empty, unscientific newspaper criticism is useless. Vain harpings about the kind of people whom the people elect as aldermen has no effect. Idle laments about the failure of democracy in its relation to all forms of government are worse than useless. Reforms must be made in government as they are made in all other branches of business endeavour and business management.

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**N**OW, what did the experts say? Did they find that the city treasurer and the city auditor should be put in jail? Not a bit of it. They criticized methods, not men. They consulted with these officials and got them to approve the suggested changes. They pointed out no defect for which they could not suggest a remedy. At the last, Dr. Cleveland brought his final report up from New York and laid it before the officials and the committee and the public. A big public luncheon was held under the joint auspices of the Survey Committee, the Canadian Club, and the Municipal Improvement Association, and four hundred business men listened

to Dr. Cleveland's suggestions. The report was then given to the public through the newspapers.

The greatest change suggested by Dr. Cleveland is the time of year at which the Budget, or estimates for the year's work, should be prepared. According to present practice, the Budget is prepared by the different heads of departments in January, submitted to council in February or March, the tax-rate struck in June, and the first instalment of taxes collected in July. Dr. Cleveland would change all that. He would have the estimates for 1915 prepared in October, 1914, and passed on by the council before the year expires.

This would have two great advantages. If any member of the council opposed the Budget, voted for a lower tax-rate than was necessary in the interests of the city, or was inclined to block progress, the people would have a chance to punish him at the polls on January first. If the mayor and council were not intending to do what the people wanted done, then the municipal elections would be waged on questions of policy rather than on whether "Bill" Smith is a good fellow and ought to be re-elected.

The second advantage would be that the new council would get at the year's work in the first month of that year. Now they must wait six months before they make the first appropriations. All the public works carried on during the first half of the year are either last year's work, or unauthorized work. Indeed, it is doubtful if half the civic work is legally done, simply because much must be done in these first six months which has not yet been sanctioned by council. Contracts would begin to be let in January instead of in June. Better prices would be obtained; there would be less rush; and on the whole the results would mean a saving of hundreds of thousands of dollars each year. The first instalment of taxes could be collected in February and much bank interest eliminated.

The suggestion seems simple and self-evident. Yet the City Council of Toronto will find difficulty in making the change. The old ways and methods have become so deeply embedded in the warp and woof of the city hall system that changes are not easy.

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**M**R. CLEVELAND makes another leading suggestion. He would have a balance-sheet struck off, printed and circulated at least once a quarter. He has prepared a typical balance-sheet to show what he means. His idea of a balance-sheet is that it should tell a story to every intelligent citizen. What are the current revenues and how are they being collected? What are the current liabilities and how are they being met? Are the revenues collected up to date? Are the debts being paid or covered up? Is money being spent without authorization? Does the inventory of the city's property show the present value of the city's assets? All such questions can be answered on one sheet of paper and Dr. Cleveland gave the citizens the model which he had prepared and which is now being used by scores of cities in the United States.

Roughly, it runs as follows:

#### Current Assets—

Cash on Hand.  
Amounts due to the City.  
Other Current Assets.

#### Current Liabilities and Reserves—

Amounts Owing, including overdrafts.  
Cash Reserves, such as debenture funds.  
Current Surplus or Deficiency.

This is the first or current part. It shows at a glance what the city is collecting, what money it has on hand, and whether it has a current surplus or the opposite. In examining the books of Toronto he found that on Dec. 31, 1912, it had uncollected taxes amounting to \$1,676,000, some of these going back as far as 1908; it had bank overdrafts of \$3,795,000, on which it was paying from 4-12 to 6 per cent. interest; and that the deficit for the year was about \$575,000. A condition of affairs such as represented by this statement is not creditable to the administration of Toronto in 1912.

The second part of the Balance Sheet deals with capital assets and liabilities.

#### Capital Assets—

Investments.  
Lands, Buildings and Equipment.  
Construction Material.  
Improvements.  
Municipal Enterprises.

#### Capital Liabilities—

Amounts owing to City.  
Funded Debt.  
Capital Surplus.

This portion deals with the permanent investment and the permanent debt. Dr. Cleveland found that the books showed Toronto had property worth \$44,000,000, but he could not say whether this was right

or not, because there had never been an inventory taken. As a city, Toronto is eighty years old, but it never bothered making a list of its lands and buildings or an estimate of their present value. Its books show a surplus of about four millions, but Dr. Cleveland thinks this would be increased several millions if the city were to "take stock."

The third portion of the statement is small, but important:

#### Sinking Fund Assets—

Cash.  
Investment.

#### Sinking Fund Liabilities—

Reserve.  
Surplus.

The fourth part is a "Fund Statement" designed to show the state of the current accounts, the amounts appropriated, the portions expended, the balance left to be expended and so on. Dr. Cleveland found that in 1912, the city spent \$983,000 that was not authorized. He also found accounts amounting to \$2,245,592, which had been paid, but for which no funding had taken place. In short, he found that the city had spent more than three million dollars without first finding out how the money would be provided. Most of these expenditures were subsequently authorized in 1913. But imagine the weakness of a system which allows officials to spend three million dollars and then go to council and have the expenditures justified a year or two afterwards!

One little incident shows the bright intellects at the Toronto City Hall. The city has sinking funds in cash amounting to \$2,157,000. These are deposited in the banks at three per cent. interest. Then the city turns around and borrows \$2,157,000 from the banks, borrows back its own money in other words, and pays four and a half per cent. In the language of the baseball writer, "Can you beat it?"

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**S**UCH is the partial story of Toronto's attempt to find out if its administration needs improvement and where. There are separate reports made by other specialists on the Works Department, Fire Department, Property Department, and Assessment Department, besides Dr. Cleveland's report on the Treasury Department. All will be published shortly in one volume, a book of four or five hundred pages. This will give a basis for all the reforms which can be crowded into the city's programme during the next five years. Already the officials have adopted some of the suggestions. Probably one-third will be in vogue before the year closes. The other two-thirds will come more slowly.

Finally, how do these self-appointed citizens propose to see that the reforms are carried out? They are founding a permanent Municipal Research Bureau, which is to be endowed for five years to the extent of \$20,000 a year. This Bureau will employ a permanent expert and temporary experts to watch the administration at the City Hall and try to co-operate with the officials in keeping the methods up-to-date. Careless work will be condemned; careful work will be supported and upheld. Public opinion will be moulded and informed by a continuous and regular publication of material. Special surveys of these and other departments will be made from time to time when this seems desirable and necessary.

There are to be no scandals. There are to be no personalities. There is to be only steady, constructive reform. All of which sounds plausible enough, but will no doubt tax the patience and resources of the committee of one hundred and thirty citizens to the utmost. It is to be hoped that the majority of them five years hence will be able to recall with satisfaction Kendall's lines:

"No soul to strong endeavour yoked for ever  
Works against the tide in vain."

## Waste at Montreal City Hall

(Montreal Star.)

**I**T has been pointed out several times that, if experts were appointed to remodel the employment branch of the municipal service, the result would be the cutting down of our three and a half million pay list by probably three-quarters of a million or more. When the Board of Control took over the reins of government, patronage was so rampant that the great majority of the city's clerical staff had secured their positions solely and purely through 'pull' exercised by one-time aldermen. A glance over the pay lists as they now exist shows that scores of names are similar to those of aldermen who, for brief periods, held sway in the past. Almost every department is congested with employees who were never fitted to be clerks, but who draw salaries that no commercial firm would pay for the services they render. A board of municipal experts would find wonderful work to do in an investigation of clerical conditions. . . . Scarcely a day passes but one or more aldermen call on the commissioners and put forth divers reasons why some "free and independent" elector in their ward should be appointed to some fat civic position."





Three Citizens of To-morrow, Children of the Oneidas of Yesterday.



Abraham Johns, at 78 Years of Age, is Still Industrious.

## The Indians of Yesterday

### A Simple Study of Abraham Johns and His Oneida People

By JANE STUART

**A** FEW years ago it was common in the Alberta foothills to encounter bands of Indians who looked like the Indians of the moving picture show, though they lacked the keen desire of the latter worthies to slay and scalp. They hadn't gone on the warpath since "the rebellion," in 1885, and they had a profound reverence for the members of the North-West Mounted Police. As they went along the trail, the travois dragging behind their cayuses, rabbit skins braided in their coarse, black hair, blankets wrapped around them, their moccasins thickly embroidered with brightly-coloured porcupine quills and beads, they would have satisfied the most exacting searchers for the picturesque.

If evening found them away from home they would pitch their tepees by a stream. The squaws would scurry around unpacking or looking for brushwood for the fire—perhaps in the haste a blanket would be thrown aside, and a vivid red or pink print dress displayed to view. Meanwhile the braves would leisurely betake themselves to the creek for their stomachs' sakes. They would soon find a spot where the water was deep and still, and, of course, clear as crystal, so that the trout or grayling could be plainly seen. Part of the catch would be turned over to the feminine portion of the band for the supper. The remainder would be taken to the nearest ranch house to be "swopped" for some addition to the menu—potatoes, bread or milk, perhaps.

Knowing what the western Blackfoot or Sarcee or Cree was like a short time ago, you might imagine that it would be easy to find among the Ontario Indians many who could tell of a very different life from the one they are leading now, but most of them do not know much of a wilder existence. As Abraham Powless, who is cultivating the potato patch while his wife hoes the few rows of turnips, will tell you, "Pretty much civilized round here now." "But," you say, "the Indians didn't always live in houses like this (this being a cement brick cottage). "What did they live in long ago before they had regular houses?"

"Oh, I dunno, like animile, I guess."

Abraham, however, could tell you of an old man, Abraham Johns, who "lives just like Injun. He so black, he got no hair on his face." Both Abrahams are Oneida Indians, living in South Middlesex. Years ago, the Oneidas lived near Oneida Lake, in New York State. The government sold their land, giving them more in Kansas to take its place. Part of the tribe, however, took matters in their own hands and came to Canada. Johns says he was five years old at the exodus and he is now seventy-eight, so, if he can be relied upon, they have lived in Ontario seventy-three years. As they did not take possession of their Kansas land they were paid for it—about six years ago. Every individual who claimed the proper lineage got something over \$100, so there was great joy in "Neidertown" while the money lasted. They rested from their labours and bought horses and buggies, got new clothes, and painted their front doors (bright blue or yellow) till they had to bring their minds back again to flax-pulling or berry picking, corn husking or wood-chopping, farming on a small scale or hiring out by the day. The farmer who lives on the border of the reserve would doubtless add chicken thieving to this list of occupations, and exclaim:

"Doggone them, I wish the whole tribe were out of there. Just the night before last I left my granary door unlocked and I'll be cow-kicked if some blamed Injun didn't come along and steal a bag of seed wheat."

The Oneidas had plenty of money when they came to Canada, and it is said that Colonel Mahlon Burwell, one of the pioneers of Middlesex, used to cross the Thames to the reserve to sell them cucumber pickles, as they were the only people around who had actual cash, and they were quite willing to part with it for these sour dainties. They are still fond of pickles, and a frequent order in the little general stores is "Want peekles."

Old Abraham Johns now lives in a frame house, but he points across the fields to the log house he used to live in with "my first woman, not her," and he tells of the shanties they first built of basswood bark. You ask if his grandfather lived in a bark shanty:

"Haven't any grandfather."

"But you used to have one."

"Oh, I 'spose so—when I little fellow."

He points with pride to little Abraham, his grandson, who goes to the new brick school and is imbibing much wisdom from the white teacher. "I give him my name," he says. "He Abraham Johns, too."

Like the other old-timers, he tells of the numerous deer that used to be in the woods. These, he says, he always shot with a gun. "Shoot squirrel with bow and arrow," he says in response to an enquiry about the use of arrows. "Shoot lots of turkey, too."



The Old-style Flour Mill of the Oneida Indians, a Hollow Block and a Club, in Its Modern Surroundings.

That's why they call it Turkey Creek—that creek over there." If you ask any of the old men about bears, every one will tell you that they have seen one—seldom more. Abraham has the added glory of shooting his bear somewhere down toward South-wold Station.

"Did you eat it?"

"Ye-e-s," long drawn out in surprise at the

absurdity of the question.

You ask if it was better than venison.

"Ye-e-s. Good. Fat," is the reply.

One is inclined to be somewhat doubtful of Abraham's taste in culinary matters, however, for he gives great praise to the corn bread of his people. In the kitchen is a hollow oak stump and a pounder, which are the only class of relics left on the reserve, costumes, jewelry, etc., having been bought up long ago. Most of the Indians, including the John, use this heirloom to grind corn for the chickens, but Abraham tells with great gusto how they used to mix the pounded cornmeal with water and beans and cook it in a pot. His "Ye-e-s, good," sounds very convincing, but if you have seen the concoction at a feast or Indian fair you have no craving for it.

In the old man's house are two rooms, one a kitchen, while the other might be termed a bed-sitting-room, for it contains three beds and also such "parlour furniture" as they boast of. In a large gilt frame are the family portraits sewed together into one imposing rectangle. Abraham points out "my girl" and "my baby boy" (a young man about twenty), also another woman who lives in the house. "That girl. You been here. You know her." You ask if you might take a picture of him. "You send one?" he anxiously demands again and again during the preparations. Glancing through the doorway while you select the spot where you want him to sit, you behold him standing meekly while his "woman" draws a comb relentlessly through his long, tangled hair. Then he struggles into his best coat and is ready. You do not check these signs of vanity, but you do insist on his wife keeping her pipe in sight. The camera clicks and then the old Indian says, "Maybe you might forget to send one?"

Next to the Johns lives Sarah Doxtater, she who suffered many a beating as the wife of Dan Kick, until "Dan, he died, and she got George Doxtater for her man." Sarah had directed you to the other place, so you stop to say that you found Abraham and that he told you many things.

"Oh! That's a good thing. That's a good thing—he tell you lots of things," she says, and with her bare feet planted on a cool piece of grass she watches you drive away.

## Inside Stories

By NORMAN PATTERSON

**S**IR WILLIAM RALPH MEREDITH, once the leader of the Conservative Opposition in the Ontario Legislature, now chief justice of the Province and chancellor of the University of Toronto, has been a leading figure in recent public matters. His friendship with Sir James Whitney, who was his successor in the leadership of the Ontario Conservatives, is an outstanding feature in the life of each man. Nor was it the attraction of opposites which brought them together. They are much alike in their sturdy uprightness and their equally sturdy frankness. Indeed, their enemies have said they each possessed the same sublime egotism. Perhaps the charge is largely true, but in both the egotism was saved from severe censure in being used for the public good rather than private aggrandizement.

Sir William Meredith has, however, come to an impasse in his public career. He has been chairman of the committee to revise the statistics of Ontario, a job which is to be performed every ten years. The revision was due in 1907, but the volumes are not yet ready. Sir William has done so much revising that he has practically rewritten the whole provincial law. He has made, it is alleged, more radical changes on his own authority in the seven or eight years he has been at the work than the Legislature did in the same period. When these revised statutes appear, the lawyers of the province will be forced to learn their professions anew and all sorts of companies will need to pass new by-laws to meet the new conditions.

But the most peculiar event in the Meredith regime is Sir William's recent report on Workmen's Compensation. This is an official report, ordered from him by his friend, Sir James Whitney. It is most radical. There are those who say it contains the most socialistic recommendations ever promulgated in a British country. Every employer of labour in Ontario is fighting it hard, and when it comes up in the Legislature, in a fortnight or two, the battle will be intense. Last week, the Canadian Lumbermen's Association met at Ottawa, and the secretary declared that "the bill is vicious in its effects" and a glaring example of class legislation.

The Ontario Conservative politician is worried. If the party is forced to throw down the Meredith report then the labour unions, especially the Socialistic members, will howl. If it adopts the Meredith report it will gain the opposition of every large employer in Ontario and perhaps cripple the industrial expansion of the province.

Indeed, there are those who go so far as to say that the Meredith Workmen's Compensation Report will wreck the Conservative party and bring the Liberals into power. Of course, in making this calculation, they figure that Sir James Whitney will never return to the House, and that when he leaves the hospital he will retire into private life.



# The Irish Secretary on Home Rule

An Interview With Rt. Hon. Augustine Birrell, K.C., M.P.

By HUGH S. EAYRS

IN an old-world office, up some old-world stairs, in an old-world building, on an old-world street in London, sits a man who in some respects is as old-world as his surroundings. His name is Augustine Birrell, who has the thankless job of guiding the destinies of that "most distressful country," over the way, a day's boat journey from England. He has had the job since 1907, and in the light of events, past and current, he has made a conspicuous success of it. But if and when Home Rule for Ireland goes through, and John Redmond wings his rhetorical arrows at William O'Brien and Tim Healy, I don't think Mr. Birrell will be there to calm the troubled waters, in his own inimitable, birrelous way.

Augustine Birrell has crowded much into his sixty-four years. He was the son of a Baptist minister, and was born near Liverpool. Educated primarily at Amershall Hall School, he went up to Cambridge and graduated from Trinity Hall, of which he has for many years been a fellow. Like more than half of his colleagues in the Cabinet, he is a lawyer. In 1875 he commenced to plead, and some years later, took silk. He was a Bencher of the Inner Temple. For some years he was the Quain Professor of Law in the University of London.

But it was in literature, and not in legal lore, that his fame early went abroad throughout the land. He looks a litterateur. When I entered his office in Old Queen Street, where he is usually to be found when Dublin is half-way quiet, I wondered if William Makepeace Thackeray had really departed this life in 1863, or whether he had outlived the allotted span, and looking but comfortably middle-aged, had agreed, for a consideration of twenty-five thousand dollars a year, to be Irish Secretary in H. M. Government. For Mr. Birrell is the image of Thackeray, and saving the modernized clothes he wore—and they weren't so very modern after all—he might pass for the brilliant author of "James's Diary." He has the same broad forehead, and square-cut jaw; the same merry twinkle, and lurking smile, as if he would say, "Things may be very bad, but I refuse to be perturbed. You cannot for a moment shake my faith in human nature. Things might be a great deal worse than they are." If he were an American, he might be addicted to punctuating the recital of whatever difficulties beset him by the meaningful, if remarkable, colloquialism, "I should worry."

To complete the resemblance to Pendennis, Mr. Birrell wears glasses. He is one of the few people who look well in them. Not twenty pairs of glasses could repress that kindly twinkle. Like truth—it will out.

Like Pendennis, too, he is a great writer. Perhaps it is not too much to say that there is no greater English essayist alive to-day than Augustine Birrell. His "Obiter Dicta," in two volumes, is a classic, while "William Hazlitt" is recognized as a superb piece of writing. For the rest, "Life of Charlotte Brontë," "In the Name of the Bodleian," "Men, Women and Books," and "Collected Essays," any one of which would be enough to perpetuate any man's memory, are amongst his contributions to the literature of his time.

MR. BIRRELL was for two years President of the Board of Education. Some people shook their heads when he left the Education Office for the Irish Office. I think Mr. Birrell shook his own. "Why," said a young lady, who had met him for the first time, "why did they make you Irish Secretary, Mr. Birrell?"

"As a punishment for my political sins, I expect," was his reply.

I remember him, on one occasion, when he was speaking at Bristol. The Government had gone to the country, and Mr. Birrell, who, since 1906, has represented Bristol North, was speaking to his constituents. A few days before, the Suffragettes had, in their usual forcible manner, tried to convert him, with the result that they left him lame.

"I am sorry, gentlemen," said he, "that for once I cannot stand on my own feet before you." Then he went on to speak from his arm-chair.

It is this continual and unconquerable flow of good humour that has made him so popular a figure, both in the Commons and the country. There is no one who is at once so revered and beloved, as well as by his political foes as by his own party than Augustine Birrell. He is one of the most entertaining speakers in the House. When he is speaking the word goes through the corridors, into the smoking-rooms and the committee-rooms, "Birrell is up!" and the members troop in to listen to some new birreling. In style he is much like Hon. Geo. E. Foster, save that he never leaves the sting behind. Master alike of argument and epigram, he is at once convincing, educative and amusing—putting them in that order. Mr. Churchill and he have much in common, as far as speaking goes. They both know how to "get home," but Mr. Birrell's shafts

are a good deal more polished, and certainly never leave a bad taste.

WHEN I entered the room in great Queen Street, he was signing some important looking documents. He looked very unconcerned, despite the fact that a week or two before some heckler at Bristol—with the heckler's usual sense of humour—had thrown a dead cat at him. And it wasn't many days, since a deputation of Larkinites had waited on him at Bristol, and quite oblivious of the facts that he was a cabinet minister and a K.C.,



"Mr. Birrell is the image of Thackeray."

pointed out to him, in a way that admitted no doubt of their conviction, that sauce for the goose being sauce for the gander, Sir Edward Carson should have been gaoled, too. The deputation, in common with many other people, forgot that Jim Larkin had cooked his goose, while Sir Edward had not. Larkin actually incited to violence; Carson said he was going to—but he didn't. Mr. Birrell, lawyer, wanted that understood.

The documents signed, the secretary left the room, smiling, and gave me a nod as much as to say, "You'll have an entertaining half hour."

Mr. Birrell shook hands.

"The Canadian Courier, eh? And what can the Canadian Courier want with me?" he said.

"The latest bulletin on the Home Rule question, Mr. Birrell."

The twinkle developed into a smile; the smile into a laugh.

"The latest," said he; "well, there are so many latests, you know. Besides, it wouldn't interest Canada, would it?"

I thought, at first, that this might be, as Artemus Ward would say, "said sarcastic." But it wasn't.

"Wouldn't interest Canada? Why, Mr. Birrell, there are thousands of people in Canada who say they are coming over to fight for Carson if Home Rule goes on the statute book."

Here the twinkle developed again.

"What is the situation, now?" I asked.

"Oh, I hope everything will have a very happy ending," he replied, non-committing.

"Is it likely to? What about Sir Edward Carson and his Ulster volunteers?"

"Well, there is gravity in the situation, of course." And by way of emphasizing the gravity the twinkle became more pronounced, and Pendennis smiled again. I wonder if he smiled at Sir Edward and his soldiers, and his oaths, and his dummy rifles. I really think perhaps he did.

"Things are going to turn out all right," he continued. Then, again, "But there is gravity, you know."

"Oh, well, your usual imperturbability will carry you through," I hazarded.

He spread out his hands deprecatingly. If there is one thing Augustine Birrell is not, it is an egoist.

"You know," he went on, "I take a much more sanguine view of the situation than I did. Just now we are trembling on the verge of great events—"

He paused.

"Such as, for instance, the outcome of the conferences of the Premier and Mr. Bonar Law?" I interpolated.

He nodded. "Yes, and for that reason the less I say just now, the better. But you may say that the outlook is clearer. I am much more sanguine than I was."

HERE the interview ended, so far as Home Rule is concerned. Mr. Birrell thought he had been interrogated enough, so he turned interviewer. He wanted to know about Canada.

"What sort of climate have you? Some people say it is the best in the world; some people quarrel with it. But the people are flocking out to enjoy it, aren't they?"

"Have you ever been in Canada, Mr. Birrell?"

"No. I have some friends there, and I ought to have been over to see them, but I have never got away, yet."

And that was all Mr. Birrell had to say. I wonder if that visit he ought to have paid to Canada would have influenced his opinion about Home Rule? It might, supposing Mr. Bourassa had a talk with him. It might do a lot of good for Birrell and Carson and Asquith to come over here and see the species of autonomy which Canada boasts. Walter Long says the sort of Home Rule that Canada has doesn't cut any ice. But then Walter Long said all sorts of indiscreet things when he was in Canada.

SO far as Augustine Birrell is concerned, Home Rule has got to go through. He hasn't a doubt that it will. He doesn't minimize the possibility of trouble. He is too wise, for he has lived in Ireland, and knows the emotional temperament of her sons. Perhaps there are other difficulties. W. T. Stead said, in 1902, that it was very probable that America might come to the help of Ireland if there were ructions. It looks a wild enough prognostication—but you never know. That's the blessed (?) uncertainty of the Irish.

Then, again, there is Winston. It is well known that he is far from solid for Home Rule. Indeed, it is not too much to state that he has encouraged the resistance of Ulster before to-day. And all this mix-up between the terrible infant and Mr. Lloyd George complicates matters. If Winston switches—and it's just about even betting that he will—he will lend his aid, as an orator and a parliamentarian, to the resistance of Ulster. True, he would have a hot time of it at the hands of his former conferees, but he is used to hot times. That's why he exposed himself to fire in the famous Sydney Street siege. Leastways, it is either that or else a consuming desire to show the world a great I Am. Perhaps, too, that is why his hair is approximating red.

Certainly, Winston would have to be reckoned with, if he left the ministerial benches. Mr. T. P. O'Connor thinks so, and Tay-Pay knows what he is talking about.

BUT Home Rule will be on the statute book before long; for two reasons. First, Asquith and the people behind him are determined, and won't be shaken. Secondly, the people of England are heartily sick of the whole business. When Sir Edward Carson or Mr. Bonar Law or Captain Craig or F. E. Smith, Winston's political twin, breathe out threatenings and slaughter now, the man who reads his morning paper at the breakfast table only smiles. He might have been agitated once, but now—not much! The calm and dignified attitude of the Premier disarms King Carson and his followers in the eye of the man in the street. There is a hundred times more possibility of Home Rule being an accepted fact now than when Gladstone went through fire and water for it. Mr. Birrell will yet see his bill, modified though it may be, converted into an act by King George.

After that, Mr. Birrell will rest. He may be a peer; he may be Prime Minister. In fact he may do all sorts of things. But there is one thing he won't do, and that is, sit in the Parliament on College Green!



# A Bit of Old-Fashioned Business

Being a Comedy of Real Estate Values that Befell Mr. and Mrs. Lowry, not many Months Ago

By FRED JACOB

Illustration by Fergus Kyle

DR. DURKIN finished his breakfast, folded his napkin and brushed a few crumbs from the leg of his trousers. It was past the hour when, according to the brass plate on his door, patients were expected to arrive, but he had long since ceased to feel that his office hours tied him. He saw no reason for upsetting his routine for ailing persons who did not come, so he gave the sigh of one who had enjoyed his coffee and toast, and opened the morning paper.

"There is the gate," said Mrs. Durkin, as she tumbled a few crusts into the slop bowl.

"It cannot be anyone for me," replied the doctor, brightly, "so you may as well go to the door."

By moving a few feet, Mrs. Durkin could see the pathway leading to the gate, and she announced triumphantly that it was a visitor for the doctor after all.

"Mrs. Lowry," she said. "Yes, and she has a basket."

The doctor's face fell.

"I know the contents," he declared. "Mrs. Lowry is a good soul, and she intends to be generous with her vegetables. But she knows that our garden has been a failure these last two years—I don't like to say she is rubbing it in."

The door-bell rang loudly, and the couple responded together. Summer visitors seldom got beyond the verandah.

"It is early to call," said Mrs. Lowry, as she squeezed herself into a rocking chair, "but it is so noisy down here in the afternoon that I decided to come into town with pa."

"It is not very noisy," objected the doctor. "Only your suburban ears have become accustomed to such deadly stillness."

"Well, my ears could never become accustomed to the clatter of the street-cars and the drays, and I am too much of a suburbanite to like the idea of having a factory sitting on my back fence," said the energetic lady as she stooped over to unpack several large cucumbers.

"Those are very fine," exclaimed Mrs. Durkin, for she saw that the doctor was not inclined to be enthusiastic.

"Do you remember the ones that I sent to the exhibition just fifteen years ago?" he asked. "They were the largest I ever saw."

"But yours have been a failure this year, my dear," said his wife, fearing that he sounded ungrateful. "Their flavour is so bad."

"I never knew my garden to be so troubled with insects," he went on, apologetically.

"Insects," sniffed Mrs. Lowry. "My dear man, I do not think anything could thrive in this atmosphere of smoke and dust and sewer gas—yes, sewer gas. Look at those trees. They are brown and dirty, not green. If you could come wandering along here out of the past, with the feelings of twenty years ago, you would not recognize the place."

"It cannot be the bad air that makes the holes in the leaves," said the little man, rather nettled; "only grubs could do that."

"Perhaps cinders burn them," suggested Mrs. Lowry. "Poor things, they must find it very discouraging trying to grow."

The trio walked around to the back of the house and stood gazing at the sickly beds of flowers and late vegetables.

"My sweet peas would be better," said the doctor, "but they grow so close to the fence that the girls from the factory pick them. I suppose that I should not begrudge them a bloom or two, but next year I intend to move the wires a little farther away and see if we cannot get a few flowers ourselves, occasionally."

"If things are a failure, it is not the fault of the gardener," said Mrs. Lowry; "you used to have the best flowers in the neighbourhood."

THE doctor seized the opportunity. "Lowry and you thought it was luck in those days. Ah, but I did know how to get the best out of a garden."

He liked to remember that there was one thing that the Lowrys envied him. They had been neighbours for many years, but it seemed to the Durkins that Dame Fortune always chose the same gate when she brought gifts—and it was not theirs. The Lowrys had paid for their house years before the Durkins managed to wipe off the last cent of their mortgage. Three little children fitted through the doctor's home, and left the lonely parents to watch the noisy Lowry boys and girls at play. The Durkins hardly liked to tell one another that it was unfair; that seemed like a wish to shift misfortune to the shoulders of their friends. So they went into the garden and expended their love upon flowers and vegetables. From the time they gathered the first early asparagus until the last blossom yielded to

the assaults of the frost, their neighbours came and wondered how they attained their results. Then the doctor would purse his lips and rub his hands; he felt that life had its compensations.

When the Lowry children began to marry, they insisted that their parents should move into the



This picture shows Mr. and Mrs. Lowry having escaped from home to a street-car. "They told each other that they had been smart to avoid detection, and they actually laughed at the thought of Mr. Browne standing on the verandah, ringing, ringing, ringing."

suburbs. Other people were doing it, and as the city crowded in upon the house, even sentiment ceased to make them wish to protect the old home. At last the Durkins were left alone. They did not know the people who lived in the houses that still remained standing. These families were large and when they engaged a doctor, which occurred frequently, as the households grew larger, they accepted his services as a necessity which should be as free as the rain or the sunshine. But the Durkins had simple wants, so they tended their garden and stayed in their old-fashioned house.

"It seems to me," said Mrs. Lowry, "that your flowers would get more sunlight if you had the old stable and sheds removed."

"I have thought of that," said the doctor. "Indeed, it has been my intention ever since I sold my last horse."

"You will never require the buildings again," declared his emphatic friend.

"Mary would like an automobile," he told her, laughing, "but a man who has lived in the age that loved the horse does not care for the idea of riding by machinery."

"Mrs. Durkin never liked horses," remarked Mrs. Lowry.

"Oh, no. She lost her nerve when I drove the blood mare." That was one of the doctor's favourite subjects, and it did not require much encouragement to make him drag out all his anecdotes of the

days when men discussed their horses much as they now compare their cars. The little man did not recall that ill-luck followed him in those adventures, too. He remembered that all his acquaintances admired and coveted his blood mare; he forgot the numerous occasions when he came back from a drive battered and bruised while his friends scoured the country for his runaway animal.

"It may be that the old days bind you to the place," said Mrs. Lowry, as they parted at the gate, "but it would be much more healthy for you to move into the country."

"I sometimes think she is right," Mrs. Durkin remarked, at lunch. "Have you never thought that we might sell the old place and move away?"

"You are not much of a business woman," the doctor told her. "It is so easy to reckon out the position. This place cost us five thousand dollars, but the house has deteriorated in value a great deal since then. It would be poor policy for us to sell property at a loss when it will make us a home until we die."

His wife sighed. She wondered why their friends had all grown more and more comfortable while they—well, she knew no one else to whom the word "deteriorated" could be so constantly applied.

A TAXI-CAB drew up at the gate, and a man wearing a silk hat and clothes that did not make it look out of place, alighted. The driver of the taxi looked him over before turning to the indicator in front of him. He was an experienced chauffeur who always inspected his patrons twice and his indicator once before fixing his fare. Still he paused. He mistrusted men who waved the expense of their toilet in your face. Then he noticed that the doctor had come down the walk to see who was arriving at his door in a taxi. He asked three dollars. The man in the silk hat hesitated, glanced around and paid without a word.

The chauffeur smiled and drove away.

"He wants to impress the old gent. That's plain," he observed aloud for his own edification—when there was no one else to admire his astuteness he found himself a very satisfactory audience.

The gentleman in the silk hat presented his card. It told a great deal about him. His name began with the initial "J," and sandwiched between it and an unassuming "Browne" was the imposing "Merriton." He was a "broker, etc.," which seemed to Dr. Durkin to suggest a connection with a tremendous number of interests.

It was a long time since the doctor had entertained such a pleasant fellow as J. Merriton Browne. He seemed to have an eye for everything. No detail escaped him, and he even remarked on the quaint, old-fashioned stocks blooming in the front garden. He was very business-like as well, and came almost directly to his point.

He was investing a large amount of money in real estate and wished to secure some property in the centre of the rapidly-growing city.

"It would be a mistake to buy my land," the doctor told him, repaying candor with candor. "This part of the city has gone down hill very rapidly in recent years. People with money have ceased to live hereabouts."

"You believe in buying in the residential suburbs?" asked Mr. Browne.

"Decidedly," was the reply. "If I had money to invest, that is where I should go."

"This was once a residential suburb," said Mr. Browne, laughing.

"That was forty years ago. Then it became a boarding-house district and now you can see what it is." The doctor was launched into the past. "I can remember when a very aristocratic English family lived at the corner where the garage stands. I attended a distant relative of theirs who was visiting them—a most distinguished fellow whose elder brother had a title."

THE doctor had modified this story in course of time. He had been called in on several occasions before a piece of wreckage from a noble house ceased its drifting about in the shallows of life, but it seemed unnecessary to give unpleasant details about his most notable patient. Besides, to tell the story to the end would reflect upon his efficiency as a physician.

His visitor listened with interest. He even believed that he had once heard some old citizen speak of the family. Then he returned to property values. He had faith in the city and looked forward to the day when this valueless site would be worth a lot of money.

(Concluded on page 21.)





## Through A Monocle

### Come, Let Us Compromise

"GOVERNMENT is compromise," said Sir John Macdonald. I do not know whether Sir John was quoting or creating. But what he said was, in either case, one of those obvious truths which most of us constantly forget. We do not want government to be compromise. We want it to be all our own way. Compromise is a hateful word—it implies surrender, truckling, giving up, seeing the other fellow get something. We try our best to make it an ignoble word—one which it is a disgrace to utter. We say that "that chap is a compromiser," much as we say that he is weak-kneed, wishy-washy, unprincipled and lacking back-bone. Yet, without compromise, no national government could possibly go on; and none of the greatest and most beneficent enterprises which the world has ever seen, could have been carried through. Until the Almighty makes a new race of men who all think alike, compromise is the only possible basis for effective human co-operation.

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WE ought to remember this truth, especially in this country, where there are inevitably so many divergent interests and ideas. To begin with, we had two chief races and two principal religions. Naturally they would not always think alike. What was to be done? If we were to hit together on equal and friendly and Christian terms, there was nothing to do but compromise. Happily, we could usually compromise in the best fashion by letting both of us have our own way. That form of compromise, however, is not always applicable to every conflict of opinion that appears. There are the divergent interests dictated by geography. Our Dominion is cut up into four principal sections—the Maritime Provinces, Old Canada, the Prairies, and British Columbia. Often their interests are divergent; and with regard to questions which must be settled by the Federal Parliament. It must be either compromise—or conquest.

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I AM especially anxious that we should remember this to-day as touching the fiscal differences of opinion which are showing more plainly as the years roll by. There is no use our blinking the fact that the interest of the man on the prairies and the interest of the man in the Eastern city may not always be the same. If a national boundary ran from the head of Lake Superior to the North Pole, it is quite likely that the fiscal policies of the two nations which lay on either side of it would be different. But there is no national boundary at that point. Both these two imaginary "nations" are bound together into one; and both must live under the same fiscal policy. Obviously, either the one must be allowed to selfishly "hog" all the advantages at the expense of the other; or they must compromise.

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ALL great nations are held together on this principle. The German Empire, for example, has within its borders such divergent populations as the Bavarian, the Prussian, the Rhenish, the Saxon. They think very differently on many subjects. Their interests are by no means identical. Yet they must live together. They do it by compromise. Local autonomy can accomplish much, by leaving each section free to do as it likes at home; but the broad, federal issues can only be compromised. Switzerland—perhaps, the most perfect democracy in the world—is a little nation of three races and languages—the French, the German and the Italian. Yet they get along with the utmost harmony. Plenty of other peoples have far more trying problems than we have, or ever will have; still they solve them. But this is only accomplished by those miracle-working words—Compromise and Toleration.

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IT is easy and very human for a man to think that, if his own little business gets pinched by some compromise arrangement, the end of the nation is at hand—Confederation is a failure—the British Empire will soon be in ruins. Such men exist outside of Galsworthy's novels. But it is the business of the rest of us, who are not concerned in that man's particular vocation, to bring to bear upon him and his problems the vast forces of sanity which lie in disinterested vision, and to hold the balances fairly between all conflicting interests, insisting that the security and prosperity of the whole people must ever be the paramount interest. This is really the practical application of an old admonition—"Bear ye one another's burdens." There must be a com-

munal spirit if a community is to survive, be that community a family, a tribe, or a nation.

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IT is equally true if it be an Empire. If any one section of an Empire is to pursue its own selfish and headstrong policy, without reference to the effects which it may produce in other parts of that Empire, there will soon be no Empire to bother it. We hear a lot about this supreme right of autonomy

from South Africa these days. It is England's business to worry about India; and if the workmen in the other parts of the Empire do not like their Labour policy in South Africa, why, they can stay away. South Africa proposes to take its own course, regardless of any one else. Autonomy is a sacred word in a free Empire—sacred as liberty in whose name so many crimes have been committed—but if no overseas Dominion is ever to compromise its own feelings or its own interests for the sake of the common good, the epitaph of the British Empire might as well be written at once.

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COME, let us Compromise. It is not an ignoble proposal—it is as noble as the unselfishness of which it is the practical outcome. It is, I ought to say, the exemplification of enlightened selfishness; for surely we will all admit that, in the end, we will be better off to have preserved our Dominion and our Empire.

THE MONOCLE MAN.

# Co-Operation in Canada

## Number Two—Productive Co-Operation

### Second of a Series of Three Short Articles

By W. W. SWANSON

Associate Professor, Department of Political and Economic Science, Queen's University

PROFESSOR SWANSON'S first article, in last week's COURIER, dealt with retail co-operation. It showed that co-operation in buying and selling goods reduces the price of goods to the consumer. It traced the outline history of the co-operative workingmen's societies in Great Britain and explained their success; due to no cutting of prices; to no division of profits before profits are earned; to letting much of the dividends accrue as investment in the business at current interest rates.

IT has been shown that co-operation in the retail business in England has met with remarkable success. But this is merely one form, among many, that co-operation assumes, as was shown in the discussion before the ninth annual Co-operative Congress, recently held at Glasgow. At this gathering there was a mere handful of representatives from this side of the water, as against a very large attendance of delegates from the chief European countries—340 from Great Britain, 100 from Germany, 100 from France and Italy, as well as many from other nations. It seems strange that Canada and the United States should be so unresponsive to the co-operative idea in the face of Earl Grey's statement that, if the delegates really believed in their work, they could realize a co-operative commonwealth co-extensive with the whole civilized world.

In the early dawn of the nineteenth century, a group of idealistic associationists arose in England and France, the most striking of whom were Owen, Saint Simon and Fourier. They emphasized the nobility of human nature and its capacity for almost unlimited achievement under the energizing power of association. Owen, indeed, did more than preach the doctrine of co-operation; he devoted his splendid talents and his great wealth to the cause, and founded societies in the United States and England. That his experiments failed, because of certain extremes to which his followers went, did not prove that his ideas were not inherently sound. About the same time Friedrich List, the great German economist, subjected the individualistic philosophy of the English classical economists to keen criticism. He stressed the idea that association of workers is as important as division of labour, to secure the most effective results. The famous doctrine of laissez faire—let things go—also felt the sting of his invective. Combination, and governmental control and aid of industry were, in his judgment, of the highest importance. Along with all this, after 1840, and especially after the dramatic events of 1848, in France, the smug, self-satisfied middle-class leaders were scourged with whips of scorpions in the hands of Proudhon and Louis Blanc. In answer to his self-profound question: Qu'est ce qui la propriete? (What is Property?) he answers: Property is Theft! Only in community of interests, he avers, can property be justified.

STIMULATED in part by such thinking, in English form the co-operative movement rose in the early fifties of the nineteenth century. It is a movement which has little or nothing in common with Socialism; indeed, it has been attacked most bitterly by the Socialistic party. Beginning in a glow of enthusiasm, much was expected from it, not only in bettering the economic condition of the worker, but in its humanizing influences. And the results have been, in many ways, remarkable. In the United Kingdom there are co-operative societies of a hundred varieties, which cover the country like a network. These societies buy lands; they erect shops, cottages, schools and lecture halls; they write insurance, lend money, grant university scholarships,

and even compete with Cook in arranging holiday excursions. But, in the midst of idealism, they remember, in the words of a Glasgow speaker, that "it is the man who is passing his money over the counter who is advancing the movement."

Co-operation has been one of the chief instruments in the rehabilitation of Ireland. There farmers have combined for the purchase and sale of goods, with splendid results. In Germany, Italy, France and Russia these associations, based on mutual liability, and engendering mutual trust, have made for the economic betterment of the humbler classes, and have stimulated among neighbours a high regard for honour and justice.

Of all the forms, however, which co-operation has assumed, those associations engaged in production have proved least effective. According to statistics published by the British Board of Trade in 1910, out of £19,400,000—the total selling value of the products of co-operative manufacturing enterprises other than farmers' associations—the milling of flour and bread-making made up £10,200,000; the slaughtering industry produced £2,400,000; and cloth-making, £750,000. In this way, £15,000,000 of the total is accounted for. Of the remainder, the most important items are: Preparation of tobacco, £775,000; manufacturing of boots, £1,700,000, the making of soap and candles, £770,000. In addition, business was carried on in a small way in the printing, woodworking and engineering trades.

The main idea animating the co-operative movement in its distributive aspect is the eliminating of the profits of the private shopkeeper by giving them back, by way of dividend, to the customer; and, so far as production is concerned, that of eliminating or lessening the profits of the private employer and distributing them to the worker in the shape of extra earnings.

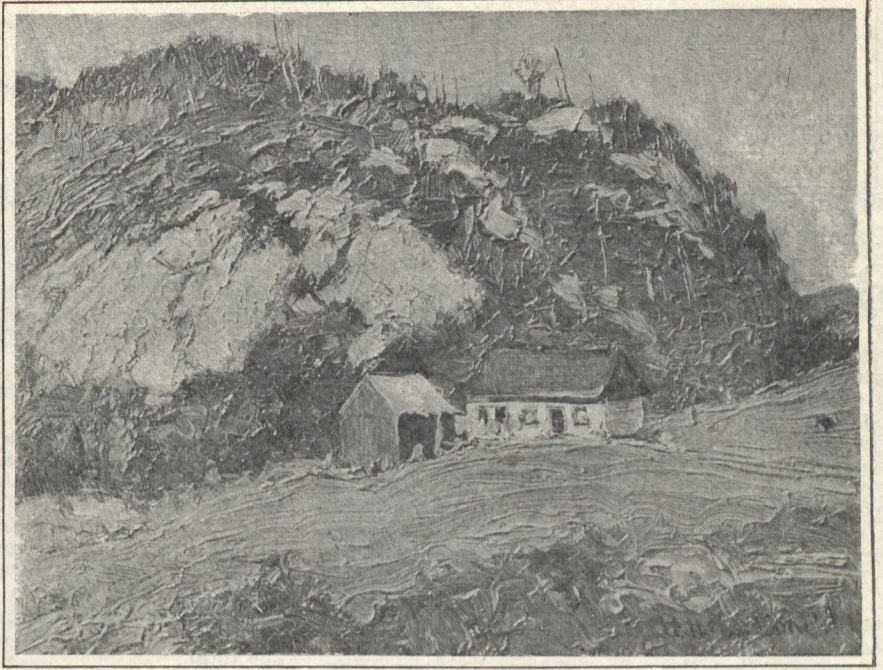
ACCORDING to statistics furnished by the Board of Trade in 1910, the Wholesale Societies employed about 17,000 productive workers, paying them £920,000 in wages. The Retail Societies employed 21,000 workers in production, and paid them wages to the amount of £1,210,000. The associated workers, with 7,300 productive employees, paid £368,000 in wages. This works out for the three groups, to £54 4s., £57 12s., and £50 8s. per worker. In the last class the worker is also given 30s. as a bonus, making his annual wage equal to £51 18s. These averages are certainly not in excess of those paid by private employers. Socialistic critics are undoubtedly correct when they charge the system with making poorer returns to the employee than does private industry. For example, the average earnings of the employees of the British railway companies amounted at the same period, to which the above figures refer, to £65 per worker.

Without going into needless detail, it may be justly said that the facts plainly show that co-operative production is successful only within narrow limits; and that even within those limits its vitality is of a feeble kind when compared to that of the ordinary capitalistic enterprise. In the great basic industries of Canada, where production is highly organized, little or nothing could be accomplished by any co-operative scheme. The system would break down from its own weight. Centralized control, centralized responsibility and individual initiative are essential to the proper functioning of a great industry. In the smaller industrial establishments English experience tends to show that the conditions of labour, in respect to wages and stability of employment, are scarcely as favourable as under private capitalistic production.





A new way of painting winter, by A. Y. Jackson.



Rugged style of depicting a mountain home, by J. E. H. Macdonald.

# The New Style in Pictures

*A Few of the 1914 Models at the Little Picture Exhibition in Toronto*

ON Friday evening last week what is supposed to be the most democratic picture show in Canada, because it is free and its catalogues are sold for ten cents each, was opened with as fine an array of evening togs as one usually beholds at a picture opening. Present—279 canvases, most of them the size of a handkerchief; that's all the society notes record; though several hundred people went out to see. Some of them attracted by memories of last year's pioneer show of little pictures; some by the saying in the catalogue foreword that these were pictures for the home rather than for the house. Though what are pictures for but to make homes out of houses?

This show has nothing to do with O.S.A., or C.A.A., or R.C.A. The catalogue mentions artists—thirty-seven. This is a mistake. It should have been: "Dear People:

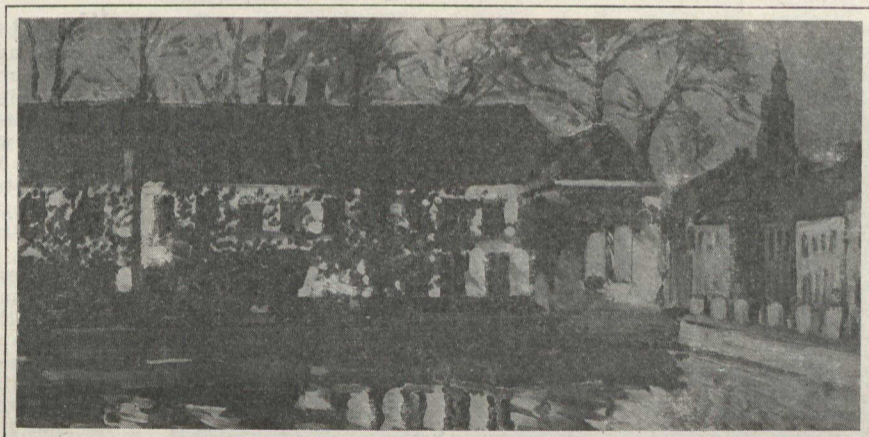
"Several of ourselves, some of whom might have been you, have hung upon the walls of So-and-So a couple of hundred—well, call them pictures. We think they are worth your while to see because they are a pretty complete representation of a great country by several folk who love it well. We won't bother calling it Art. Let's just say—Pictures."

This is what the committee of four really mean. They are to be congratulated for having carried out their own ideas so admirably. For the almost 300 pictures hung there must have been 300 rejected. As most of these artists have three little pictures of one kind or another in studios to one they dare send to a show, it's pretty certain that there are in the studios of this country several thousand small canvases more or less fit to buy and hang on the walls of a decent home. It's equally certain that there are several thousand homes in any of our big cities where such pictures would be a very much needed adornment. On one hand studios crammed with little canvases; on the other homes devoid of decent pictures costing not more than \$25 each; there you have the problem that the Exhibition of Little Pictures set out to solve.

TRULY every canvas in that collection should be sold before the show is over. The whole lot represents somewhere in the neighbourhood of \$8,000, which is a small sum for a big city to spend in one year on that kind of pictures. They are nearly all for sale. A good many will be sold. Quite a hundred of them are complete little joys forever. Most of the artists are from Ontario; some from Quebec. The pictures are from Canada and some other countries. The Canadian pictures are the best. They have a right to be. This is a land of great pictures. It is also a land of painters. Slowly



Moonrise as delineated in the style of A. Suzor Cote, of Arthabaskaville, P.Q.



A vigorous handling of a Canal in autumn, by Miss Dorothy Stevens.



Buffalo hunting, as interpreted by F. S. Challenor.

they are coming to cover the country. Some still hang about the suburbs of Toronto because it's easy to get there. Others go abroad. There are a score or so of canvases from down east; one or two from the far west; none from the Pacific.

But then, as some painters say, subject doesn't mean much. The style is everything. These little pictures contain a great variety of styles. Some of the styles are new; some customary; some ancient. That's why the show is so comfortable. Everybody is more or less pleased. Besides the pictures are hung in a very convenient and interesting way. You begin at Number One, going right round the room till you reach 279 next to the door again. That reduces labour and confusion.

THIS is no place for a description of the pictures which were not put up so much for critics or for artists as for plain people. The chief thing about them is that they are all interesting and joyous and bright. They have that more or less casual air of the passing show seen at a glance and set down quickly. They are spontaneous; at least most of them are. Some are sketchy enough to be considered colour notes. Others are complete and finished little pictures.

But the keynote of the show is optimism. You notice at once that we live in a bright country, and for the most part in a world of sunlight and joyful colours. Anyway it's the business of the artist to select the bright things. Most of us can see enough blurs and fogs and greys for ourselves. We need pictures to remind us of the summer when winter is on; of spring in November.

Notice, then, how some of the painters in these little pictures have got their pictures keyed up to such a pitch of light and colour. Even in the photographs of four of those shown on this page you will notice paint-marks. On the pictures you see the real thick paint. That, of course, is nothing exactly new. But in sketches and little pictures it's something of a novelty. Besides the paint in many of them is dabbed on as pure colours, not mixed on the palette. You do your own mixing and blending. Something is left to your imagination which is often a good thing to stimulate imagination, a very agreeable exercise. The artist shrewdly compliments us by admitting that we are all capable of art. He lets us carry out his work to suit ourselves. After we have finished his picture we are so interested in the plagued thing that we decide to buy it. Once we have got it hung in the home we have a picture that we can talk about and regard with a more or less personal, sometimes sentimental eye.



# REFLECTIONS

BY THE EDITOR

## Labour in Conference

**B**RITISH labour men were in conference recently at Glasgow. They found fault with their parliamentary representatives as being too fond of the loaves and the fishes. As in Canada, the labour leaders grow fat and wealthy. They protested against the action of the South African Government in deporting labour leaders and then introducing an indemnity bill to make such action legal. Otherwise the labour people indulged in cautious and reasonable debate, even to the condemnation of syndicalism. They approved a development of the principle of the minimum wage, and desired to follow it up with an enquiry as to the possibility of state-regulated prices for domestic commodities.

This latter suggestion will appeal to most of us. If we had a law to compel the butcher to sell us porterhouse steaks at fifteen cents a pound, and bacon at the same price, it would be fine. May we suggest that the price of eggs be fixed at ten cents a dozen in the summer months and not more than twenty-five cents in the winter months. Also that anthracite coal be sold at the rate of \$5 per ton of 2,000 pounds.

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## A New Use for Armouries

**M**R. CASKEY, secretary of the Laymen's Missionary Movement, has made a suggestion which is worthy of some consideration. He thinks that the armouries which the Minister of Militia is building all over Canada might be used in the daytime as schools for the new citizens and their children. There are a large number of immigrants, old and young, coming into the country each year and the school capacity is taxed to its utmost. In many of the towns and cities it might be possible to use the armouries for school purposes without interfering in any way with their employment as storehouses for the arms and accoutrements of the militia. In the larger cities the militia use the armouries every night. In the smaller towns the armouries may not be in use more than one night in the week. It should be possible to utilize these public buildings for educational purposes.

Mr. Caskey goes farther. He thinks that the armouries might be employed as centres for supervised playgrounds and community work, with moving pictures as an educational feature, musical events and pageants by the people, addresses on sanitation, health, citizenship, law and history. The Minister of Militia is not a man of narrow views, and if the idea were taken up by committees of responsible citizens it seems reasonable to suppose that the Minister would lend his co-operation. If Canada has plenty of money to spend on the building of armouries and very little to spend on other public buildings for educational purposes, it would seem

only fair that permission should be given, especially in Western Canada, for the use of the armouries along the lines indicated. If used in this way there would be much less opposition to the building of what some people call "monuments to the spirit of militarism."

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## Wealth of the West

**W**HEN the three prairie provinces produce farm products of \$168,000,000 in one year, every person should have confidence in the future of that portion of the Dominion. That real estate got too high in price for a while, and that some towns and cities have been over-boomed, are merely incidents in the fast-developing district. Population considered, the West is producing marvellously.

Nor is wheat the only product now. Examine this table and see that wheat is little more than half the total.

Production in Prairie Provinces, 1913.	
Wheat .....	\$94,000,000
Oats .....	14,500,000
Barley .....	6,000,000
Flax .....	11,000,000
Cattle, Hogs and Sheep .....	24,000,000
Potatoes, Hay and Roots .....	13,500,000
Dairy Products .....	5,000,000
<b>Total Farm Products .....</b>	<b>\$168,000,000</b>

In five years the West will be called a "mixed farming" area, not a wheat field, and the partial failure of the grain crop, if it should occur, will not be as serious a matter as it would have been in any recent year. Wheat is now only one element in the wealth of the West, because coal, cement and other industrial materials are to be added to the other farm products mentioned in the foregoing table.

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## Prison Manufactures

**S**OME rather startling information is being gathered by the commission which is investigating prison conditions under the Dominion Department of Justice. A few days ago some revelations were made by a Mr. Taylor, who for many years had the right to employ the prisoners confined in the Ontario Central Prison. Mr. Taylor declared that he had made a profit varying from \$33,000 to \$120,000 a year out of this labour, which he paid for at four cents an hour. He stated that he believed every prison could be made self-supporting, that convicts were worth at least one dollar a day to the contractor, and that it was possible to market the product of prison labour without interfering with legitimate business.

At the present time the Federal Government and

each one of the provinces is paying a large sum annually for the support of penitentiaries and prisons. According to the experience of this contractor all these institutions can be made self-supporting if properly handled. Moreover, it is generally agreed that it would be much better for the prisoners if they were kept at trades work which would be beneficial to themselves and beneficial to the community. At the present time large numbers of these prisoners are loafing because there is a fear in the minds of officials that the labour unions object to the competition of prison labour. There are men in the unions who do make such objection, but they are a very small minority. Indeed, the best public opinion is agreed that the prison of the future will be a place in which a prisoner may earn enough money to pay for his board and have a surplus to send to his family. There is one prison farm in Ontario where the superintendent hires out the prisoners who are confined for minor offences, collects their wages and sends it to the family, if there is one. There is no law in Ontario to justify the action of this superintendent, but public opinion supports him in the policy.

Canada has much to learn in regard to prison administration, and when the present Commission makes its report it is to be hoped they will recommend some very radical changes.

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## Collapse in Money

**P**EOPLE are accustomed to hear about a collapse in the stock market or the wheat market, or the cotton market, or the steel market, but it is not often we hear of a collapse in the money market. Yet the money market has collapsed during the past month. The people who had money were holding it for a high price. There was a big demand for it and a lot of people put it in cold storage. When borrowers were bidding five, six, seven, and eight per cent. for money, these people refused to sell. They were apparently waiting for a higher price. Suddenly these capitalists, big and little, Canadian, British and foreign, found that there was too much money in sight. The price dropped. Everybody was rushing to get rid of his money. That was the situation in January.

The Bank of England discount rate tells the story. That rate was five per cent. during nearly the whole of 1913. In January of this year it dropped from five to four and a half per cent. Two weeks later it dropped to four per cent., and later to three per cent. A despatch sent out from London last week says that Lombard Street is glutted with money. On good, marketable securities, it was possible to borrow money at two per cent. Indeed, some bills were being discounted at one and thirteen-sixteenths per cent. It is reported that the over-night balances were so large that three-quarters of one per cent. was accepted for them.

In trying to understand this situation it should be remembered that the money-lender has the same human nature as the men who sell other commodities. If he thinks his commodity is scarce he demands a high price. If he finds it is plentiful he rushes into the market in the same way as any other seller and takes what he can get. The money problem is not such a difficult problem as most people seem to think.

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## Women and Theatres

**N**O one, not even the anti-suffragists, deny the moral influence of women on society. They help to make public opinion, which is, after all, the subtlest and most invincible power in the world. Because women have in this way as much power as men, Mr. Cyril Maude was led to say to the women students of Barnard College:

"It is the women not the men who rule the theatre. It is the women who keep the theatres open, who choose what styles of play shall be a success."

To women, then, if this be true, and Mr. Maude is an authority, we must look for the force which will keep the stage clean and its standards high. If they would appreciate the influence they wield and use it diligently and effectively they could do much to improve our social welfare while they are waiting for that inevitable right to vote.

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## The Imperial Rivals

**S**TIRRING the fires of imperial zeal proceeds apace under the stimulus of rival schools of thought. The Imperial Federationists are rich in organs, such as the "National Review," the "Round Table" magazine, and the London "Morning Post." The Britannic Alliance school has no organ. Richard Jebb and a few others have written articles and books, but the newer idea has had no regular organ. Now comes the announcement of "The Britannic Review," which is expected to appear in April. The term "Britannic" has been chosen in order to avoid the prejudices which have grown up around the word "Imperial." Milton used the term, "This Britannic Empire," and the sovereign has the title, "His Britannic Majesty." The new monthly will be a publication intended to reflect the ideals, aims and interests of the Empire, but it will favour "Alliance" rather than "Federation." The Canadian price will be \$3.25, and it may be ordered through any news agent, or from the Britannic Publishing Co., 15 Dartmouth Street, London, S.W.



LAST HONOURS TO LORD STRATHCONA.

The late Lord Strathcona's remains were carried to Westminster Abbey, on January 26th, the honorary pall-bearers being Lord Aberdeen, Lord Lansdowne, the Duke of Argyll, Rt. Hon. Lewis Harcourt, Sir William Osler, Sir Thomas Skinner, George A. Smith, and W. L. Griffith. After the ceremony there, they were taken to Highgate Cemetery and deposited in an underground vault. The latter ceremony is pictured here.



# New Things in Music

The Festival of the Mendelssohn Choir Re-awakens Public Expectation and Provides a Number of New Sensations. A Brief Outline of the Five Concerts Last Week

By THE MUSIC EDITOR

THE annual scarcity of adjectives is on again in Toronto, whose critics of music have once more been wrestling with the problem of how to describe the performances of the Mendelssohn Choir. Last year they had a chance to let some of the over-worked epithets lie on the shelf for a rest. Unfortunately in the meantime the astute and aggressive conductor had been abroad gathering new ideas and material for this year's programmes.

The audience on the first night was peculiarly unemotional. The Duke was there with a large retinue which included Sir Edmund Walker and Sir Henry Pellatt. It was his first hearing of the choir. His sensations must have been worth recording. But the audience seemed to be subdued by the Duke's presence.

It was a stupendous programme, much too climactic for a place the size of Massey Hall. It would have needed some such critically biased audience as they have in Carnegie Hall, New York, to get to the point of real tumultuous appreciation. The re-appearance of Vogt after his two years' absence was greeted with very feeble applause. Most of the audience seemed to realize that the great choir was back again as usual and would thrill them as usual. Of course it would. That's what the choir is for nowadays. It's a good while since we sat comfortably through a nice lyric evening and had our souls gently soothed and religiously stimulated by smooth, unaccompanied numbers.

No, we go to get choral climaxes and tone-rainbows and tremendous cloud-capping ensembles now. We get them and we admit it. Once in a while a shiver runs down somebody's spine and he gets goose-flesh. That's the intention. Vogt always succeeds in his intentions. There's no reason why he should be hampered by any of our old-time associations. He and his choir out-grew them long ago. This, as Mr. John R. Mott would say, is a new world.

The programme was gorgeously miscellaneous. It represented pictorially or by composers—England, Greece, Germany, Russia, Poland and Italy. It ranged over the fields of religion, patriotism, love, industrialism, war, joy and sorrow. It began with the Leonore Overture No. 3 of Beethoven, a delectable chestnut magnificently performed. We pass that. It's always good. The next thing was "Joshua," by Moussorgsky. It began with a fine full-chorded jerk, involved itself in a number of Hebrew folk-songs, and ended after a climax in a very abrupt pianissimo. It was very Slavic. In fact it was about as much at home after German Beethoven's Leonore as a Moujik would be in the Bahamas. Tchaikovsky's Cherubim Song No. 3 was done—well, not better than it has been done by the same choir on former occasions when it was regarded as a "piece de resistance," but not now.

**B**ANTOCK, the Englishman's Greek tragedy overture, performed by the orchestra naturally contrasted itself with the Italian Casella's Rhapsody called "Italia." One was all Greek, plus Bantock, who is a Greek investigator, added to a considerable suggestion of Wagner; a fine piece of art construction, somewhat cold, like Grecian marble. The other was a Kiplingesque description, containing tone-pictures; and such pictures! No doubt modern music is marvelously realistic. This is what Casella took for his modern tone-description of Italy:

A lover angry at his mistress—not his wife.  
Song of the witches in the sulphur mines of Caltanissetta.

Hymn sung on Good Friday.  
Song of the marble-quarry women in Catetio.  
The Neapolitan song, Funiculi-Funicula.  
Two other songs.

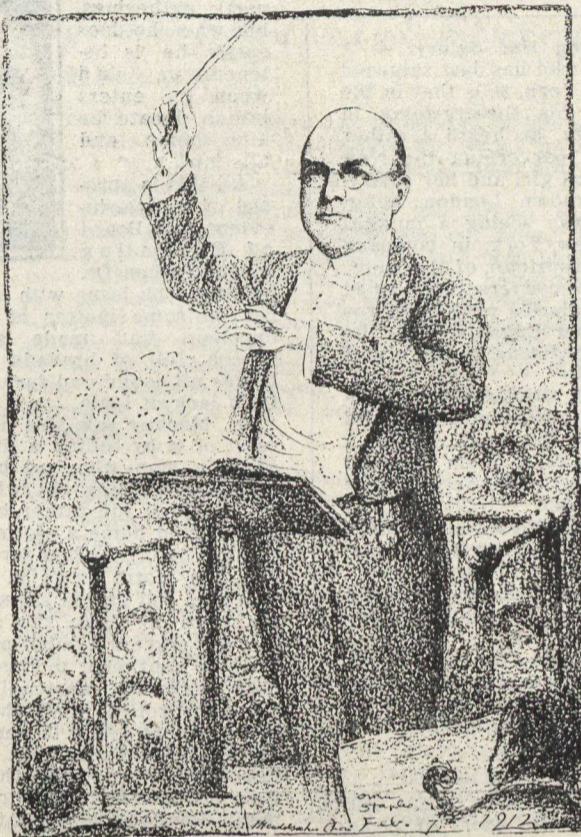
All this was painted in all the tone-colourings of all sections of the orchestra and cannot be played adequately by less than 75 instruments.

A Slavic Folk-Scene, in the form of a gorgeous vocal dance, by Nowowiejski, came exuberantly after the Italian pictorial miserere. This was a magnificent outburst of pure joy—from Poland! The English words are a clever translation, by J. E. Middleton, writer of "On the Side" in the Toronto News.

The concluding section of this colossal programme of novelties and familiarities was devoted to Verdi, whose centenary came a few months ago. First the choir and orchestra gave Verdi's "Stabat Mater," a tremendously sorrowful and dramatic thing full of tonal surprises and intensive climaxes. This was followed by several extracts for solo voices, quartette and full chorus from Verdi's Manzoni Requiem. Here the choir and the four soloists and the orchestra conspired to give a series of operatic-religious sensations—a glorious and prodigal feast of solos and duets and full choruses both unaccompanied and with orchestra. The Manzoni excerpts alone would have been enough for half a programme. They were incomparably splendid. They satisfied those who want religious sensations and those who prefer

grand opera in a mass. It was prolific old Verdi, interpreted as never he was in Italy by a choir capable of anything in dramatic expression and an orchestra always equal to the demands of the choir.

Tuesday evening came a repetition of "The New Life," by Wolf-Ferrari, which the writer of this did not hear. On Wednesday evening two works only



The conductor of the Mendelssohn Choir back to more than his usual great form after a year's absence from the Canadian concert stage.

were given by the combined choir, orchestra and soloists.

These were "The Music-Makers," by Elgar, and "Tales of Old Japan," by Coleridge Taylor, who died a little over a year ago and a short while after the completion of this, one of his most beautiful works.

The "Music-Makers," written to a poem, by O'Shaughnessy, lasted nearly forty-five minutes. It was several minutes longer than its contents seemed to justify. A most admirable bit of choral writing, probably as fine a thing for a choir to sing as that particular choir ever sang, it was done as well as it is possible for a work of that kind to be done. Nothing was lacking in the performance, which was

a brilliant, masterly piece of work. The poem was very well interpreted by the music. In the form of a cantata, it was both English and modern—and Elgar. It was frankly reminiscent of themes in other of Elgar's works—by intention. It contained a large number of most grateful passages, that showed Elgar at his best, and some noisy, blatant orchestral treatments that displayed him at pretty nearly his worst. There are times when Elgar delights in sheer noise. It was so in parts of "Caractacus," which was occasionally somewhat suggested in the "Music-Makers." The chief fault in this most admirable cantata, however, is that there is not enough in it to justify forty minutes of performance. The whole musical value of the work should have been compressed into twenty or twenty-five minutes.

The reverse is true of the "Tales of Old Japan," by Coleridge Taylor. Here we missed the chorus, which did but little more than occasional commentaries on the work done by the four soloists. That is the chief defect—at least in the case of the Mendelssohn Choir. There are choirs, however, of whom it might be said—the less the better.

The story of the work is very similar to that in

(Concluded on page 22.)

## The New Parcel Post

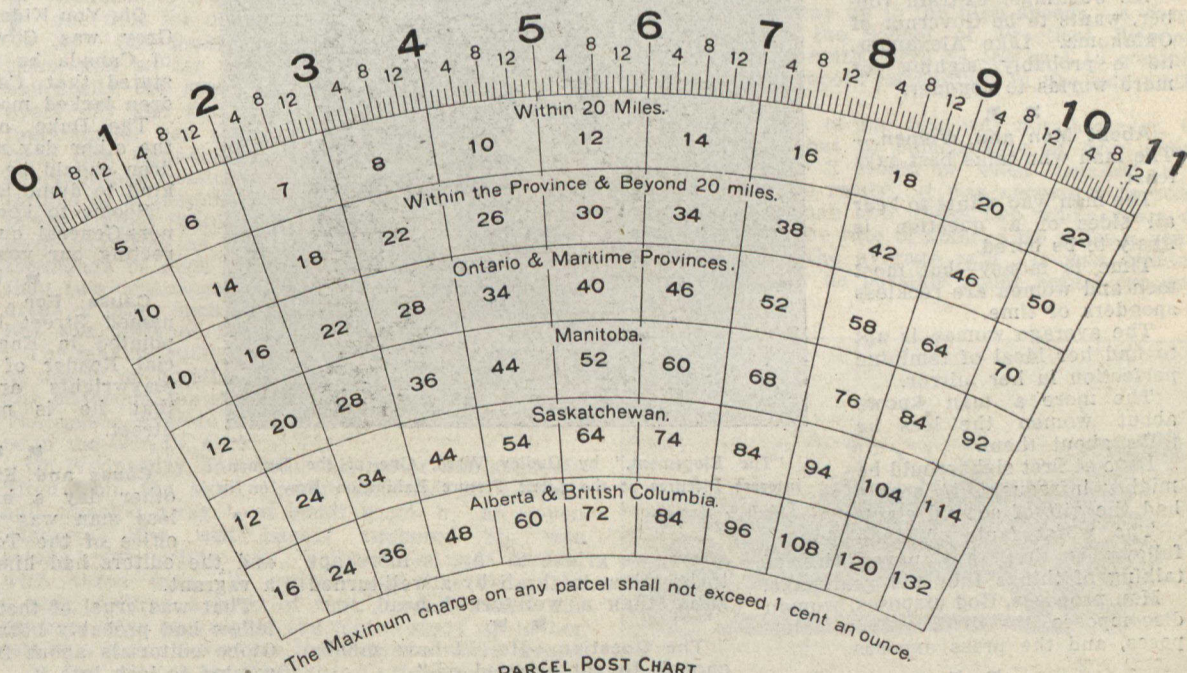
ON February 10th Canada inaugurated a parcel post system similar to that of the United States, Great Britain and Europe. Each province is treated as a unit and there is a zone system for each. The accompanying chart for the Province of Quebec may be taken as typical of all. For a parcel to be delivered within two miles there is a rate which begins with five cents for one pound, six cents for two pounds and so on up to 22 cents for eleven pounds. Over that radius and throughout the province there is a second rate which runs from ten cents for one pound, sixteen cents for two pounds up to fifty cents for eleven pounds. There are four other zones, as shown, covering the whole of Canada.

Thus a six pound parcel mailed from Montreal to Lachine would cost 12 cents, to Quebec City 30 cents, to Toronto or Halifax 40 cents, to Winnipeg 52 cents, Regina or Saskatoon 64 cents, and Edmonton or Vancouver 72 cents.

The same weight parcel, up to six pounds, mailed in Toronto for Oakville, would be 12 cents; mailed to Ottawa or Windsor, 30 cents; to Winnipeg or Quebec, 40 cents; to Regina or Halifax, 44 cents; Edmonton or Calgary, 64 cents; and Vancouver, 72 cents.

Comparing these rates, Montreal and Toronto have equal advantages within their own provinces. Montreal parcels pay the same rate to Ontario points as Toronto parcels pay to Quebec points. Montreal can ship more cheaply to the Maritime Provinces than Toronto, and Toronto can ship more cheaply to Manitoba, Saskatchewan and Alberta than Montreal. Both pay the same rate to British Columbia.

The attached chart can be used in any province by simply changing the names on the four higher classes.



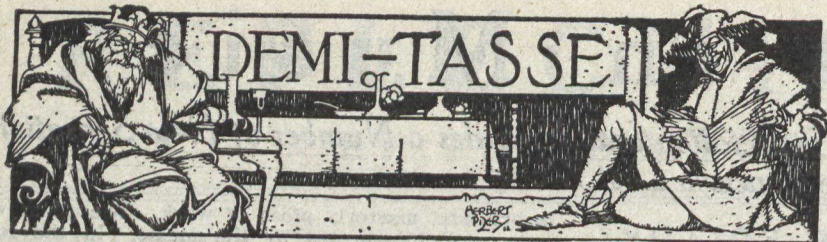
The Maximum charge on any parcel shall not exceed 1 cent an ounce.

PARCEL POST CHART

CANADA'S NEW PARCELS POST RATES.

This chart, copyrighted by Charles F. Collins, of the Toledo Scale Company, Toronto, shows at a glance the rates on parcels mailed in the Province of Quebec. The same rates prevail in each of the other provinces with the necessary changes in geographical names. For example, for Ontario rates, change "Ontario and Maritime Provinces" to "Quebec and Manitoba."





Courierettes.

THE Bishop of London visited the militants in Holloway jail. There's a cleric who is willing to take a chance.

The Church of Rome has forbidden the faithful to "read, keep, borrow or sell" the works of Maeterlinck. We agree with the edict so far as the word borrow is concerned. We want to keep our set.

Toronto "Mail and Empire" the other day announced that the new redistribution bill would leave 134 members in the Dominion Parliament. The "Mail" guessed within about a hundred of the real total. That's not bad for the "Mail."

Italy's oldest poet has smoked for 95 years. Think how much older he might be if he hadn't smoked.

"Money will be plentiful throughout the year," says Sir George Paish, the financial authority. Past experience makes us doubt it, begging the knight's pardon.

General Villa announces that he will follow the methods of civilized warfare hereafter. We had the idea that his battle-playing for the movies was a bit ahead of civilization.

British scientist says that bees are colour blind. He does not question the effectiveness of their sense of feeling.

A futurist artist froze to death in his Paris studio the other day. Be sure your sins will find you out.

Gold is not all. A man locked in the U. S. mint at Philadelphia was mighty glad to get away from the coins with which he was imprisoned.

Germany, the other day, beheaded two women criminals. The Fatherland seems to find it hard to keep up with the times.

It's an ill wind that blows nobody good. The tango has doomed tight lacing, temporarily at least.

Samuel Gompers emphatically denies the charge that he was once "gloriously drunk." Whether his denial covers the adjective or the verb is not made clear.

Canada's parcel post system starts in a manner that indicates its liability to be a little less than a pacemaker for the express companies.

Al. Jennings, ex-train robber, wants to be Governor of Oklahoma. Like Alexander, he is probably sighing for more worlds to conquer.

About Men and Women.—The man who talks best says least.

The man who wants to hear all sides of a question is likely to be bored.

Time is money—but most men and women are reckless spenders of time.

The average woman is apt to find her ideal of feminine perfection in her mirror.

The more a man knows about women the less he talks about them.

Love at first sight would be mighty infrequent if people had the gift of second sight.

The worst fault of some fellows is that they never tire of talking of things they did years ago.

Man proposes, God disposes, woman discomposes, the divorce court interposes, and the press exposes.

Brave Men—War's Over.—Ten thousand of Canada's militia went to the front at the time of the Fenian Raid. Thirty-four thousand are applying

for the \$100 grant from the Dominion Government, claiming that they were in the fighting force in 1866 or 1870.

The Psalmist said in his haste that all men are liars. He may have been, as he himself admits, a bit hasty, but if he lived nowadays he would find in this circumstance a great provocation for such a statement.

Explaining Her Salary. — A Canadian, who has just returned from New York, tells that in the course of his theatre-going in the big city, he heard a rather good yarn concerning the New York chorus girl and her salary.

A well-known London actor-manager was seeing a musical play in New York, in company with the proprietor of the show, when the conversation turned upon the salaries paid to chorus ladies in old England, with the usual comparisons to the credit of America.

"See that girl there," said the American, indicating a gorgeous presence on the stage. "Well, I pay her £21 a week in your money. And she has only one line to speak."

"Is that so?" queried the Englishman. "And what is that line, may I ask?"

"She merely has to say, 'Hip hooray,' in the third act," was the response.

"I see," said the Londoner, thoughtfully regarding the fair show-lady, "You pay her £20 for the hips, and £1 for the hoorays!"

Answered.—"Do Men Want Efficient Wives?" is the query of a magazine.

We are inclined to think that they don't. The average young fellow now-

has refused to accept an increase of \$1,000 in his salary.

His case is the exception which proves the rule.

As They Tell It.

WIVES of great men oft remind us We could make our lives sublime, If we had some woman like them With us on the upward climb.

Crushing An Opponent.—Dr. Alexander Mackay, well-known in Toronto Conservative circles and a prominent member of the Board of Education of that city, is not much of a debater.

He is seldom heard at Board meetings or at party gatherings, but when he does speak he is listened to, and when he enters into a debate he hits home and hits hard.



All this is apropos of a little incident at a Board of Education meeting when Dr. Mackay took issue with another member on some matter of policy.

His opponent had made a fire-eating speech, full of bravado and bluster. It was all sound and fury and suffered from lack of logic.

Dr. Mackay saw this and made the most of it by telling a little anecdote about a man who had been out one night, celebrating not wisely but too well. When the rather befuddled fellow started home a storm was threatening. Before he had fared far on his way the storm broke in all its fury. The man fell on his knees and prayed the Lord to make the storm cease. But his prayers availed nothing. The tempest continued to rage. The poor chap staggered unsteadily on. The thunders rolled and the lightning played about him. It was pitch dark. He could hardly see his hand before him, and it was only the occasional flash of lightning that showed him his path. Realizing his plight, he dropped to his knees again.

"Then," said Dr. Mackay, glancing at his opponent in debate, "he prayed: 'Oh Lord, if we must have this storm, let us have less of the noise and more of the light.'"

What's in a Name?—That's what New York wants to know.

Recently two plays came to New York. They were entitled "Don't Weaken" and "Eliza Comes to Stay."

"Don't Weaken" did weaken, and soon died. "Eliza" did not stay long.

We ask again—what's in a name?

Oh, You Kids!—When Earl Grey was Governor-General of Canada he once publicly stated that Canadian children lacked manners.

The Duke of Connaught the other day said that children should be taught to be kind to dumb animals.

Seems to keep our Governors-General quite busy correcting our youngsters.

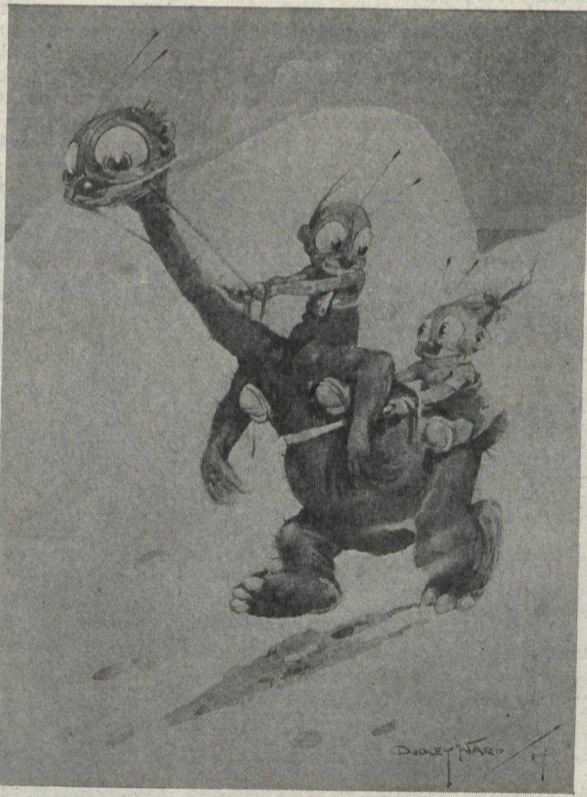
Cause For Joy.—A man named Street has been appointed in England as official Reader of Plays. The playwrights are rejoicing that he is not a narrow Street.

Cause and Effect. — The other day a hungry, workless man was found in the office of the Toronto Globe, and the editors had him arrested as a vagrant.

That was cruel of them. The poor fellow had probably been reading the Globe editorials about free food and wanted to look into it.

Expected Too Much. — Diner — "This soup has a fly in it."

Waiter—"Well, what do you want for fifteen cents? A canary?"



"The Elopement," by Dudley Ward, One of the Human-interest Pictures at the Little Picture Exhibition Now on in Toronto.

adays, we grieve to say, is more apt to be taken in thrall by a well-turned ankle than a well-turned head.

The Question.—He—"I have money enough to get married on."

She—"But have you enough to stay married on?"

An Exceptional Case.—Principal McKay, of Toronto Technical School,

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until the mop is shaken out or washed. It is the only mop of the kind, a distinctive creation.

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# Motordom in Nineteen-Fourteen

What is Happening in the World of Motor-Cars and Motorists

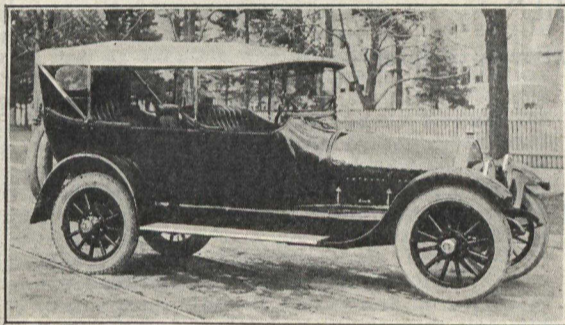
## Motor-Cars and Tight Money

How the Trade is Weathering the Financial Flurry

By MAIN JOHNSON

**M**ORE automobile licenses issued in Ontario in January than in any previous first month of the year; greater demands for space at the Toronto Automobile Show, opening this week, than on any previous occasion; unqualified success of last month's Montreal Show; elaborate preparations for the coming exhibitions in Ottawa, Hamilton and in Western cities; the visit of automobile men from the Canadian West to the Eastern shows, an index of improving conditions in the Prairie Provinces—this makes quite an imposing array of signs that the automobile business in Canada is "standing up" well under the load of the prevalent temporary dullness in trade.

There is another side to the shield, however, and



McLaughlin six-cylinder Model B. 55.

it is just as well to see the whole situation at once, in its unfavourable aspect as well as in its bright colours. A number of the smaller Canadian firms have dropped out in the last eight or ten months; collections, particularly in the West, are poor; sales are being made on conditions not satisfactory enough to automobile manufacturers, and which would not have been accepted a couple of years ago, and there is an apparent movement towards retrenchment in many firms.

The net result—is one of real encouragement. In fact, there are elements in the situation that justify genuine optimism. The outstanding fact is that the automobile business in Canada has weathered the storm much better than even many of its best friends had hoped for. It has been proved, once and for all, that the motor car in Canada has passed the stage, the unstable stage, of being merely a luxury. Several manufacturers, who have been interviewed, and private owners of cars also, have emphasized this cardinal point—the automobile, to a considerable extent, has become a necessity, and this quality of "being needed" is the greatest permanent asset of the automobile.

**B**USINESS men are becoming more dependent on the motor car to take them around on their business appointments. To go back to the infinitely uncomfortable surface street car, or to the pleasant but slow method of walking, would be almost as distasteful and as unprofitable as to go without the telephone. The growth of Canadian cities, moreover, with the consequent lengthening of the distances between the residential districts and the business sections, especially since the transportation systems have not kept pace with urban and suburban development, has made the autocar an essential possession of hundreds of families, who, whether general business is booming or rather lethargic, at least have to go between the "city," in the London sense of that word, and their homes.

"Business has surprised us by keeping up so well," was the word of the manager of one of the largest Canadian firms manufacturing medium-priced cars. "We made a profit on our last year's operations, and that is saying a good deal. Of course, it is well known that some firms were not fortunate enough to do this, and suffered rather severe losses, but I believe it is almost the unanimous opinion of automobile men that the bottom was reached several months ago, and that 1914, on the whole, will be a better year than 1913, especially in its latter half." This manager's chief complaint was the poor terms

on which many cars have had to be sold in the last five or six months. "That was a bad sign," he admitted, "and it is a condition which must not be allowed to become chronic."

A famous firm, manufacturing low priced cars, was quite jubilant. "Our output and our sales," declared one of their representatives, "are both bigger than this time last year, and that means better than any previous year. Any loss we have suffered in a falling-off of buyers among those people who usually purchase our cars has been more than overbalanced by our new acquisitions from the ranks of those who, if business prospects were a little more encouraging, would have bought more expensive machines."

**O**NE of the items mentioned, the increase in the number of licenses issued in Ontario during January, must be qualified a little, although the fact itself is encouraging, and should down the virulent pessimists, yet allowance must be made for the unusually fine weather for motoring which characterized a large portion of the month, which led more motorists than usual to run their cars in the winter and induced them to get their license earlier than is their custom. Nevertheless, the unusually large registration shows that motorists are still "in the business," and that they have not ceased using their cars or buying new ones. It is interesting to note that the Provincial Secretary's Department for 1914 have ordered the same number of license plates (25,000) as they did for 1913. Usually they increase the order several thousand each year.

One significant commentary on the stability and activity of motoring is that the Ontario Motor League, the provincial association of motorists, in the very period when business was thought to be poor, was increasing its membership steadily, until it has reached a total of 3,600. The late autumn also

witnessed the formation of the Canadian Automobile Federation, a Dominion-wide organization. Such development and virility would hardly be the reflection of stagnation and despair in the automobile trade.

Recently there have been perhaps more cars changing hands than usual. Some men have been in financial straits, and have had to dispose of their motors and other valuables at a sacrifice. Such automobiles, however, in most cases, have been snatched up by other men who, although they could not afford to buy a new car, could get one at the reduced figure. The used-car trade is always a baffling source of worry to the manufacturers and dealers, but there is one advantage even in this difficulty. The buyer of a second-hand car, in the large proportion of instances, becomes a permanent motorist, and soon buys a new car for himself. This class of purchaser, therefore, although he is a trouble at first, is worth while looking after. Many of the men who have bought second-hand cars cheap, last fall or this winter, will be among those who will help new business later in the game.

Actual sales in Ontario have been light recently, but they always are in the period preceding the shows. Prospective purchasers wait to see "all the cars in a row." Sales at the Montreal Show were generally reported as being favourable. One thing, however, is sure—for the present at least, there are enough automobile firms in Canada. There are fewer than this time last year, but that should not be taken as a sign that there are good openings. In the United States there has been the same decline. In the early part of 1913 there were 156 manufacturers there; to-day, there are 133.

Automobile shows do not indicate financial stringency this winter. Their managers have outdone themselves in providing attractions and decorative embellishments. The Toronto Show, this week, will be another blaze of glory, enough to attract crowds simply as a spectacle. Montreal also was elaborate, and as for the American exhibitions, one example will suffice. At the recent Chicago Show, held at the Coliseum, the decorations on the ceiling, consisting of detail work in black and gold, criss-crossed with black lines, and featured with huge scrolls, were begun last July, and completed only in January!

## The Manager's Sudden Call

And How Motor X Beat the World's Record for Efficiency

By AUGUSTUS BRIDLE

**I**N a long line of uncranked motors never yet introduced to a spark plug or an oil-can there was one that for convenience we shall call "Motor X." She looked like all the others, felt like them, and so far as the makers could tell was identically the same as the regular motor made every day and installed every day in the average four-cylinder car that goes out for the road test from that Canadian factory. Motor X was an average, democratic machine, subject to all the limitations of a gasoline engine. Her patents are held in the United States and protected in several European countries as well as in Canada. There are thousands of such motors in automobiles on more than two continents. But Motor X, like many hundreds of other such machines, was made in Canada. She was designed for a Canadian car.

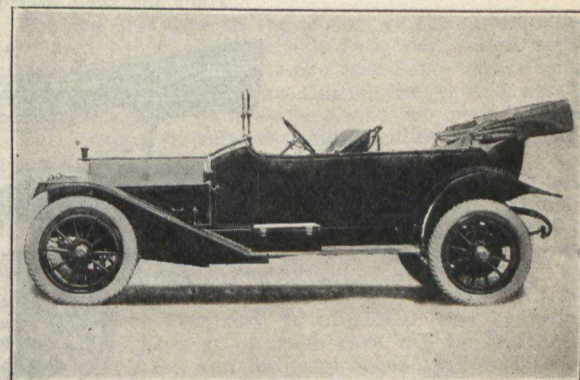
The makers suddenly decided that Motor X should as nearly as possible be sent to the devil; not for any misdeeds, for she had never turned an R. P. M. The reason was—to find out what Motor X amounted to in the world's work.

On Wednesday, Jan. 14th, this motor was suddenly lifted from the stock line-up, chucked on a truck and wheeled away to a small room by an open window. She was hastily timbered up, was strung with wires and water-ropes and flanked with three fans. A canvas was chucked over a pole, making a kind of tent, under which for thirteen days and nights the motor stood up to her test as a motor never was tested in the world before.

At four o'clock on Wednesday afternoon she was all rigged up ready to start. Gasoline was piped into her. The spark plugs went in. The current was ready to switch on to the magneto. The water pressure was adjusted to supply the resistance

of brakeage to determine the horse-power that this little four-cylinder, rated at 28 h.p., might be able to develop on her way up to the high speeds. A corps of experts from the School of Practical Science, University of Toronto, were on the spot to conduct the test and to record its findings in the cold arithmetic of science.

The basic idea of the test was not, however, to satisfy science, but to demonstrate of how much real value Motor X would be when installed in a car ready for the roads. It was necessary to compress into less than two weeks two whole years of hard driving at the rate of about 6,000 miles a year, which is above the average rate. It was decided to do this so far as possible under actual car and



The Russell six-cylinder Phaeton model.



# A Matter of Pride

IN ITALY, as you are motoring, perhaps in the Eternal City, with the gentleman to whom you have had letters of introduction, he will refer with evident satisfaction to the good points of his home-made "Itala" car, point out maybe, its ease of riding or its special adaptation for climbing and descending the miles after miles of steep grades of the Italian and Swiss Alps.

IN GERMANY your Teutonic friend will indicate with a glow of honest pride his reasons for pleasure with his smooth running, powerful "Mercedes."

IN BELGIUM the owner of a "Minerva" Knight Engine car will, perhaps, show you the long list of "Minerva" triumphs in speed contests through the mountain districts of his own and adjoining countries.

IN FRANCE the fastidious Parisian will glow with pleasure as he tells you of his "Panhard" or his "Renault" which, after he has paid his duty on his gasoline in Paris sweep over the straight, smooth roads of France with an insistent rhythmical rush.

IN ENGLAND your somewhat reticent John Bull friend, without saying much, will act in a way to indicate to his guests that his "Daimler" or his "Rolls-Royce" are good enough for little England, having regard to their elegance of finish, smooth running engines, and low frames, suitable to the delightful English roads, with their smooth surfaces, always in good repair.

IN THE UNITED STATES the Detroitter takes just pride in showing off his "Packard," the Buffalonian his "Pierce-Arrow," and the Clevelander his "Stearns-Knight."

We say "All honor to them!" They have the cars, and they have the attitude of mind—

"Such is the patriot's boast where'er we roam,  
His first, best country ever is at home."

## Russell KNIGHT

IN CANADA

The RUSSELL MOTOR CAR COMPANY now submits with deference, but also with great confidence, that it has done its part, and that the fair-minded and alert Canadian need not curb his enthusiasm for his Canadian-made car, but may point out, as a matter of considerable pride to him as a Canadian, that his "RUSSELL" is the full peer of the best cars of other countries, and that it has some features that make it, beyond all others, THE car for Canadian roads.

The RUSSELL MOTOR CAR COMPANY confidently ask you to examine their four-cylinder and six-cylinder cars, equipped as they are with electric self-starters, electric lamps, left-hand drive, etc., and finished, and upholstered, and appointed with the utmost elegance and comfort, and propelled by their silent-running and powerful Canadian-made Knight engine. They ask you to compare these distinctive cars, not with cheaper cars, nor only with cars selling on the same price-level, but with the very best cars of foreign make.

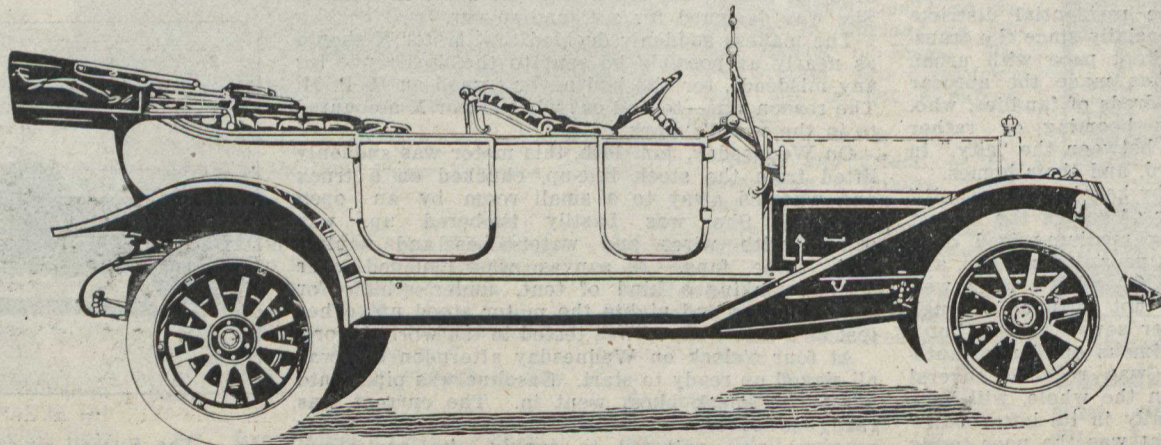
We have been too good Canadians to be satisfied with anything but the best for Canada. We feel sure that a sufficient number of intelligent and appreciative Canadians will be found to own "Russell" cars to warrant us in persisting in our determination to supply only the very best cars that Canadian brains and Canadian mechanics can produce.

See The RUSSELL at the Show—a full range of the country's finest Cars. Prices from \$3,200.

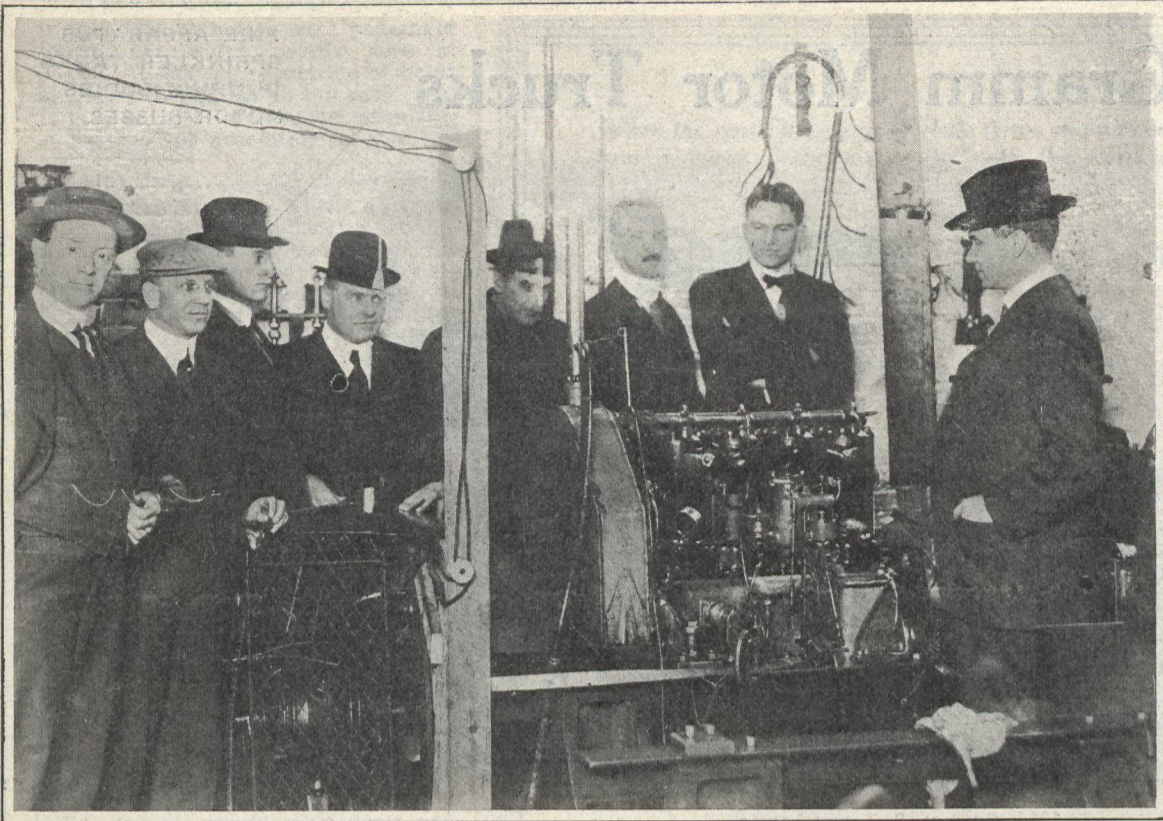
## RUSSELL MOTOR CAR COMPANY, LIMITED

Head Office and Factory: WEST TORONTO

Branches: Toronto, Montreal, Hamilton, Winnipeg, Calgary, Vancouver, Melbourne.







The Motor that beat the world's record photographed after the test completed on Tuesday, January 27th.

road conditions, as to varying speeds, brakeage provided big water pressure and mileage covered.

For one day the motor was run at 500 to get as far as possible the condition of a car on a slow speed on a sandy road. Second day she was speeded up to 600 R. P. M. Third day gave her 700. Every twenty-four hours another 100 was tacked on to Motor X; and as her speed readings went up her horse-power went up also. By the time she had reached 1,000 R. P. M. she had developed much above her rated horse-power of 28, and she was doing it at a big reduction in gasoline consumption and oil-temperature as compared to other tests constituting the world's record.

Up to this point Motor X had caused no particular brainstorm about the works. Night and day the steadily increasing and keying-up noise had kept on, causing insomnia to some and beginning to awaken expectations in others. So far, however, she was but at the edge of her real test, the intention of which was not only to beat the world's record, but to do it under actual using conditions; not merely that, but with a sleeve valve engine once again to beat the poppet valve record—for there's a vast difference between a sleeve and a poppet valve, as any one buying a motor should well know. Again, as the test went on and on up past the 1,000 R. P. M. into the high-pitch, delirious speeds that would have fetched heavy fines from magistrates if practised on the highways—it was fondly hoped and dreamed that perhaps this Knight motor, made in Canada, might beat even the astonishing record of the Knight engine made in the United States.

NO one about the works believed that X could do it. She was no special engine; just a plain, democratic motor taken from stock and selected as the sacrificial symbol for all the other motors, whether in cars or out of them. If she could do this some croakings of Canadian pessimists might be stilled. It has always been the fate of some Canadian manufacturers to live down the opposition of their own countrymen. The makers of the Russell-Knight engine had taken their share of this sort of opposition. They were out now to show what the Canadian-built engine could do in the broad field of taking on all comers of any variety of valve under any conditions imposed by any board of experts or of users.

So Motor X cheerfully chugged her way up to the 1,500 R. P. M. Spark valves were changed every now and again; mostly without stopping the engine; sometimes with a pause of thirty seconds. The hydraulic pressure was increased to match the R. P. M. The fans were geared up to keep down the rising temperature of the oil to somewhere around 1,300 or 1,400 degrees Fah. Barrel after barrel of gasoline from the tanks was fed into the cylinders, sparked and exploded and discharged.

The voice of Motor X was long and loud in the land. It gave nearby dwellers nerves and fetched policemen poking their beaks in at the windows. It interested even the Medical Health Officer. But nobody stopped her. It was necessary in the interests of demonstrating motor efficiency that the test should go on and on. The wail and the thunder of Motor X was to get bigger and deeper and higher and more elemental and devilish.

The attendants changed shifts as regularly as nurses in a hospital. The chart filled itself out with the readings of the day's averages. The management began to discard regular hours of sleep and

they hung about the wopsy tent at the open window as farmers gaze at a sick horse—when there was nothing in the world wrong with Motor X; nothing except that she was beginning to beat the world's record, and here is the story of it in cold facts and figures:

At 1,000 R. P. M. on the sixth day she developed 32 horse-power; at 1,090 R. P. M. next day, 37 H.P.; at 1,200 R. P. M. on the 8th day, 42 H.P.; at 1,300 R. P. M. on the 9th day, 45 H.P.; at 1,400 R. P. M. on the 10th day, 49 H.P.; at 1,500 R. P. M. on the 11th day, 53 H.P.; at 1,700 R. P. M., she made the world's record.

On the twelfth day she reached the 1,700 R. P. M. She was now a terrible thing. She had already broken the world's record. Now she was to break the record of even the Knight engine built in the United States. It was now not only a demonstration of sleeve over poppet valve; it was a test of maker over maker of the identical engine used in ten of the leading car makers of the world. It was an actual determination of Canadian efficiency that was to go

into Canadian cars made and bought and driven by Canadians; that had already gone into cars when the owners only knew they had devilish good hearts in their cars, but never knew how good. Here was the truth of it coming out at the 1,700 R. P. M. Motor X sweat and puffed and vibrated and screamed at the open window. She roared and shook the room. She gave shivers to the attendants. She fetched smiles to experience-hardened faces that hear such music day by day and know what it means, and are not carried away with mere impressions.

She gamboled clean away from the expected and cracked the world's record and went on. She put the record of the U.S.-made motor of the same name into the list of the "also-rans," and looked round in the smothering heat of the little tent by the open window to ask what more they wanted.

They wanted more. Now that she had done all that a motor seemed able to do; now that she had travelled over 12,000 miles in thirteen days and had increased her horse-power at every 100 increment of R. P. M., there was but one thing left that the wisest of them could figure out that she might do. Motor X was no longer any old motor taken from stock. She was the casual who, by her gigantic miracle of achievement, had become a notorious motor of whom almost anything diabolical by way of efficiency might be expected.

So now, after some cogitation in the noise and the heat, with sandwiches and yellow charts side by side on the deal table—what did they do but chase Motor X right back hour by hour and 100 by 100 to her initial velocity of 500? Why? Merely to see if she was as good on the back stretch as she had been going up. Just to see if after this two weeks' gruelling she was able to go herself one better.

She did it. On the way back fresh as a daisy she developed at every R. P. M. more horse-power than she had done on the way up. Then just for a circus performance they piled on the agony. From 500 they speeded her up again, hundred by hundred clean through to the incredible, hair-raising speed of 2,000 R. P. M. At this point, Motor X, of 28 horse-power rating in the shop, showed on the chart against her hydraulic brakeage the astounding efficiency of 63.5 horse-power.

From that for an unholy minute they recklessly opened her to 2,500. She might have slammed chunks of her fly-wheel through the window across the street or up through the ceiling. But she didn't. They slowed her down from the height and let her cool off. Three cheers for the Motor, went up on the midnight silence that for two weeks and more had been profaned by Motor X. The three-fold world-beating test was over.

Motor X, taken at random from stock, had beaten everything there was or could be in the world to beat. And her makers—well, they just grinned, went across the road to supper and shuddered home in their Russell cars to bed and the sleep they had lost now for the most of a week.

## The Motor Car of 1914

By FRANK MURRAY

DESPITE the most beautiful and ornate series of documents issued by the automobile manufacturers, the automobile of 1914 does not differ greatly from the automobile of 1913. Neither did the motor car of 1913 differ greatly from that of 1912. The variations from year to year are not striking. During the past two years the electric starter has perhaps done more than any one thing to mark the period. The modern driver, especially if he be an amateur with a bank account, does not like to be seen cranking a car. It is a dangerous practice, it is inconvenient, and it is not fashionable. Hence all the cars to-day except the very cheapest have the electric starter.

Next to the electric starter comes the improvements in control. In the old days stopping, starting and changing speeds was hard on the nerves and harder on the car. To-day gears and levers have been so improved that the control of a good car

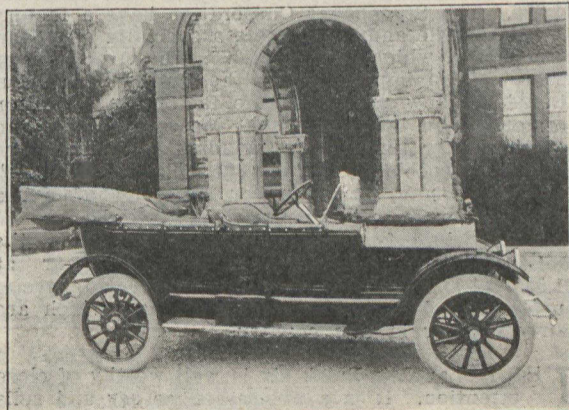
is almost imperceptible. The importance of this will easily be understood by every person who owns a car or has the pleasure of being friendly with one of those fortunate individuals.

The adoption by several manufacturers of what is known as the streamline body design is a change in automobilism which corresponds to the slashed skirt in women's fashions. It is a graceful and up-to-date style—a modification which is merely a modification. It appeals to the eye as being something slightly more pleasing than its predecessors.

THE motor car of 1914 is divided into four classes: the car which sells from \$500 to \$700; the car that costs from \$1,200 to \$1,500; the car from \$1,800 to \$2,600, and lastly, all the cars which sell above the latter price. It is difficult to estimate the proportion of cars sold at the various prices. One Canadian expert figures that for every single \$5,000 car there are five \$2,500 cars, fifteen of the \$1,200 class, and thirty of the \$600 class. This is probably pretty near the mark.

For the first time in the history of the automobile in North America there will be a car which sells at less than \$500. This is the new Saxon car, which will retail at \$395 in the United States and about \$540 in Canada. It weighs about 900 pounds, has a two passenger body of the streamline type, a left-hand drive, a four cylinder motor and a sliding gear giving two speeds forward and one reverse. It has a 96-inch wheelbase and has wire wheels. This car is pretty much an assembled car, as most cheap cars are. It is manufactured largely from parts supplied by various manufacturers and assembled in Detroit, by a company of which Mr. H. W. Ford, of the Chalmers Company, is president and general manager. The first of these cars will be delivered about March 1st, and the total output will be 30,000. Its possibilities are not yet proved.

Next comes the Ford, which is in a class by itself. The Canadian Ford promises to be as popular this



Brockville-Atlas Model G.

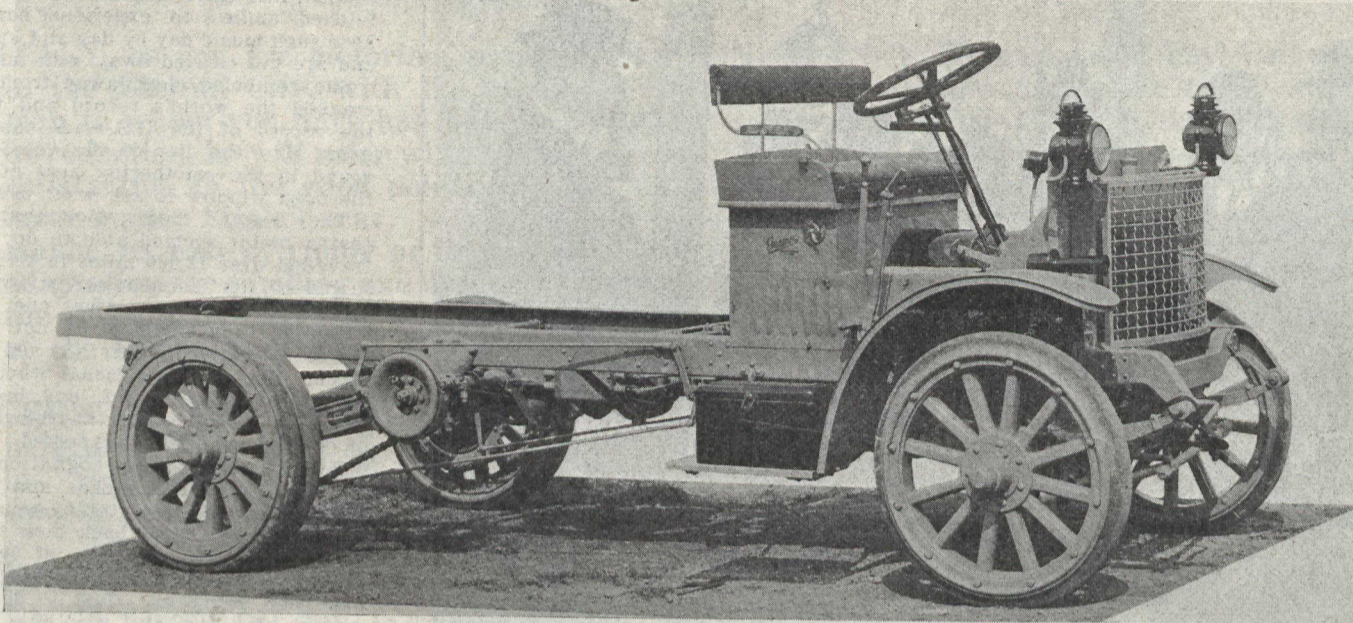


## CAPACITIES

1 TON  
2 TON  
3½ TON  
6 TON

# 1914 Gramm Motor Trucks

FIRE APPARATUS  
SPRINKLER TANKS  
DUMPING BODIES  
MOTOR BUSES.



1914 Gramm 2 Ton Chassis.

Transportation or Delivery is not a "problem." There is nothing to "solve." The only question is "how soon" will you buy motor trucks. We know, our engineers know, our representatives know, and we can prove to you that our 1914 trucks are the best motor trucks made. The Gramm organization embraces the following cities and towns:

MONTREAL  
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HAMILTON  
LONDON  
ST. THOMAS  
SARNIA

WINDSOR  
QUEBEC  
ST. JOHN, N.B.  
HALIFAX, N.S.  
GODERICH  
PORT ARTHUR  
FORT WILLIAM

SUDBURY  
WINNIPEG  
BRANDON  
SASKATOON  
REGINA  
MOOSE JAW  
MEDICINE HAT

PRINCE ALBERT  
CALGARY  
EDMONTON  
LETHBRIDGE  
CRANBROOK  
VANCOUVER  
VICTORIA

PARTS DEPOTS  
IN  
TORONTO, MONTREAL,  
WINNIPEG.

## The Gramm Motor Truck Co. of Canada Ltd.

Walkerville

"Truck Makers Exclusively"

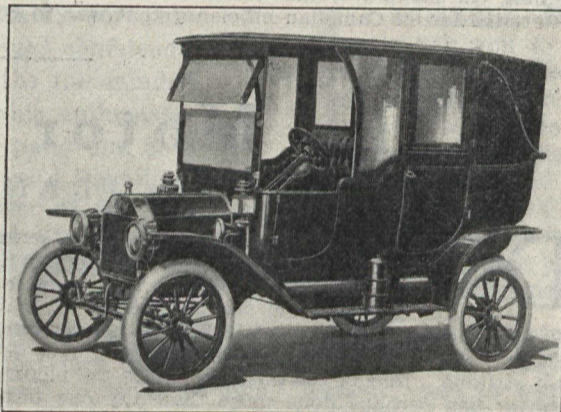
Ontario

year as it ever was. The sales, of course, will be larger. The Ford have a Canadian factory at Ford, near Windsor. The Ford Company have greatly enlarged their output, reduced their price slightly and affected certain improvements which guarantee the pre-eminence of the Ford in the low price class. They make the claim, however, that improvements and changes are not made by years, but whenever they are found advisable. They do not aim to make their 1914 look different from their 1913 car, and the 1915 car will not be easily distinguishable from its predecessor. They do not find changes in style necessary to create sales.

There are only three styles of Canadian Fords, the runabout at \$600, the "T" touring car at \$650, and the Town car at \$900. The total output of Fords last year was 185,000. The output of the Canadian factory this year will be at least 20,000, and may reach 25,000. It is reported that they have purchased the factory of the Maritime Motor Company at St. John, N.B.

NEXT come the \$1,200 to \$1,500 class. Included in this class are the Hupp, the Paige, and the McLaughlin (Model 24). The latter is a two passenger runabout which sells at \$1,250. Their touring car on the same chassis sells at \$1,450. The Hupp has proved very popular in Canada and is sent out from a Canadian factory. The Paige is a purely United States car. The Reo, which is made at St. Catharines, is slightly higher in price, selling at \$1,575. The Reo people offer two four-cylinder models which are well worthy of attention, one a touring car and the other a roadster. The wheel-

base is 112 inches, horse-power 30 to 35, and wheels 34 by 4. It has roller bearings instead of ordinary



The Ford Town Car.

ball bearings, the Remy electrical self-starting and lighting system.

The Fisher-Tudhope car is the result of a combination between the Fisher Motor Company, of Walkerville, and the Tudhope Motor Company, of Orillia. They are making a specialty of a five-passenger four-cylinder car at \$1,500. The Brockville-Atlas car is practically the same size and power. It has a Ruttenberg motor and sells for \$1,800. The Studebaker Corporation have a factory at Walkerville and are making a specialty of a four-cylinder car which sells at \$1,375. The Overland has hitherto been imported from the United States, but they have now purchased the factory in Hamilton formerly used by the Schacht Motor Company and will hereafter turn out a Canadian car. They are making a specialty of their \$1,250 touring model. There is a new Canadian car being manufactured at Maisonneuve and known as the Oxford.

In the class from \$1,800 to \$2,600 comes the McLaughlin four-cylinder, five-passenger car at \$1,650, \$1,770 and \$2,200. There are also several purely United States cars in this class, which are fairly popular in this country.

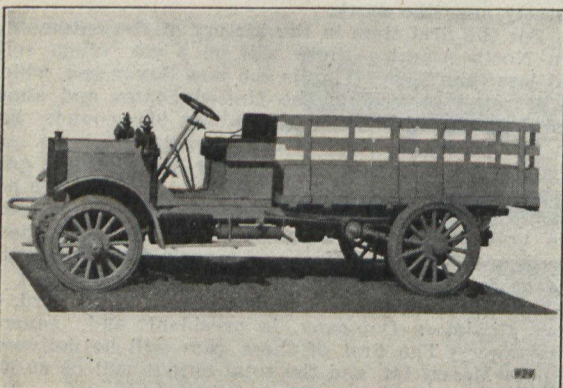
THE McLaughlin-Buick six is well worthy of close attention. It is a five-passenger car and sells for \$2,700, and the makers guarantee that it will not use more than one gallon of gasoline to

every seventeen miles of ordinary roads. It has an English top, a Delco electric starter, electric lights and horn and all the latest appliances.

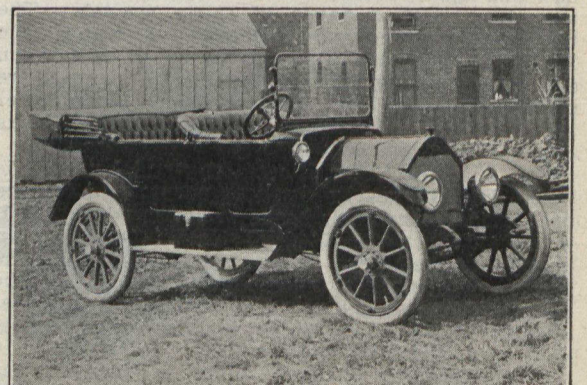
THE Maritime Motor people, who intended to manufacture the Maritime car, have sold their factory to the Ford people, and have taken the agency for the Singer. They are showing a car which they call the Maritime Singer and which sells at \$3,000.

THE Russell-Knight car is worthy of special mention. Several years ago the Russell Company started out to make in Canada a high-class car that would be at once a credit and a delight to Canadians. A special feature of all their cars is their high quality of finish and upholstery. They are making a landaulet, a phaeton and a touring model in six-cylinder cars; a Berline four, a touring four and a roadster. In minor details, such as the use of exhaust gases to warm the tonneau and rear wind shields, the Russell is thoroughly up-to-date. Further, for those who can afford it, the Russell-Knight engine is undoubtedly the peer of the best automobile engine in the world, and superior to everything else manufactured in Canada. The prices range from \$3,200 for a "28" roadster up to \$6,200 for a "42" Berline Limousine. The motto of the company is, "Made up to a standard—not down to a price."

The Wolsley is an English car and is probably the best known English car in the Canadian market. The particular machine which attracts Canadians



The Gramm one-ton truck.



Fisher-Tudhope, four-cylinder, Thirty-six.



is their six cylinder, six passenger touring car which retails here at \$5,000. It has the reputation of being a typical British car in the sense that it is thoroughly well made, exquisitely finished and absolutely reliable.

WHEN it comes to commercial vehicles there is just as much progress being shown, if not more. There is no doubt that the merchants of Canada are seriously studying the motor truck question. It is all a question of the cost of making deliveries as compared with waggon service. Those who have done the experimenting so far seem to be fairly well satisfied. A truck with a four-cylinder engine and a rating of 1,500 pounds is rapidly making its way among those merchants and manufacturers who have general deliveries to make. Such a truck usually weighs about 2,500. Properly speaking it is not a truck but a motor waggon. It is equipped with automobile tires, and is capable of considerable speed. These motor waggons can be purchased all the way up from \$750 to \$2,500 according to size, capacity, and equipment.

The McLaughlin-Buick motor waggon is a light truck, designed to carry from 1,500 to 2,000 pounds, and is popular among hardware merchants, fruit, milk and other retailers. It will carry a considerable load and can be operated economically.

The Russell motor waggon is in this class, has large automobile wheels, and is substantially built. It is without question the best motor waggon made in Canada. With full body it is priced at \$2,400.

In the hard-tire trucks, the Reo and the Gramm are the two leaders. The Reo is not manufactured at the St. Catharines factory, but at Lansing, Michigan. They have a light truck, capable of carrying 1,500 pounds, but special on their Model J, which carries from one and a half to two tons.

The Gramm people make trucks exclusively. They have four sizes, one ton, two ton, three and a half ton, and six ton. These are made at Walkerville, Ont., and they have parts depots in Toronto, Montreal and Winnipeg. This company also produce fire apparatus, sprinkler tanks, and motor busses.

WHAT of the outlook? The motor car business of 1914 will undoubtedly exceed that of 1913. The general business conditions ensure that. Besides the farmer, the merchant and the contractor are all finding the motor-car a valuable factor in business. The motor-car is now a necessity with many people when formerly it was a luxury. Its business value is now well understood.

**Motor Miscellanea**

THE Canadian Automobile Federation is one of the most recent variations on the original theme of motoring. This is a merger of automobile clubs all over Canada. Twenty-two clubs have joined the Federation, which constitutes a sort of motoring brotherhood from Halifax to Victoria. These are clubs from the following cities and towns: Vancouver, Chilliwack, Calgary, Edmonton, Regina, Saskatoon, Winnipeg, Quebec, Montreal, Fraserville, P. Q., London, Brantford, Stratford, St. Catharines, Kingston, Picton, Hamilton, Sault Ste. Marie, Halifax—along with the Ontario Motor League and the P. E. I. Automobile Association, which probably consists of about three cars and a runabout.

The headquarters of the Federation are in Toronto, where at the offices of the Ontario Motor League the second meeting was held a few days ago. A new transcontinental highway is one of the problems which the Federation expects to tackle. The matter has been referred to the touring committee.

THE Ontario Motor League, now about six years old, held its most memorable annual meeting at the end of 1913. The League is evidently a live organization. Its membership is now 3,604. Its revenue for 1913 was \$14,570.00. Its propaganda is everything that is supposed to

*When the new Dictionary of Auto terms and phrases is issued "to Tractionize" will be explained as a term denoting "to equip a car with the standardized anti-skid, which ensures perpetual safety."*

**Holds Highest Honors for Prevention of Skidding**

It has yet to be proven that any sanely driven car has ever skidded when the tire equipment was Dunlop Traction Tread. No other tire can produce such a record.

**Holds Highest Honors for Prevention of Rim-Cutting**

About eight years ago we invented the Won't-Rim-Cut Tire and brought out the first tire of this type ever made in Canada. For two years we gathered statistics from dealers, all of which went to prove that Dunlop was the one tire which Never Did Rim-Cut.



**66 Cubic Inches**  
**Larger**

**Never did**  
**Rim-Cut**

**Holds Highest Honors for Mileage and Endurance**

Winnipeg, August 22, 1913, Gas Power Age Trophy, 500 Mile Endurance Run, Winning Car equipped with Dunlop Tires. Two of the four had previously gone 12,000 miles and one of the other two had previously gone 9,000 miles. As a Winnipeg paper very truthfully said: "Can you beat that for a driver's confidence in a tire?"

**Holds Highest Honors for Anti-Skidding, No-Rim-Cutting, Mileage, Endurance—All in One**

August-October, 1912, Dunlop Traction Treads made the first Canadian Trans-Continental Trip. One of the four tires travelled the full distance from Halifax to Vancouver without even being pumped up a second time.

The Dunlop line consists of Tires for Automobile, Motor Truck, Motorcycle, Bicycle and Carriage, Rubber Belting, Packing, Hose, Heels, Mats, Tiling and General Rubber Specialties.



**THE DOUBLE TRACK WAY**  
**Leads Everywhere**  
**From the Atlantic to Chicago**

- CHICAGO
- DETROIT
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- NEW YORK
- BOSTON
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Lines radiate in every direction. Unexcelled Road Bed. Superb dining car service. Courteous and attentive employees. The Scenic Route through Canada.

**THE INTERNATIONAL LIMITED.**

The train de lux of Canada. Runs daily between Montreal and Chicago. One of the finest and fastest long distance trains in the world. Finest equipment. Electric lighted.

**Winter Tours to California, Colorado, etc.**

Apply to your nearest agent for copy of Grand Trunk "Winter Tours Folder." Sent free on application.

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G. T. BELL,  
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General Passenger Agent,  
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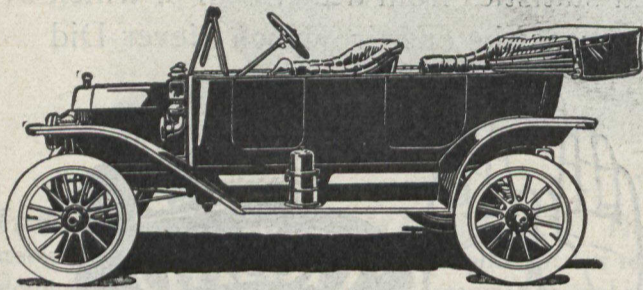




Buy It Because  
It's a Better Car

Model T \$650  
Touring Car  
f.o.b. Ford,  
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Get particulars from Ford Motor Company of Canada, Limited,  
Ford, Ontario (formerly Walkerville, Ont.).



A CAR WITH  
HUMAN INSTINCTS

—throbbing, pulsating with life. With all those features of precision, symmetry, style, efficiency. Responding momentarily to human touch and will. Easy running, easy to understand, easy to start, easy to stop. Goes where you want it to go. Always safe. "REO" the Fifth.

Choice Cowl, Dash or Streamline Bodies.

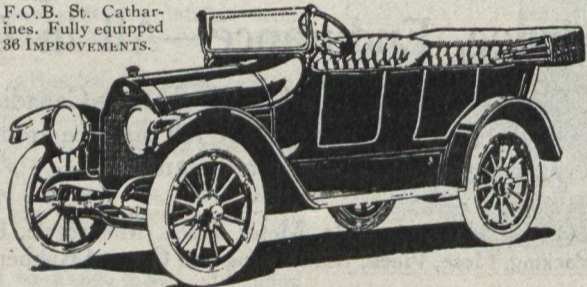
\$ 1,575

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COSGRAVES

Half-and-Half

The good old style beer that is the dream of all those who know good half-and-half.

High in nutriment and low in alcoholic percentage, and comes in evergreen bottles—24 to a case—pints or quarts.

At all dealers and hotels.



The ONLY  
Z-88 Chill-proof Beer.

be for the good of motorists and the general public. It embraces good roads, safety to non-motorists, observance of laws by motorists, outings for orphans and incurables, dealing with councils and legislatures—and latterly a League organ known as the "Canadian Motorist," the first issue of which came off the press in January, 1914. The President, Mr. Oliver Hezzelwood, readily hit off the attitude of the League to things in general when he said:

"Motor League growth is hampered by no speed limits, and its usefulness is restricted by no deep ditches or unfriendly regulations. The highway of the future lies before us, and it is ours to remove or mark its danger points, to diminish its grade; to perfect its construction and to leave to those who follow a better condition of affairs than we inherited."

Running a Motor Truck

A PROMINENT specialist of the United States, who has made a special study of motor cars, states that there is no similarity between the methods of using a horse wagon and a motor truck. He says that every user of a motor truck will gain a distinct advantage by dismissing as completely as possible from the mind everything relating to horse service. The motor truck is not an animal, and the great secret is how to keep it running the largest number of hours per day at the highest rate of speed and carrying the largest loads. What would be cruelty to animals in the one case means simple efficiency in the other.

The following quotation from a recent article develops this point:

"Every employer knows how important it is, from the standpoint of economy, to keep his employees steadily at work to the highest point of efficiency. There is something wrong with a system that permits workmen, clerks, or office help to be idle part of the time. This is even more true of the machinery in a factory. Human muscles become tired and require a rest. So do the muscles of horses. But machinery is tireless. So long as it is kept properly adjusted and oiled and is regularly inspected and overhauled, the more continuously it is operated, the more economical is its work.

"The motor-truck or motor-wagon represents an investment on which there are fixed interest and depreciation charges, insurance, and garage expenses. These remain practically the same whether the vehicle is operated two hours or ten hours a day. The average cost of operating and maintaining a three-ton truck under normal conditions is approximately \$12 a day, including driver's wages. If the owner will think of the truck as an employee and this sum as his daily wage, he will have no difficulty in seeing the waste that results from every hour that the machine stands idle. The motor-truck is doing useful work and fulfilling the purpose of its purchase only when it is actually running on the road (omitting from consideration for the time being special circumstances in which the engine is used for auxiliary power, as in hoisting, pumping, etc.). All time spent in waiting for loading and unloading, package deliveries, traffic delays, and so on, is a dead loss to the owner. If an employer saw a workman or a clerk standing around doing nothing, for half of every day, he would soon take steps to find a way to keep him fully occupied. The same thing should apply to a motor-wagon. A motor-wagon's salary—represented by the cost of maintenance and operation—may be \$25 to \$50 a week, exclusive of driver's wages. Half of this is wasted if the vehicle is standing half of the working-day. In actual service more than five hours in every ten-hour working-day is spent by the truck or wagon in waiting."

White Gloves for the Traffic Squad

MR. GEORGE H. GOODERHAM, M.P.P., who has been a motorist for ten years, is a promoter of improved legislation for motorists and chairman of an important com-

mittee in the Ontario Motor League, has made a practical suggestion to the Toronto Chief of Police regarding the regulation of traffic at street intersections. He finds that a policeman's black glove or dark-coloured mitt is a very poor signal for the direction of traffic. He suggests that the traffic squad be equipped with white gloves so that motorists and motormen may be able to see the signal without confusion. This, of course is intended for use in winter only, or whenever coverings for the hand may be necessary.

LAST month, a new periodical made its appearance. It was Vol. 1, No. 1, of the "Canadian Motorist," the official organ of the Ontario Motor League. There was room for a monthly devoted to the interests of motorists in Canada, and it is fitting that such a publication should be the official organ of the O. M. L. Mr. W. G. Robertson, the energetic secretary-treasurer of the League, is editor-in-chief.

If the first issue is any criterion, the "Canadian Motorist" is going to be a magazine worthy the attention of everybody who is interested in automobiles. Car manufacturers; car owners, and car drivers will do well to read the practical articles which are served up. The League itself has done excellent work for some years now, and by its publication will be able to do still more.

The magazine is bright and chatty throughout. It contains clever and timely articles, is enhanced by good pictures, and well printed. It should have a great future. More power to the Ontario Motor League!

An Enjoyable Recital

A VERY enjoyable song recital was given recently by Miss Rheta Norine Brodie, a pupil of Miss Marie C. Strong. Miss Brodie has a mezzo-soprano quality of voice with a soprano style. Owing to a very severe cold Miss Brodie was unable to give her top notes the clarity and resonance of which they are capable. Nevertheless, she sang a most exacting programme with evident sympathy and fine intelligence; most of it new productions and entirely free from the amateurish character that so often mars what is known as a pupil's recital. She has a voice of very pleasing lyric character and style, and a stage presence of more than usual attractiveness. She was ably assisted at the piano by Miss Turner, who played her accompaniments with splendid insight and discrimination. Two piano solo numbers were daintily contributed by Miss Hazel Skinner, a clever pupil of Prof. Michael Hambourg.

Exceptions

FOOTE, the comedian, dined one day at a country inn, and the landlord asked how he liked his fare.

"I have dined as well as any man in England," said Foote.

"Except the mayor," cried the landlord.

"I except nobody," said he.

"But you must!" screamed the host.

"I won't!"

"You must!"

At length a petty magistrate took Foote before the mayor, who observed that it had been customary in that town for a great number of years always to "except the mayor," and accordingly fined him a shilling for not conforming to ancient custom. Upon this decision, Foote paid the shilling, at the same time observing that he thought the landlord the greatest fool in Christendom—except the mayor—Christian Register.

Something Accomplished.

Sportsman (who has missed everything he has fired at)—"Did I hit him?"

Keeper (anxious to please)—"Not 'xactly 'it 'im, sir; I can't say that. But, my word! I never see a rabbit wuss scared."



## A Bit of Old-Fashioned Business

(Concluded from page 9.)

The idea began to take shape in the mind of Dr. Durkin that this man might be a possible purchaser for the house who should be handled with tact. He was wondering what course his diplomacy ought to take when Mr. Browne staggered him by coming directly to the point. He was willing to buy the land; he admitted that it was a speculation and might tie up his money for a few years, but there ought to be good return for him in the long run—he was very young. He wanted to learn the doctor's price.

There was no time for thought. "Of course, of course," said Mr. Browne. "You have more aptitude for handling real estate than most men who are absolutely unconnected with the business."

The doctor pursed his lips. He was convinced of his visitor's discernment.

Mr. Browne went on to show himself a gentleman of feeling. He knew an old couple would not be anxious to leave a home in which they had resided for years. He was taking that fact into consideration, and accordingly offered eight thousand for the property.

The owner felt that he had still to show himself a business man. He wanted time to discuss the matter with his wife. They had lived all their married life in one spot, and sentimental reasons might make her disinclined to leave it. The agent thought that Mrs. Durkin should be consulted immediately, but her husband preferred to wait. He had his own reasons for so doing—he feared that she would spoil the deal by being too eager.

Mr. Browne did not press the point. He seemed devoted to the line of least resistance. He expressed a willingness to call next day if that was suitable, or would he wait a couple of weeks?

"Oh, no," said the doctor, "I think it had better be to-morrow."

As he watched the man walk away, he felt that perhaps it would have been better to clinch the deal at once.

Neither member of the small household slept that night. Mrs. Durkin feared that they would not be given a second opportunity. It was a gift from heaven that had been refused.

THE breakfast grew cold on the table next morning, and slices of toast stiffened untouched in the rack. When the latch of the gate clicked, both of them flew to the window. Then they gave little gasps of disappointment. A man wearing a neat tweed suit and a soft hat came briskly up the path. It was not Mr. J. Merriton Browne.

"Only a patient," sighed Mrs. Durkin.

"I hardly think so," replied her husband. "A well-to-do man like that would not come down here to look for a doctor."

"Then it is not even a patient," she added with another sigh.

For half an hour, the doctor was closeted with the stranger, while Mrs. Durkin anxiously watched the gate, but Mr. Browne was late. She saw the man in tweeds depart, and as the doctor returned to the room, she exclaimed hopelessly, "I guess he is not coming."

"I do not care whether he does or not," was the cheery rejoinder.

"Why, what has happened?"

"I may as well tell you now that I had my suspicions of that man, Mr. Browne I mean," said the doctor, "though I did not mention it before."

"You said he was a most perfect gentleman!"

"At least I could say that for him."

"He wasn't a crook? Was that a detective?" she asked in alarm.

"Oh, no. But, you see, Browne belongs to a rather shady firm of real estate agents. It seems that there is a syndicate about to buy all this property about here, though what for I don't know; and it seems that we are to say nothing about it."

"I do not understand."

"My own notion is not very clear," admitted the doctor. "I could not askon

many questions, for I felt as though he was laughing at me. Anyhow, Mr. Browne's firm found out about it, and they are trying to get ahead of the syndicate so as to make them pay more for the land. Mr. Arthurs, that is the man's name, saw him coming out of here yesterday and guessed what he was doing."

"But we do not care who gets the house so long as they pay us eight thousand for it." Mrs. Durkin's mind was on the money.

"Yes, but that is the point. It is a good thing that I had the business foresight to wait. Mr. Arthurs has offered me twenty-five thousand."

They sat and looked at one another in stunned delight for several minutes.

"And I took it," said the doctor. "What will we do with it all?"

"I thought of an automobile."

MRS. DURKIN shook her head. She remembered the mare, and did not wish to run risks at her age.

"Anyway, we can live near the Lowrys," suggested her husband. "We will show them a real garden again, for, of course, we can beat theirs under similar conditions."

A look of apprehension came over their faces. Mrs. Durkin voiced the fear that caused it. "Who will tell Mr. Browne?"

"He was such a nice gentleman that I cannot be rude to him—and yet I suspected him," said the doctor. "Still I hardly know what to say."

"We must avoid him," she suggested. "We can go and stay a few days with the Lowrys—they are always inviting us."

They could not leave at once. It took Mr. Arthurs several days to complete the papers, and there were visits to be paid to the lawyers who arranged the details of the business. When they had to be at home, the old couple locked themselves in as carefully as though they had just escaped from prison, and Mr. Browne was the officer in pursuit. When he paid his regular daily visits, they remained trembling and silent in a back room until he became discouraged and departed. It was with a feeling of relief that they were at last able to creep away from the house like frightened children hand in hand, until safety brought a sense of the humour of the situation. They told one another that they had been smart to avoid detection, and they actually laughed at the thought of Mr. Browne standing on the verandah and ringing, ringing, ringing.

After their unexpected guests had retired for the night, Mr. and Mrs. Lowry remained a while, as was their custom, to exchange comments on the events of the day.

Mr. Lowry smoked with long contemplative puffs, while his wife puzzled over an intricate crochet pattern. At last he put a few of his random thoughts into words. "I suppose that we need not quarrel with the times in which we live," he said, "but the poor little doctor would commonly be classed as a man of small ideas, while the others—well, they are what we call the men of big ideas."

"I do not know exactly what you mean," replied his wife, "but I think it was awfully nice for everybody."

"Youth must be served," went on her husband, "that is how we put it, and we seem to be rather proud of the ability that our younger generation displays when outwitting those who are old-fashioned. I suppose there is an ethical side to these questions, if one could find it. And the doctor, poor old chap, he is tickled over his bad bargain because he did not make a worse one."

Mrs. Lowry dropped her work. "Mr. Arthurs gave them a good price," she remarked, but her tone was that of a question rather than a statement.

Her husband shook his head. "A splendid price, but I do not suppose he will do less than double his money the deal."

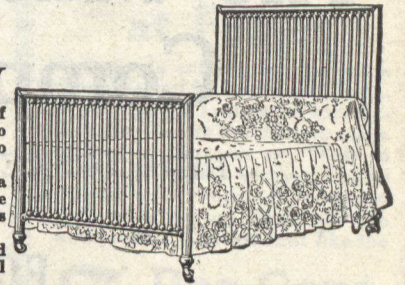
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City of Sydney, N.S.	Town of Pincher Creek, Alta.
City of Swift Current, Sask.	Town of Walkerville, Ont.
City of Wetaskiwin, Alberta.	Town of Hespeler, Ont.
Town of Sudbury, Ont.	City of Kilowna, B. C.
Town of Yorkton, Sask.	Tp. of Stamford, Ont.

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INVESTMENT may be withdrawn any time after one year, on 60 days' notice. Business at back of these Bonds established 28 years. Send for special folder and full particulars.

NATIONAL SECURITIES CORPORATION, LIMITED  
CONFEDERATION LIFE BUILDING - - TORONTO, CANADA



# The Mutual Life Assurance Company of Canada

HEAD OFFICE

WATERLOO, ONT.

## FORTY-FOURTH YEAR

The forty-fourth annual meeting of the Company was held at its Head Office on Thursday, February fifth. The detailed reports of the transactions of the year indicated that 1913 passed into history as one of exceptional prosperity, as may be gathered from the following

### SIGNIFICANT FIGURES

Payments to Policyholders	\$ 1,396,445.	Gain over 1912	\$ 120,558
Income	4,169,660.	" " "	470,095
Total Assets	22,252,724.	" " "	2,181,921
Surplus	3,816,612.	" " "	344,279
New Assurances	14,412,962.	" " "	3,291,538
Assurance in Force	87,392,026.	" " "	9,470,883

Surplus Earned During the Year, \$852,163.

This excellent result of the year's operations cannot fail to be extremely gratifying to the policyholders of the Company, as it guarantees to them the continuance of the payment of very generous dividends.

The usual booklet, containing in detail the complete financial statement and a report of the proceedings of the annual meeting, will be mailed to every policyholder in due course.

E. P. CLEMENT, K.C., President.

GEORGE WEGENAST, Managing Director.

## The Dominion Permanent Loan Company

### TWENTY-THIRD ANNUAL REPORT

Your Directors submit herewith the Twenty-third Annual Report, accompanied by a Statement of Accounts for the year ending December 31st, 1913, and duly audited.

Your Directors once more have pleasure to report that active investment was found for all the funds of the Company during the whole year.

The dividends paid by the Company during the past year amounted to \$71,748.58. There was also transferred to the Reserve Fund of the Company the sum of \$35,000. There was written off office furniture and fixtures the sum of \$555.95, leaving a balance to the credit of Profit and Loss for further distribution the sum of \$55,421.04.

All of which is respectfully submitted.

D. W. KARN,  
Vice-President.

Statement of Account for the Year Ending December 31st, 1913.

ASSETS.	
Mortgages and other Securities	\$4,073,431.22
Real Estate	14,906.26
Office Fixtures and Furniture	5,006.80
Sundry Accounts	3,126.96
Cash on Deposit and on Hand	31,199.05
	<u>\$4,127,670.89</u>

#### LIABILITIES.

To the Public:	
Deposits and Accrued Interest	\$ 245,212.91
Debentures and Accrued Interest	2,148,025.54
Sundry Accounts	613.39
	<u>\$2,393,851.84</u>
Surplus—Assets over Liabilities	1,733,819.05
To the Shareholders:	
On Capital Stock	\$1,200,653.49
Contingent Fund	5,964.68
Reserve Fund	438,000.00
Unclaimed Dividends	45.00
Dividends payable January 2nd, 1914	33,734.84
Balance of Profit and Loss	55,421.04
	<u>\$1,733,819.05</u>
	<u>\$4,127,670.89</u>

#### PROFIT AND LOSS ACCOUNT.

Dr.	
Interest on Debentures and Deposits	\$110,457.52
Written off Office Furniture	555.95
Dividends	71,748.58
Transferred to Reserve Fund	35,000.00
Balance carried forward	55,421.04
	<u>\$273,183.09</u>
Cr.	
Balance brought forward December 31st, 1912	\$ 29,090.24
Less credited to Terminating Shares	358.38
	<u>\$273,183.09</u>

F. M. HOLLAND,  
General Manager.

#### AUDITORS' CERTIFICATE.

We, the undersigned, beg to report that we have audited the books and accounts of The Dominion Permanent Loan Company for the year ended 31st December, 1913.

HARRY VIGEON } Auditors.  
BRYAN PONTIFEX }  
Chartered Accountants.

Toronto, January 24th, 1914.

Harry Vigeon, F.C.A., and Bryan Pontifex, C.A., were appointed Auditors for the Company for the current year.

The following Directors were elected:—Hon. J. R. Stratton, Peterborough; D. W. Karn, Woodstock; A. C. Macdonell, K.C., M.P., Toronto; George H. Cowan, K.C., Vancouver; Thos. H. Johnson, M.L.A., Winnipeg, Man., and F. M. Holland, Toronto.

At a subsequent meeting of the Directors, Hon. J. R. Stratton was elected President, and D. W. Karn, Vice-President.

## New Things in Music

(Concluded from page 13.)

the opera "Madame Butterfly." The treatment is almost as operatic. In fact, it seems from a study of this work that if this gifted Afro-Englishman had lived long enough, he might have done something to give England a national opera. The solo passages are magnificently written and were just as splendidly performed by Misses Hinkle and Potter and Messrs. Reed Miller and Connell. The work of Miss Potter, contralto, in the "Music-Makers," had been almost equal to that of Miss Hinkle in the "Tales of Old Japan." There was a lyric value of a most obvious, story-telling sort in all the solo passages of the latter work. The duets and quartette passages were most gratefully evolved almost from the orchestral setting, which is quite equal to the opera composition of any of the modern writers in so far as a work of that kind can be operatic—and it mainly was.

Whatever slight impatience may have been caused by the Elgar number was completely dissipated in the "Tales of Old Japan." The work, in fact, seemed far too short. One wished to have heard more of the chorus, which is no longer a technical aggregation, to be dissected as to the relative qualities of its various sections, but is a magnificent temperamental organization capable of any kind of dramatic expression known to choral music. The conductor has broadened his style and infused more subtlety into his method. It is no longer a case of the choir being so superbly drilled that they might sing without a baton. The conductor is as necessary to the choir as he is to the orchestra, and he plays upon them almost as much. In his handling of the orchestra, also, Dr. Vogt showed that he is now absolute master of the players for all purposes of choral conducting.

THE orchestra matinee with Mr. Harold Bauer at the piano was in some respects the best of that kind yet given by the Society. Brahms' Symphony No. 4 was the chief number. This is probably the driest of Brahms' symphonies, and from a structural point of view most interesting to the student of form. It was superbly played. In the "Till Eulenspiegel's Merry Pranks" humorous the orchestra showed that it is possible to get broadly humorous effects by means of tone-colour and rhythmical nuances with a perfectly serious conductor. Mr. Stock has developed in his conducting since his last appearance in Canada. His evolution is very similar to that of the choir conductor, much depending upon the works performed and the demands of the orchestra itself. This is the very best kind of development, because it makes for absolute sympathy between conductor and performers. Mr. Stock is a scholar of fine temperament, a wide reader and a very observant traveller. And he has an orchestra which ranks among the few great orchestras of the world.

Harold Bauer is a fine example of the refined esthetic at the piano. He has a most delectable poise, misses nothing in the most exacting passages, and plays with the cool deftness of a man tossing several balls at once. He has all the graces and the suavity of a perfect gentleman and surely gets all the superficial poetry that it is possible to obtain from a piano. Seldom have we heard such tonal perfection, such rhythmical exactitude, and such limpid grace of expression, without a tinge of passion, or else so consummately controlled as to escape observation. He seemed to care little about mere dynamics, and never once worked his very melodic instrument beyond its depth. He played a Schumann Concerto, and did it so well that he was twice encored.

And when you come to think it all over, you reflect that these five concerts of the Mendelssohn Choir gave a considerable part of Canada something to talk about that was particularly worth while.



## DEBENTURES ISSUED

In sums of \$100 and upwards.  
For terms of one or more years.  
Interest paid half-yearly.  
Interest computed from the date on which money is received, at a rate varying according to the term for which the debenture is issued.

### These Debentures Are A Legal Investment For Trust Funds

They are a favorite investment of Benevolent and Fraternal Institutions, and of British and Canadian Fire and Life Assurance Companies, largely for deposit with the Canadian Government, being held by such institutions to the amount of more than ONE MILLION DOLLARS.

We shall be glad to mail a specimen debenture, copy of Annual Report, and any further information desired to anyone sending us their address.

## Canada Permanent Mortgage Corporation

ESTABLISHED 1855.

Paid-up Capital and Reserve Fund exceed **TEN MILLION DOLLARS.**

Toronto Street, Toronto.

Sums of \$250.00 and upwards can be placed by us in Agreements for Sale and Mortgages on inside Edmonton Property, yielding from 8 to 12%.

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(Fire)

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W. B. MEIKLE, General Manager.

# MONEY AND MAGNATES

## Why I Am An Optimist

By SIR HENRY PELLATT

**I**N my opinion there has been too much weeping and wailing about the financial condition of Canada. Jeremiahs, with their predictions of calamities to come, have been shouting from the house-tops that we are on the verge of a financial crisis. We are warned that if we sow the wind, we must reap the whirlwind, and it is little wonder that timid investors are withholding their funds from the market.

As a matter of fact, what has occurred to bring about all these predictions of trouble to come? Certainly, there was a scarcity of money in 1913, but did Canada suffer more from this universal condition than other borrowing countries? Not at all. The total borrowings of the Dominion were greater than in any previous year, and the average rate of interest paid by Canadian corporations was less than that demanded of other countries in London. This shows in itself that we have not lost the confidence of investors in the Mother Country.

And there is small cause for complaint of local conditions. Our crops were excellent, and yielded a total net return greater than in any previous year. Manufacturing companies experienced a good year, also, and if there is a temporary slackening in industry, it is realized that this is only a temporary condition, which will soon right itself.

What are the fundamental reasons for faith in the future?

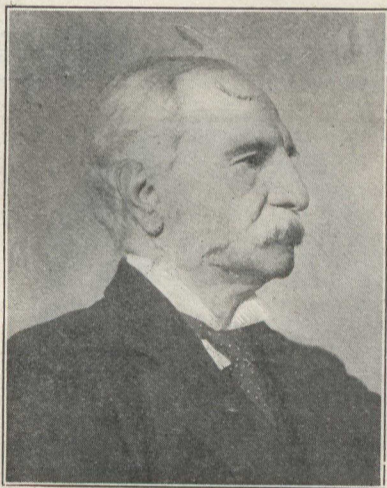
1. The end of the Balkan war. 2. The adjustment and settlement of the political uncertainties among Continental nations caused by the war. 3. The realization by the financial interests of the United States that President Wilson is not a wrecker, and that his policy regarding banking and the currency will not do any harm, but is likely to be beneficial, and that the reduction in the United States tariff is likely to be of benefit to commercial interests. 4. That the American people now recognize that the policy of the Administration toward Mexico will force the resignation of Huerta, and restore confidence and order in Mexico.

The considerations mentioned above have to do with the world situation, but they will have the same good effect in Canada. The principal manufacturing concerns of the country, while not employing their full complement of men at present, are optimistic as to future business prospects.

Canadians have every reason to be optimistic. It will be found interesting to compare the development of the United States and that of our own country. When the former country had a population of eight million people, they did not have a neighbouring nation of one hundred millions to learn from, to trade with, and to co-operate in all sorts of mercantile business, nor did they possess transcontinental railways and numerous canals. These things Canada has to-day, and what is of greater value than all of these considerations together, she has a Mother Country to lend her money to the value of hundreds of millions, and the strength of her might on land and sea to defend her. If, then, the American republic grew and prospered to an extent hitherto unknown in the world's history, what may we expect from our own Dominion?

## A Significant Pronouncement

**A**T the annual meeting of the Toronto General Trusts Corporation, the Vice-President, Mr. J. W. Langmuir, said some very straight and wise words about the duties of trust companies. The report of his company amply bears him out. He said: "The functions of a trust company having the care and management of estates, and the consequent investment of trust funds, surely provide a sufficient volume and variety of work, involving great responsibilities, without it entering upon speculative transactions in real estate or stocks or assuming work other than is required in the performance of duties as executor and trustee and investor of funds under the provisions of the trustee investment act. Not only does it devolve upon a properly-constituted trust company to administer and wind up estates, but it has to obtain and keep invested the funds belonging to such estates during the time the trusts are in operation. As time goes on the work of investing trust funds constitutes a large part of the work of a corporate executor and trustee. In corroboration of this statement I may say that The Toronto General Trusts Corporation to-day is not only an executor and trustee of estates, but in its capacity of investor of trust funds has perhaps the largest loaning business in mortgages and municipal debentures in Canada. I cannot, therefore, too strongly press for



Mr. J. W. Langmuir, Vice-President and General Manager Toronto General Trusts Corporation.

the confinement of the work of trust companies to their legitimate functions, eliminating all speculative transactions, whether in real estate or stocks or underwriting transactions or in receiving moneys, as bankers, on deposit subject to withdrawal by check."

Toronto General has had an excellent year. Very satisfactory payments upon the mortgage investments of the corporation were reported. A substantial increase, amounting to \$300,000, in net profits; \$212,773 in premiums received from the sale of new stock were features of the statement. \$400,000 was carried to reserve and \$42,232 to profit and loss.

## Canada Cement Did Well

**C**ANADA CEMENT bettered its 1912 year in 1913, so far as earnings on the common stock are concerned, three per cent. being the figure for 1913, as against 2.1 per cent. for 1912. The report shows net earnings after deducting discount on bonds issued during the year of \$1,536,432, compared with \$1,394,676 in 1912, an increase of \$141,755. From this bond interest of \$392,215 and preferred stock dividends of \$735,000 were taken, leaving \$409,217 balance for the common stock, which compares with \$284,258 in the previous year.

A feature of the statement is the increase of \$1,288,533 in bank loans, while overdraft advances increased from \$340,375 to \$1,628,818. Total assets have greatly increased, and current liabilities have appreciated \$1,731,421.

There are rumours on the street that there will be a new bond issue very

## How Much Will You Be Worth at Fifty?

It depends entirely on how much you save and how soon you begin. If you risk your money in speculating, fired by an ambition to make sudden profits, you are likely to lose venture after venture, and at 50 you have nothing. If you invest your money in an absolutely safe and profitable investment like the

## 5 Per Cent. Debentures

of the Standard Reliance Mortgage Corporation, and continue steadily putting your savings and profits in these reliable Debentures, in a few years you will have a considerable accumulation that will bring in a steady income. Let us send you full particulars, sample debenture, and booklet free.

## Standard Reliance Mortgage Corporation

Paid-up Capital - \$2,000,000.00  
Assets - - - - \$5,000,000.00

84-88 KING ST. EAST., TORONTO

Chief Office for Canada: TORONTO  
ALFRED WRIGHT, Manager.



IRISH & MAULSON, Limited  
Chief Toronto Agents.

**PELLATT** Members  
Toronto  
**&**  
Stock  
**PELLATT** Exchange

401 Traders Bank Building  
TORONTO

BONDS AND STOCKS  
also COBALT STOCKS  
BOUGHT AND SOLD  
ON COMMISSION

Private wire connections with W. H. GOADBY & CO., Members New York Stock Exchange.

**G.H. MUMM & CO.**  
BY ROYAL WARRANT



TO HIS MAJESTY  
KING GEORGE V.

**CHAMPAGNE**



**THE  
DOMINION SECURITIES  
CORPORATION LIMITED**

ESTABLISHED 1901  
HEAD OFFICE 26 KING ST EAST TORONTO.  
MONTREAL LONDON, E C ENG.

**Western City Debentures**

Victoria . . . . .	to Yield . . . . .	5 per cent.
Regina . . . . .	to Yield . . . . .	5½ per cent.
St. Boniface . . . . .	to Yield . . . . .	5¾ per cent.
Lethbridge . . . . .	to Yield . . . . .	5¾ per cent.
Kamloops . . . . .	to Yield . . . . .	5.80 per cent.
Revelstoke . . . . .	to Yield . . . . .	6 per cent.

Complete particulars on request.

**CANADIAN GOVERNMENT MUNICIPAL  
AND CORPORATION BONDS**

**The Canadian Bank of Commerce**

Head Office: TORONTO

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

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L. . . . . President.  
ALEXANDER LAIRD . . . . . General Manager.  
JOHN AIRD . . . . . Assistant General Manager.

Branches in every Province of Canada and in the United States, England and Mexico.

**Travellers' Cheques**

The Travellers' Cheques issued by this Bank are a very convenient form in which to provide funds when travelling. They are issued in denominations of

\$10      \$20      \$50      \$100      \$200

and the exact amount payable in the principal countries of the world is shown on the face of each cheque.

These cheques may be used to pay Hotels, Railway and Steamship Companies, Ticket and Tourist Agencies and leading merchants, etc. Each purchaser of these cheques is provided with a list of the Bank's principal paying agents and correspondents throughout the world. They are issued by every branch of the Bank.

**The Modern Executor**

A GENERATION ago a man usually appointed a friend or relative as his Executor, often regardless of financial responsibility or special training. The growing preference for a Trust Company as Executor is largely based on the fact that it offers a more responsible, more efficient and more satisfactory handling of your estate. If you appoint this Company Executor your estate will profit by the experience, prudence and judgment of the Company's Officers and Directors. We invite correspondence or interviews.

**National Trust  
Company Limited**

18-22 KING STREET EAST, TORONTO

Montreal      Winnipeg      Edmonton      Saskatoon      Regina

**THE HOME BANK OF CANADA** Original Charter 1854

General Banking Business Transacted.  
Full Compound Interest Paid on Savings Accounts of one dollar and upwards.

HEAD OFFICE AND 9 BRANCHES IN TORONTO JAMES MASON General Manager  
8-10 KING ST. WEST, HEAD OFFICE & TORONTO BRANCH  
78 CHURCH STREET Cor. BLOOR WEST and BATHURST  
Cor. QUEEN WEST & BATHURST 236 BROADVIEW, Cor. WILTON Ave.  
Cor. QUEEN EAST and ONTARIO DUNDAS ST., Cor. High Park Ave.  
1151 YONGE ST. (2 doors North of Shaftsbury Ave. on east side.)  
2115 YONGE ST., NORTH TORONTO, Cor. Eglinton Ave.

soon to cover the heavy indebtedness to the bank. Because of such rumours selling of the common stock occurred, and it sold off a point at the end of the week.

**Trust and Guarantee Company**

THAT the Trust and Guarantee Company of Toronto is playing a rapidly developing part in the financial life of the country is clearly marked by their seventeenth annual statement presented a few days ago at the annual meeting. The total assets were increased by more than a million dollars, and now amount to approximately twelve and a half million. The estates' trust funds alone show an increase of a million, and the guaranteed trust funds an increase of a quarter of a million. The total assets have more than quadrupled in six years. The net profits showed a slight increase over last year, which must be satisfactory to the shareholders to whom a regular dividend of six per cent. is paid. Mr. James J. Warren is president, and Mr. E. B. Stockdale, general manager.

**Dominion Permanent Loan Company**

LIKE other loan and mortgage companies, the Dominion Permanent Loan Company has had a very successful year; the total assets have increased about two hundred thousand dollars, and now stand at \$4,127,670. The profits for the year were \$244,451, as compared with \$216,677 in the previous year. This is an exceptional rate of interest, and the shareholders can hardly expect that it will be duplicated in 1914, although this is possible. The Dominion Permanent pays six per cent., but its earnings have averaged nine per cent. in the last four years. Hon. J. R. Stratton is president, and D. W. Karn, vice-president.

**Canada Permanent Going Ahead**

THE outstanding feature of the very satisfactory statement of the Canada Permanent Mortgage Corporation was the remarkably small proportion of borrowers who were unable to meet their payments in 1913, despite the tightness of money. At the end of the year the company's total claim against properties as yet unsold amounts to only \$9,530. This is a very satisfactory state of affairs. During the year the amount entrusted to the company has increased from \$221,058,661 to \$221,285,661, an increase of \$227,000. Total assets have appreciated by \$527,522 to \$31,826,818. The dividend during the year was increased to 10 per cent., and at the same time \$250,000 has been added to the reserve fund, which is the same as last year, though then the dividend was one per cent. less.

The profits of Canada Permanent, after all deductions, were \$884,626 for the year. Hence, doubtless, the appreciation in the market value of the stock, which opened the week at 190.

**London Street Railway**

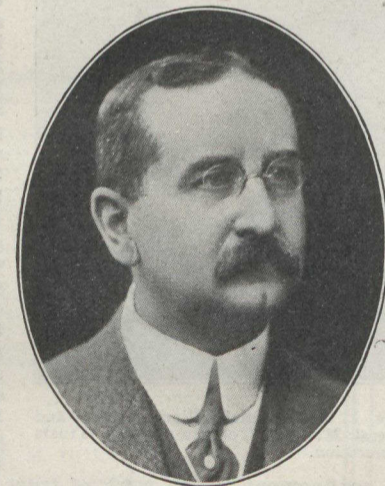
THERE seems to be all kinds of money in street railways. At the annual meeting of the London Street Railway Company, a net income of \$67,936 for the year was shown, against \$67,041 for 1912. The gross earnings of the road from passengers and miscellaneous sources were \$831,966, higher by \$25,735 than the year preceding. Operating expenses showed a decrease of \$15,566 from 1912.

Mr. Henry A. Everett, of Willoughby, Ohio, said that power difficulties have been overcome by the introduction of Hydro Electric energy on the system, and that when the city was able to produce a full load everything would be in a satisfactory state in that regard. The shareholders have every reason for satisfaction in the review of last year, and the outlook for next.

**The Best Year Yet**

WHAT may be described as the most successful year since its inception forty years ago, was the experience of the Mutual Life Assurance Company of Canada, last year. Total assets showed an increase of \$2,181,921, and stand at \$22,252,724. The surplus of \$13,816,612 is \$344,279 better than at the end of 1912. New assurance to the value of \$14,412,962 has been written, which is an increase of \$3,291,538. Total assurance now in force is \$87,392,026. The surplus earned during the year is \$852,163, a remarkable achievement, particularly for such a year as 1913. So that the year from all standpoints has been singularly successful.

Much credit is due to Mr. George Wegenast, whose picture is given herewith. He has been in the service of the Mutual Life since 1880, as cashier, assistant actuary, actuary, and general manager, holding the last position since 1898.



MR. GEORGE WEGENAST  
General Manager for Fifteen Years of the Mutual Life of Canada.

**Gillette Razor's Year**

IT is said of Gillette, the commercial traveler who invented the safety razor bearing his name, that he wanted to sell his razor at a dollar. But an advertising man pointed out that very soon there would be lots of safety razors sold at low prices, and that the way to make money was to sell his razor at a high price. That advertising man knew

his business. The combined sales of the three Gillette Companies, American, English and Canadian, increased 33.5 per cent. during 1913.

Net earnings were \$1,372,273, compared with \$1,155,668 in 1912, an increase of \$216,604. The balance for the \$6,500,000 common stock was equal to 14.6 per cent., after preferred dividends had been deducted. This compares very favorably with 10.8 per cent. in 1912.

As to the Canadian concern, a gratifying increase is shown. The earnings amount to about 20% on its capital stock, which is \$500,000.

**Good News**

A BIT of good news which is an additional proof of improving conditions, is that the plants of the Canadian Car and Foundry Company at Montreal and Amherst, N.S., which were closed at the end of 1913, owing to the slackness of trade, have again resumed operations. The passenger car departments at Montreal are working to capacity, and the freight car departments there at about 40 per cent. Both departments at the Amherst plant are working to capacity.



## London Notes

It is pleasant to chronicle that the metropolis is to have a statue of Elizabeth Fry, the philanthropist, which is shortly to be erected in the new Sessions House of the Old Bailey, in the heart of the city. Mr. Alfred Drury, R.A., has achieved an admirable likeness of the famous Quakeress and prison reformer as she appeared in her later years. The statue, seven feet high, has been carried out in white marble, which shows up well the simple flowing lines of the Quaker dress, while the pedestal has a bas-relief illustrating some scenes typical of Mrs. Fry's life and prison work. The donor of the statue is, quite befittingly, a lady who prefers to remain anonymous. The Old Bailey site is an eminently suitable one, for it is on the same ground as the old Newgate Prison, for the reform of which Mrs. Fry worked so strenuously in the early years of last century.

In the crusade against cancer I hear from Paris that the microbe of this terrible foe of humanity has been discovered, or, more correctly, isolated, by Dr. Bosc, of Montpellier University, in Southern France, the professor of pathological anatomy at one of the most ancient and celebrated schools of medicine in Europe. The professor is convinced that the bacillus of cancer is principally to be found in water, and more especially in stagnant water, in low-lying, wooded districts. Britons are much interested in the supposed "find," seeing that the Registrar-General's report shows the death rate has been doubled within the last forty years—which makes the question one of the most urgent and widespread importance. Possibly the moment of revelation is at hand.

Their Majesties will probably select north-east England as the scene of their industrial progresses during next summer. The Royal visit to Durham at the end of the present month will introduce Queen Mary to some aspects of life amongst the mining population which have not been studied previously. This will be followed by a visit of seven or ten days' duration next July to the same coast, and then afford Royalty an opportunity of examining the iron and steel industries, especially those which are concerned with shipbuilding. This visit may be preceded by one to the new Hull docks, but the details of that project are also in abeyance for the time being pending a provisional appropriation of dates for the State pageants of the London season.

CALEDONIAN.

## Maintaining Roads

Sir,—It is positively refreshing to read a reflection as thoroughly practical as that which appeared in a recent issue of your paper on maintaining roads, and if the wise words there written are taken to heart we shall endure less absolute discomfort and less risk of danger to life and limb. Everyone who is concerned with the making of estates or of public highways is or should be aware that without a solid foundation and continuous upkeep, a road in the best sense is non-existent. When well built and well maintained it is something the country may be proud of. I am afraid your words are very true, "We seem to have about the same amount of knowledge of good roads as we had a hundred years ago." This should not be. Some roads "made" last summer are already quagmires, and one shudders to think of their condition next spring. A letter of this kind is no place for practical information on road construction, but your sensible note contains within a few lines more wisdom than has been vouchsafed on this subject in any other agricultural or engineering journal it has been my lot to read. It should be pasted up in every architect's and engineer's office, and the City Hall not left out.

Toronto. E. T. COOK.

# The Trusts and Guarantee Company, Limited

Head Office: 43-45 King Street West, Toronto

The Seventeenth Annual General Meeting of the Shareholders of The Trusts and Guarantee Company, Limited, was held in the Company's Board Room at noon on January 30th, 1914.

The President presented the following:

## Seventeenth Annual Financial Statement

### BALANCE SHEET, DECEMBER 31st, 1913

LIABILITIES.		ASSETS.	
<b>Capital Account.</b>		<b>Capital Account:</b>	
Capital Stock subscribed ..	\$2,000,000 00	Mortgage Loans, Call Loans, Debentures and other Securities, with interest accrued thereon .....	\$1,238,742 64
Dividend due January 1st, 1914 .....	40,514 96	Office Premises at Toronto and Calgary, Safe Deposit Vaults, Fixtures, etc. ....	356,857 16
Sundry Accounts payable ..	2,587 53	Real Estate .....	82,668 97
Balance at credit of Profit and Loss .....	348,695 05	Cash on hand and in Bank .....	64,074 95
	<u>\$ 2,391,797 54</u>	Uncalled Capital Stock ....	\$ 1,742,343 72 649,453 82
<b>Guaranteed Trust Account:</b>		<b>Guaranteed Trust Account:</b>	
Trust Funds, with Interest accrued to date .....	\$3,821,687 62	Securities on Real Estate, Stocks, Bonds, Debentures, etc. ....	\$3,728,588 22
	<u>3,821,687 62</u>	Cash on hand and in Bank .....	93,099 40
<b>Estates and Agency Account:</b>		<b>Estates and Agency Account:</b>	
Estates and Trusts under administration by the Company .....	\$6,198,496 39	Mortgages on Real Estate ..	\$1,512,266 57
	<u>6,198,496 39</u>	Other Securities, including Unrealized Original Assets .....	4,535,053 39
	<u>\$12,411,981 55</u>	Cash in Bank .....	151,176 43
			<u>6,198,496 39</u> <u>\$12,411,981 55</u>

**JAMES J. WARREN,**  
President.

**E. B. STOCKDALE,**  
General Manager

Votes of thanks were extended to the Board of Directors, the Advisory Board to the Alberta Branch, and to the officers and staff for their efficient and painstaking services in the Company's behalf.

The following were elected Directors for the ensuing year: J. H. Adams, Toronto; W. D. Bell, Chesley; A. C. Flumerfelt, Victoria, B.C.; Lloyd Harris, Brantford; D. W. Karn, Woodstock; A. F. MacLaren, Stratford; Hon. Senator MacMillan, Alexandria; N. W. Rowell, K.C., Toronto; C. E. Ritchie, Akron, Ohio; G. P. Scholfield, Toronto; E. B. Stockdale, Toronto; W. Thorburn, M.P., Almonte; James J. Warren, Toronto; Matthew Wilson, K.C., Chatham.

The Board subsequently met and unanimously elected Mr. James J. Warren, President; Messrs. D. W. Karn, C. E. Ritchie, Vice-Presidents; Mr. E. B. Stockdale, General Manager, and Mr. C. S. Hamilton, Secretary of the Company.

### The substantial growth of the Company's business is shown by the following table:

Year.	Guaranteed Trust Funds.	Estates Trust Funds.	Total Assets.
1905 .....	\$ 82,922.59	\$ 644,442.62	\$ 2,870,906.16
1906 .....	294,526.35	1,259,663.78	3,726,023.51
1907 .....	785,421.52	1,851,013.16	4,830,482.13
1908 .....	1,341,660.37	2,325,662.42	5,883,667.58
1909 .....	1,936,233.72	3,251,479.94	7,431,639.29
1910 .....	2,862,212.12	3,801,378.66	8,937,789.81
1911 .....	3,237,694.80	4,579,046.73	10,123,169.48
1912 .....	3,559,141.04	5,196,383.42	11,146,006.87
1913 .....	3,821,687.62	6,198,496.39	12,411,981.55

**JAMES J. WARREN,**  
President.

**E. B. STOCKDALE,**  
General Manager.

You look forward to reading the Canadian Courier every week, don't you? It should reach you by Friday. If it does not, advise the Circulation Manager.





## SYNOPSIS OF PRECEDING CHAPTERS.

Description of the Darley home in Connemara, which contained the famous Velasquez; of Sybil Darley and her mother, who owned the picture suggesting the personality of her husband whom she supposed to be dead; of young Hugh and the storm; arrival of the storm-beaten hunter, the Earl of Sternholt, connoisseur in pictures; interested in the Velasquez, he offers to send for a famous Italian expert, Pallacio, who at first pronounced the picture a copy.

The picture suddenly disappears. Pallacio, on his way back, is arrested, but innocent. Mrs. Darley, overcome with grief, tells Sybil the story of her husband's life, how the picture came, and how he disappeared. Hugh Limer leaves Connemara. He goes to London to study medicine. In an old art shop he buys cheap a Max Weenix canvas. He views an operation on a man's heart and is repelled by the dissecting room. His mother decides that he cannot study medicine. Through the Max Weenix he meets the director of the National Gallery, who buys from him the picture.

Hugh enters as assistant in the shop of Pallacio and is sent up country to buy bargain pictures at an auction. In a pawnshop of a little town he stumbles across what he recognizes as an early Gainsborough, which he buys for ten pounds. Pallacio refuses to take it. Hugh pays him a hundred and leaves his employ. The picture is sent to Christie's in Bond Street and sold by auction for 6,650 guineas. Hugh's fortune and reputation as a dealer are made. He becomes an expert. In a book of Turner's poems he finds a letter from Turner to Ruskin concerning a Turner masterpiece since lost to the world. He determines to find the Turner.

## CHAPTER XI.—(Continued.)

**A** MANY-GABLED cottage nestled in a hollow on the slope of a high hill. A small stream came down from the hills, loitering and lazing on the level ground on which the cottage stood, circled the homestead and orchard in a silver loop, and then sped swiftly down into the valley. Across the narrow valley the rich land sloped up in smooth clear curves crowned by a deep wood through which the tower of the cathedral showed black against the rich crimson of the sunset. The cottage had been nearly a year unlet. The honeysuckle in the porch was overgrown and trailed across the entrance, and the fine orchard was a wilderness of fragrant blossoms, pink and white, heralding a rich harvest.

For a moment Hugh's rapturous enjoyment of the beauty of the scene drove even Turner from his mind. But the thought returned insistent. Here surely the great picture was painted. This was the glorious scene that inspired it. If further proofs were wanting he found them in the high conservatory that stretched from the northern side of the cottage—an artist's ideal studio.

The cottage was larger and more comfortable than its exterior promised, with glorious views on all sides, and little balconies fitted to the windows for their better enjoyment. Though so long untenanted the interior was as neat as a doll's house, the rooms full of fresh air and sunshine, and the quaint old-fashioned furniture wonderfully well preserved. The caretaker herself was not of the common type. A comely and buxom country woman, she had been cook to three generations of tenants, having always, as she informed Hugh, been "let with the house." She was nervous lest she should be evicted by a new tenant. Hugh cheered her up as he departed with half a sovereign and an assurance that if he took the house he would take her with it, and so left her curtseying her gratitude in the honeysuckle porch.

The agent was no less delighted than surprised to find a purchaser for the place, for which it had been so difficult to find a tenant. The title was clear and simple. The cottage stood on its own freehold. The owner was abroad and wanted money. So

Hugh bought the place as it stood, furniture and all, paying without demur the price demanded, much to the surprise of the agent. But setting aside the hope of finding the lost Turner, he believed the place with its quaint old Chippendale furniture to be cheap at the price. Three thousand five hundred he paid for it, and had not the conscience to haggle with the agent.

A fortnight later saw him duly installed. The curious exultation of ownership that only land can excite, was strong in him as he stood the first evening in his own honeysuckle porch and looked out over the wide and beautiful landscape. The cottage was his own, the ground under it and round it absolutely his own, in the quaint phrase of the law, "from the centre of the earth to the heavens." The thought had a curious fascination for him. That delight in possession which glorifies the thing possessed, has always been the most impregnable bulwark against Socialism.

Each week's end Hugh gladly ran down from arid London for a quiet respite at his cottage, which, under the skilful domination of Mrs. Dorking, cook and housekeeper combined, speedily took the semblance of a home.

But the thought of the lost masterpiece was still constantly in his mind, and the wide and lightsome conservatory which suggested a studio had a special charm for the new owner. He loved to picture the great painter in the room through that "artist's summer" which his letter described, wrapt in the ecstasy of artistic creation, making his last great bid for immortality.

The studio served as a breakfast and smoking room, from which he could pass at pleasure into the orchard where the wide boughs of the gnarled old fruit trees showered warm and perfumed snowflakes upon him as he walked.

**T**HE floor of the studio was of narrow planks of old oak, darkened and polished by feet of generations. A cumbersome frame for flowers which had long stood in the centre of the room had been moved to make place for his table and easy chair. One day, coming down an hour before his time, he found the old oak floor scrubbed clean ready for the coating and polishing of beeswax beloved of the careful housewife.

As he settled cosily in his armchair with a book in his hand to wait for breakfast, his eyes glancing carelessly over the newly scrubbed floor found near the centre, where the northern light that painters love fell clearest and purest, some faint specks of colour. The trivial discovery affected him strangely. To him their meaning was instantly plain. There Turner had set his easel, there the great picture was painted. The whole scene shaped itself vividly before his mind's eye, for it is those trivial touches that powerfully stimulate the imagination. One may walk through the Coliseum unmoved, vainly invoking inspiration. Suddenly, from the sight of a broken urn amid the ruins, or the shattered fragment of a bas-relief, the miral of the past seizes upon the soul and has sudden vivid overpowering vision of the grandeur that was Rome.

Even so those few poor paint stains on the newly scrubbed floor, showing distinctly in the warm sunshine that flooded the room, gave Hugh's inner sight the great painter seated in the centre of the room, the cunning right

hand long since returned to dust, still busy in the creation of his masterpiece. Every detail of the man and his work was there, even to the tiny drops of pigment shaken from the overloaded brush.

Hugh's book was forgotten! He took the old letter again from a case in his pocket and read. A new light came to him. The picture was not lost or stolen or destroyed, but hidden by the hand that painted it. This was the meaning of his words, "the light will never hurt it, at least, till the painter is dead." This is why he urged Ruskin to see it soon lest he might never see it. The hiding place of the picture was the secret that Turner had to tell his trusty friend. It was plain that secret had not been told.

**S**OMEWHERE the great picture lay secure. Of this Hugh felt convinced. He knelt to examine the paint stains on the floor, reverently, as a devotee at the shrine of a saint. The faint smears and patches of red, blue and yellow were strangely intercepted by the lines between the planks of the flooring. Here a smear of red on one side of the line turned abruptly to red on the other side. Here was a patch half red, half yellow. There was no shading of one colour to another. They ran in straight, sharp lines along the divisions of the boards. Suddenly, the explanation came to him. The planks had been taken up since the drops of paint had fallen, they had been hastily replaced and changed in the replacing. The question shaped itself naturally in his mind. Who had done this and why had he done it? And with the question came a sudden inspiration that set his heart throbbing furiously. The great picture was hidden under the flooring.

He was quivering all over with excitement. His hands trembled so that he could hardly hold the screwdriver and hammer. With much difficulty he loosened the end of a plank close to the wall. Raising it slowly he forced the reluctant nails, glued in with rust, to release their grip in the wood. One, two, three of those strips he raised in turn, leaving an open channel in the floor crossbarred by the joists. In the space between the joists he caught sight of a round disc of rusty metal and grew suddenly faint with excitement, for the conviction was strong upon him that he had found the lost masterpiece. Very carefully he coaxed the long, thin cylinder up through the opening, reddening his fingers with the rust, and rolled it out on the floor. He was very quiet now, but very pale. Curbing his eagerness and dallying with his delight, he put the boards back carefully in their places before he opened the case. The staple that held the padlock was eaten through with rust and yielded to a touch. Outside the metal of the case was rough and red, inside it was smooth and bright as silver. With trembling fingers he drew out a long canvas roll; there could no longer be any doubt. The lost Turner was found!

Still mastering his curiosity, Hugh determined to see the picture as a whole and at its best.

Setting the roll on the floor he deliberately removed half a dozen small pictures—Dutch pictures—that covered a wide space on the panelled wall where the light fell clearest, and set a short library ladder and a box of drawing pins ready to his hand. Then

## CONFEDERATION LIFE ASSOCIATION

## Forty-second Annual Report

Figures for the Year 1913 Show Satisfactory Advance in the Affairs of the Company.

The Forty-second Annual Meeting of the Confederation Life Association was held at the Head Office on Tuesday, January 27th, when the Report of the Directors for the year ending December 31st, 1913, was presented.

The statement furnished evidence of a healthy condition in all departments and of the Company's continued prosperity.

## NEW BUSINESS.

Accepted new insurances aggregating \$12,092,535 were written during the year, and the total amount in force at December 31st was \$69,094,281.

## PAYMENTS TO POLICYHOLDERS.

There was paid to Policyholders and their beneficiaries the sum of \$1,621,707.91. Of this amount the death claims totalled \$537,629.66, while holders of maturing endowment policies received \$470,969.69, and there was allotted by way of dividends to participating policies \$214,659.39. The latter figures show a large increase over those for any previous year in the Company's history.

## INCOME.

This branch furnishes evidence of splendid growth. The net income from premiums amounted to \$2,734,127.89; from interest, \$838,573.11, and from rents, \$104,927.35, the combined figures being \$428,063.63 in advance of 1912.

## ASSETS.

The Assets, which now total \$18,723,820.42, show an increase of \$1,453,428.58 in the year. All moneys are invested in securities of the highest standard, and in strict conformity with the requirements of the Canadian Government. The rate of interest earned upon the Company's funds again shows an advance over the previous year, and assures to Policyholders a continuance of the favorable returns which have governed in the past.

## SURPLUS.

In regard to surplus, gratifying results are reported. During the year there was earned the sum of \$500,970.42, and at December 31st the total fund held by the Company for the protection of its policyholders over and above all existing liabilities amounted to \$2,081,781.09.

## CHANGE IN THE DIRECTORATE.

During the past year the Board suffered loss by the death of the Honorable James Young, who had been a member of the Directorate since 1871.

The vacancy was filled by the appointment of Mr. W. C. Macdonald to the position of Managing Director. Mr. Macdonald has been prominently associated with the Company for many years as Secretary and Actuary, and his elevation to the above responsible position assures a continuance of the careful management which has placed the Association in its present enviable position amongst Canadian corporations.

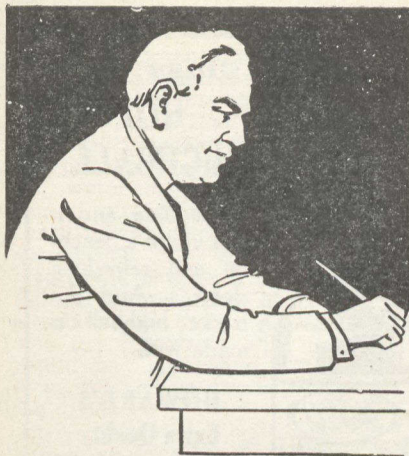
## ELECTION OF DIRECTORS.

The following were re-elected Directors for the ensuing year:—

Mr. W. D. Matthews, Sir Edmund B. Osler, Mr. J. K. Macdonald, Colonel D. R. Wilkie, Sir William Whyte, Mr. Joseph Henderson, Mr. Cawthra Mullock, Mr. John Macdonald, Lieut.-Col. Albert E. Gooderham, Mr. Thomas J. Clark, Lieut.-Col. J. F. Michie and Mr. W. C. Macdonald.

Mr. J. K. Macdonald was re-elected President, Mr. W. D. Matthews Vice-President and Chairman of the Board, and Sir Edmund B. Osler Vice-President.





**BRAIN WORKERS**  
Require The Most Nourishing Food

in an easily digested form. O'Keefe's Special Extra Mild Ale comes under both heads. It has the rich nutriment of the choicest barley malt from which it is brewed. And its food properties are readily assimilated by the system.

**O'Keefe's**  
Special



EXTRA MILD  
**ALE**

The Beer That  
Is Always O.K.

Insist on having  
"O'KEEFE'S."

The O'Keefe Brewery  
Co. Limited, Toronto.

If your dealer will not supply you, phone us Main 738 or Main 4453, and we will see that you are supplied at once.

347

**SEASICKNESS**  
AND **TRAINSICKNESS**



**Mothersill's**  
Seasick Remedy

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with eyes averted he unrolled the canvas. It was no easy task. The picture struggled hard to keep the curve it had held so long. But patience conquered, and with eyes still averted, seeing nothing but a glimmer of bright colours, Hugh stretched and pinned the canvas over the vacant panel, a few feet from the ground. Then, stepping back half a dozen paces, he gazed on it with all his eyes and soul together, drinking in its beauty with a delight that was akin to pain. His wildest dreams were realized in the masterly perfection, the ravishing beauty of the picture. This is what he saw—

The sun rising behind Salisbury Cathedral, flooded the sky with rose and amber light. Every pinnacle and crocket on the slender, soaring spire glowed with the reflected glory of the sky. Mists still lay heavy on the meadows, but the trees were emerald with the light and moisture of the dawn. A procession of slender cloud waves, variously tinged through the long gradation from pearl grey to rosy, tender pink, slipped into the dim horizon; and a procession of dark birds seeking the tree tops echoed the clouds and gave emphasis to all the feast of colour.

There was no incident in the picture; there were no incidentals. It was the record of an emotion rather than the record of a scene. It recognized the comprehensive unity of nature. The painter had fitly labelled it, "The Paen of a Pantheist."

When Constable exhibited his "Salisbury Cathedral" in the Academy in 1823 he remarked to a friend that Turner was "mad with ability." What would have been poor Constable's despairing comment had he seen such marvellous justification of his praise?

Comparison was so often made between those two great contemporaries that Turner's choice of subject seemed to carry something of a challenge. Salisbury Cathedral had come to be regarded as a subject sacred to the genius of Constable. Hugh had often drunk delight before the famous picture in the Victoria and Albert Museum. It had its faults to be sure. The trees were a little out of drawing. The Cathedral slightly chalky in its colouring. But Constable's had justified his boast that he was the painter of God's own sunlight.

Hugh, ignoring its faults, had given it his wholehearted admiration. "Where," he asked, "can we hope for a faultless masterpiece?" Here was his answer, the canvas before him, perfect and peerless, challenged and conquered the famous Constable.

CHAPTER XII.  
The Coming of Sybil.

THE new Turner was the rage of the London season. The whole town went mad over it. The few who really loved pictures tasted a genuine and undiluted delight, and the many who made pretence felt constrained for their reputation's sake to flock, admire and applaud. A romantic story of the finding of the picture in which a few isolated facts were woven into an elaborate fiction found its way to the newspapers and gave it a special vogue. Fashion proclaimed it was the thing to see.

Each day an eager crowd freely paid an entrance fee of half a guinea to contemplate this wondrous treasure trove, in the great salon where it was exhibited alone in its glory, with all the lights disposed to show it to its best advantage. From the first the critics and connoisseurs never whispered a doubt of the genuineness of the picture. No hand that ever held brush, save his alone, could have painted it; no other soul but his have conceived its brilliant ravishing beauty. It was signed all over in every brush mark by the genius of the painter.

From all parts of the world artists and collectors visited the glorious picture as at a shrine. Hugh had dazzling offers from art-stuffed millionaires, but he laughingly refused to sell. To him, more than to any other, so subtly attuned to artistic beauty, the picture was an intense and abiding delight, renewed each time he gazed upon it. To sell it would be to sell part of his life. Nor was he free from the lower

joy of possession from which no human being is wholly immune. The thought that the glorious masterpiece was his very own enhanced his joy in its perfection.

Of the joys as of the sorrows it may be truly said that "when they come not single spies but in battalions." From the moment he found his feet in London, Hugh had constantly urged his mother to come and live with him. But she could not bear to tear herself away from the old ties and the familiar scenes of the West of Ireland. Always her friend, Mrs. Darley begged her to wait a little longer, and still a little longer till all three could go together. So the months slipped into years, and she still tarried. Now at last came a letter from home, with the welcome news that his mother and his mother's friend and her friend's daughter were coming at last.

READING between the lines he felt sure that the girl was the ruling spirit in that resolve—the Caesar Augustus of the triumvirate. "Sybil," his mother wrote, "is still devoted to art. Her sketches are really wonderful. Her mother and I think they could not be improved. But she declares that they are daubs, that she knows nothing, and that 'she must come and study in London.' Of course, her mother yielded—she always does to Sybil—and yielded so completely that she is now convinced that the idea of the London trip came first from herself. I will miss the old scenes, Hugh. There is no use making belief I want to live in a big, strange city. But the thought that I shall have you every day, my darling boy, makes up for everything. Sybil bids me tell you she is longing to see all your great pictures. When I said 'and himself, Sybil,' she answered, 'Oh, of course,' and changed the subject. What does that mean, Hugh? I have my suspicions. She has grown a very lovely girl, and you will have your mother's blessing if you want it."

The disjointed sentences at the end of the letter set him thinking. He had not forgotten his playmate of the old days through those crowded years of exciting life in London. But he had always thought of her as a child, always written to her as a child. Now suddenly the rambling words of his mother made him realize for the time, with a curious shyness, that she was a beautiful woman. His heart beat faster at the thought that seemed to throw its light back over the familiar boy and girl comradeship of the old days. How would they meet after that long absence? Would she kiss him as she used to kiss him, meeting and parting? The mere thought of it sent a thrill through him that made him jump from his easy chair and pace rapidly up and down the room. Hugh was a good and a loving son, but all that night when he lay in bed pondering over the happy reunion with those he loved, it was the thought of meeting Sybil that moved him most, and it was of Sybil he dreamed when he slipped over the borderland into sleep. From all which it is plain that poor Hugh's heart was in a parlous state inflammable as the tinder ready for the spark.

A fortnight later he paced the long platform at Euston for an interminable half hour waiting for the Irish Mail. Never did minutes go by more slowly. Up and down the platform he went at a furious pace, as if he might thereby provoke the station clock to emulate its speed. But the hands seemed to hang immovable, and more than once he took out his watch in the conviction that the clock had stopped. At last, yet "on time" to the fraction of a second, the train came gliding up the platform with eager faces at every window. One glance was enough for Hugh as the carriage went past him. He had a sight of his mother's familiar face, all alight with love and longing. A sudden rush of feeling flooded his heart, sweeping all other thoughts away. He was at the carriage door before the porter, and lifted his mother out in his arms.

Her tears of joy were wet on his cheek as she kissed him, murmuring his name. For a while they stood



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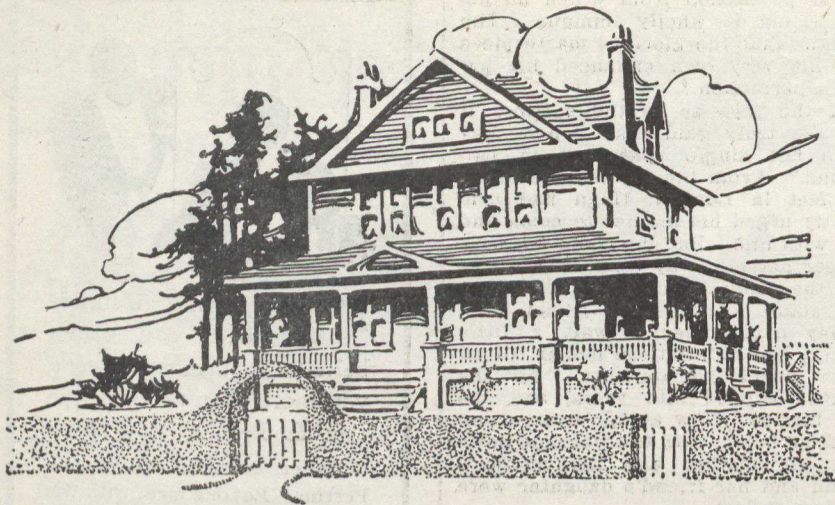
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together on the thronged and noisy platform, unconscious of bustle, noise and throng, mother and son reading love in each other's eyes, alone in the world.

Then Hugh was aware of two ladies who stood a little apart smiling pleasantly. Mrs. Darley he recognized at a glance. She was scarcely changed at all. A little older she seemed, a little sadder, but sweet and gentle as of old. But Sybil! Could this stately beauty in the glorious dawn of young womanhood be his wild harum scarum partner of his rambles over the mountains of Connemara? The fatigue of the long journey had not touched her fresh young beauty, had not dimmed the lustre of her eyes, or faded the damask roses in her cheeks. If a stray ringlet of her golden hair had broken loose across her forehead it but added to her loveliness.

Her voice, too, he thought, sounded more musical than in the old days. "When you two young people," she said, "are done lovemaking, perhaps Hugh would look after our luggage."

At that he awoke from the amazement into which her beauty had plunged him, and welcomed mother and daughter.

Sybil greeted him with a sisterly affection, as if they had parted the day before yesterday, and gave him her cheek to kiss. It used to be her lips in the old days. The touch sent his heart throbbing, though a curious disappointment mingled with his rapture. The girl was too sedate, too self-composed. He would have her shy and agitated as he was, by the meeting, conscious that whatever the future might bring the old relationship, in which sex was ignored in friendly comradeship, had vanished forever.

HOW could he—a mere male—know that the frank, easy mannered girl had planned the manner of their meeting for weeks before with a beating heart; that ner frank and easy self-possession was consummate acting, of which women only have the secret, to hide an agitation greater than his own.

They all went home together to Hugh's spacious home on the skirts of Hampstead Heath, until the pretty cottage, not half a mile away, which he had secured for Sybil and ner mother, was ready to receive them. For all four it was one of those evenings of pure delight that come seldom in any life, and in some lives come never. Delight blended of joy, of loving reunion, of pleasant remembrance, of delightful anticipation.

In the spacious sitting-room, where a bright fire blazed in the wide grate, and the electric lamps, shaded to faint pink, shed a mellow light on the artistic treasures, they talked from full hearts far into the night. Sybil sat self-possessed, demure and very beautiful at the foot of the small supper table, Hugh opposite, and the old ladies on either side. She seemed to have slipped back quietly into the frank comradeship of the old days, and chatted gaily of their doings in Connemara, and their prospects in London, while Hugh looked and listened, amazed at the radiance of her young beauty.

There was the old bond still between them of artistic sympathy. Hugh's pictures had a new value in their owner's eyes from her keen appreciation of their beauty.

"I will show you my portfolios in the morning, Hugh," she said, "if you would care to see them. Oh! of course, I knew you would say that. But I still hate flattery—good-night"—and again she touched his cheek with her lips in a calm sisterly salute that seemed to turn his blood to flame.

That night he tossed on a sleepless bed in a fever of love, with its alternate fits of passionate hope and chill despair.

As for Sybil—but it is not fair to discuss the secret emotions, if any—of a lady. This alone is certain that she was placid as ever when she met him with undimmed beauty next morning at early breakfast.

While the two mothers were busy planning out a shopping campaign, Hugh and Sybil pored together over her portfolios, he frankly surprised and delighted. In the years of absence

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and the constant excitement his life held, he had half forgotten the brilliant promise of his girl playmate. Now he found that the promise was abundantly redeemed in the hundred and one sketches in the portfolio, pencil, water-colour, and pastel. The faults were manifold, but they were those for which lack of training was responsible. A vivid conception, a clear, bold outline, a delicate and delightful appreciation of colour were all manifestly there. Above all, there was the fellowship with nature, the rapturous enjoyment of Nature's beauty, which is the supreme gift of the artist.

Here was a joyous vision of two brown-sailed fishing boats scudding under April rain clouds across a sunlit sea. There little valley amid the frowning mountains at evening, brimful of solemn brooding intensity. A great hawk soaring across the bogland was strangely reminiscent of Hiroshigo's wonderful woodcut of an "Eagle above the snow-covered plains of Yedo," which the girl never could have seen. A Connemara village lay silent in the moonlight, with a stream of yellow light from one window streaking the steel grey of the road. Three tall pines swayed on the summit of a bleak hill, silhouetted against the setting sun. A mountain pool held all the colours of the artist's palette, simmering half hidden in its bosom, beneath its gold-brown surface. Silently, almost timidly, Sybil watched Hugh's face light up with pleasure as he turned over the sketches with keen enjoyment.

"Well?" she said at last, asking the question only when she was quite sure of the answer, "do you approve? Will I ever come to anything?"

"You have kept your promise, Sybil," he said slowly, "you will be an artist."

Delight shone in the lucid eyes that met his own, and dazzled him with their brightness. "Do you mean it, Hugh—do you mean it? This is not flattery or friendship?"

"Plain truth. It is the critic that speaks, Sybil, not the friend nor the flatterer"—he had almost said lover. She flushed a little as he paused for a second to choose a word. Did she guess the word he had omitted when she switched the talk deftly back to the old days in Connemara, and they lapsed into the spirit of frank companionship as they talked. They were boy and girl again, but with this difference. There was one topic on which he was nervously anxious to speak, and which she was nervously anxious to avoid.

Half as a diversion she begged him to take her to see his wonderful Turner. "I have read everything that has been written about it," she said, "and I have been longing to see it as a saint longs for heaven."

There came to Hugh a desperate resolve, in which cowardice and courage were strangely mingled, like a soldier's, when he volunteers for a forlorn hope. In the picture gallery he would ask his question and know his fate.

LIKE a saint she worshipped in silence before the picture, with lips parted and shining eyes and changing colour. Hugh's eyes were riveted on her face, as hers on the Turner. For once he had found something more beautiful than his masterpiece. His love so overpowered him he could scarcely speak.

"Do you like it?" he stumbled out at last.

"Like," she cried indignant, "what a word, what a weak, foolish word. It is wonderful, most wonderful! Its beauty goes right through to one's soul. It makes me tingle all over with sheer unreasoning, incomprehensible delight. I cannot yet think of how it is all done. That will come later, but now I only just want to sit still and look at it to my heart's content."

He set a chair for her at the spot where she could see the picture best and he could see her, unconscious as the picture itself of the admiration she evoked. Her cheeks glowed with a warmer red, her eyes were all alight. The lips parted a little in a smile of



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rapturous enjoyment, showed a thread of pearly teeth between.

Still he watched, silent as herself, in a like entrancement. She spoke at last: a reverent whisper as a devotee speaks in a church. "It is a miracle! Oh! you lucky, lucky man: to have such a picture to look at when you choose; to have summer and summer's beauty and sunshine in your room when it is grey, dreary winter for all the rest of the world."

"Would you care to have it for your own, Sybil?"

The words had slipped out half unconsciously, fashioned by his thought of the moment before.

She laughed good-humouredly, "How foolish you are. I have no money to buy masterpieces, and if I offered you the Bank of England I know you would not part with your matchless Turner."

"I did not mean to part with it," he said boldly. If she found any hidden meaning in the words she made no sign.

"SO I thought," she answered simply. "I would not if it were mine. It is enough to make me smash my palette and burn my brushes," she added after a moment. "If it did that," Hugh broke out, "I should be sorry I ever found it. Some day, Sybil, you will paint a picture that will live, a scene in Connemara. I have the very place in my mind at this moment. You know the corner of our favourite path, where the lake suddenly shows through the fringe of trees with the long curve of the blue hills behind."

"I have often stood there since you left us, Hugh," she said softly, "in the golden sunset when the lake was a pool of flame, and the trees stood clear against a rosy sky, and thought of the good times we had together in those days that are gone forever."

"There are better days still to come for you and I, Sybil."

"I cannot think it," she said softly. "I was very happy then."

Their eyes met, and love flamed up in his heart with sudden fervour, not to be controlled. The impulse to tell her then and there quite mastered him. His voice trembled with eagerness, the words jostled each other in their haste to his lips.

"I was very happy, too, Sybil. I did not think there could be greater happiness, but now it seems to me as nothing."

"Nothing compared with the hope—"

A sharp knock at the door cut his sentence in two. Then without waiting for a reply Ella Pallacio broke into the room, faultlessly attired in gay colours that set off her brilliant beauty to the uttermost.

She stopped short at the threshold, her hand thrown out and head thrown back—a superb figure of surprise, and conscious of her own grace and beauty.

"I beg your pardon, Hugh," she said, "I thought you were alone. I just wanted a word with you."

Sybil had risen as the girl entered, and Hugh was compelled to introduce them. "Ella, Miss Pallacio," he stammered, "will you let me introduce you to Miss Darley?"

The girls bowed and smiled with chill courtesy, like swordsmen about to engage, each conscious of the other's beauty. The blue eyes challenged the black.

"Delighted to meet you," said Sybil softly. "I am sorry I have been in the way, but I am just going. I will not interrupt your business with Mr. Limmer any longer." Hugh protested, but Sybil persisted smilingly.

"If you wait a moment I'll be with you," he said.

"No, no, no, you must not hurry business on my account. I can make my own way back quite easily."

"Don't look so cross, Hugh," Ella pouted plaintively, when they were alone. "I meant no harm. I came to tell you my good news. Stephen and I are engaged. He says you are the best friend ever a man had. Why do you look at me like that. What have I done? Won't you wish me joy?"

It was not joy that Hugh was tempted to wish her at that moment. So much at least was plain from his

face, though he did not answer in words.

He walked twice up and down the room before he was sufficiently master of himself to speak. But it was impossible to resist the appeal in those bright eyes.

"I congratulate you with all my heart, Ella," he said gently, "you are going to marry a real good fellow. Be good to him."

"That means I am to give up flirting," she retorted saucily. "Well, I don't suppose you will give me the opportunity any more. Who is she, Hugh? I congratulate you on your good taste. She's lovely. There, don't fly into another tantrum. It's no harm to praise her, I hope. Of course, I could see I was in the way when I bounced into the room, but what was I to do. If I spoiled one chance you can try your luck some other time, can't you?"

Hugh winced at her careless words, but he kept a tight grip on his temper. "Don't talk like that, Ella," he said, "I don't like it." She looked at him keenly for a moment, and the gray light in the black eyes softened to sympathy as she looked.

"Are you so hard hit, old boy, at last. Well, I won't even ask who she is. I will wish you luck, and I hope I may soon wish you joy. You have always been a kind friend to me, and I was very fond of you once upon a time. But all the while I knew you were never fond of me in the right way. I might have broken my heart about you, my dear, if Steve hadn't come along. We've had a jolly time together, Hugh, but we must bid it good-bye—mustn't we. This is to be the very last." Before he was aware the impetuous beauty had stooped and kissed him, and then ran laughingly from the room.

"Lucky Sybil didn't see that performance," thought Hugh, "or I was quite done for."

Sybil was in high good humour when they lunched together tete-a-tete, the old ladies not having yet returned from their shopping. Yet there was a subtle change in her manner, which he felt but could not define. Their old intimate comradeship was quietly ignored. She smiled as brightly, she talked as pleasantly as ever, but the mood of the morning was impossible to recall.

All through the lunch Hugh chafed against the impassable barrier that kept them apart, tantalized by her brilliancy and beauty. How could he tell that when at last he took himself off for a sulky smoke in his studio, the gay young beauty flew at once to her bedroom to ease the strain on her nerves by a good cry, which is a woman's substitute for man's great solace—tobacco.

IT was a relief to Hugh when Pallacio burst into his studio, his gaunt, deeply-lined face more livid than ever, his sunken eyes blazing with fury, as he denounced him for having trifled with his daughter.

"You made love to the girl," the old man said, stammering in his rage. "You made belief you would marry her, now you pass her over like a plaything you have grown tired of to that penniless dauber, Browne, who should be a grocer instead of a painter."

"Get out you old fool," cried Hugh briskly. "She and I were good friends, nothing more. Browne will make her a better husband than I ever could. Besides, she loved him and not me. Take my word for it, Pallacio. Browne is a first-class painter who will make his mark one of these days."

"Aye," sneered Pallacio, "one of those days when Ella has been starved to death in a garret. You want to be rid of her, so you turn her over to this pauper, my poor little girl whom you deceived. I'm not long for this world, Limmer, but it would be some comfort if I could pay you out before I die. You have got a new girl now, Ella told me about her. May—"

"Stop," cried Hugh, roused to a sudden spasm of anger. "If you can't keep that evil tongue of yours quiet—get out."

The old man shook all over with impotent rage. "Oh! I'll go, I'll go;



it's no pleasure to me to keep company with a sneak and a liar. If I were a young man I'd thrash you within an inch of your life, but I'll get even with you yet; see if I don't."

He lurched from the room in a fury, and Hugh could hear him cough and curse as he stumbled downstairs.

With an uneasy feeling that the old man's reproaches were not altogether undeserved, he dropped back into the deep couch opposite his Turner. Half unconsciously his hands found his pipe and tobacco and pouch, and he stuffed the capacious bowl of his brown meerschaum. Then the inimitable charm of the picture, its light, colour and beauty stole softly through half-observant eyes, upon his soul, soothing and solacing like a strain of sweet music, with a thousand soft suggestions too delicious for words.

(To be continued.)

**A Mean Revenge**

MINISTER was invited out one afternoon for a motor-car ride with one of his friends. The minister, who enjoyed all outdoor sports, was very enthusiastic over motoring, so he was allowed to drive the car. While speeding along, he was stopped by a constable and ordered to the station-house. "Well," said the captain, after listening to their story, "you say you were going at only fifteen miles an hour, but the constable declares you were traveling at forty. Now, I don't like to doubt the word of either of you. Can you think why he insists you were traveling at that rate of speed? Is there any grudge he owes you?" "No," said the clergyman, a humorous gleam in his eyes. "No, I can't think of anything—unless it is that I married him four years ago."

**Turning the Laugh**

ANOTHER story of Mark Twain. He had finished his speech at a dinner-party, and, on his seating himself, a lawyer rose, shoved his hands deep into his trousers pockets, as was his habit, and laughingly inquired of those present:

"Doesn't it strike this company as a little unusual that a professional humorist should be funny?"

When the laughter that greeted this sally had subsided, Mark Twain drawled out:

"Doesn't it strike this company as a little unusual that a lawyer should have his hands in his own pockets?" —Tit-Bits.

**Unsatisfied**

CHICAGO poet printed some verses on Medicine Hat which so pleased the citizens of that place that they sent him a handsome headpiece. Now he's wondering if he can collect a suit by embalming in verse, Coatsville, Pa.; Vest, Ky., and Knickerbocker, Okla.—Boston Transcript.

**Too Much**

LOST both his fortune and his reason in a publishing venture, you say?"

"Yes—tried to get out a book called 'Who's Who in Mexico'."—Life.

**Liquid News**

SAY!" a boy yelled in to the proprietor of a store in a prohibition town, "the express agent says for you to send down for that package of 'Daily Tribunes' right away, 'cause they're leakin!'"

**Not That Time**

FIRST TRAMP—"After all, it pays to be perlitte, pardner." Second Tramp—"Not always. The other day I was actin' deaf and dumb when a man gave me sixpence. I says, 'Thank you, sir,' and he had me arrested."—New York Globe.

**The Punishment**

GET up, get up! There's a burglar in the house," whispered the penniless poet's wife. "What of it? Let him find out his mistake for himself."—Liverpool Mercury.

**The TORONTO GENERAL TRUSTS CORPORATION**

**Report of the Proceedings of the Thirty-second Annual General Meeting**

The Thirty-second Annual Meeting of the Shareholders of The Toronto General Trusts Corporation was held in the Board Room of the Corporation's Head Office, corner of Bay and Melinda Streets, Toronto, on Wednesday, the 4th of February, 1914.

The President, the Hon. Featherston Osler, took the chair, and Mr. A. D. Langmuir, Assistant General Manager, acted as Secretary of the meeting.

Mr. J. W. Langmuir, General Manager, submitted and commented upon the financial statements showing the operations of the Corporation for the year ended 31st December, 1913.

The report to the Shareholders was then read, as follows:—

**THIRTY-SECOND ANNUAL REPORT OF  
The Toronto General Trusts Corporation  
(being for the year ended 31st December, 1913).**

To the Shareholders:—

The Board of Directors have pleasure in submitting the Thirty-second Annual Report of the Corporation, to which are appended the Statements of Assets and Liabilities and Profit and Loss for the year ended 31st December, 1913.

The net profits for the year, after payment of salaries, inspection fees, advertising, and all expenses of management, both at the Head Office and Branches, amount to \$299,016.40, to which sum has to be added the balance brought forward from the preceding year, amounting to \$86,471.08, and also the premium of \$212,773.36 received from the sale of \$250,000 of new stock issued during the year, making the total amount at the credit of Profit and Loss Account \$598,260.84, which has been appropriated as follows:—

To payment of four Quarterly Dividends at the rate of 10% per annum .....	\$134,901.02
To amount written off Office Building at Toronto .....	16,753.80
To amount of Office Furniture Accounts at Toronto, Winnipeg and Saskatoon, written off .....	4,373.27
To amount carried to Reserve Fund (thus increasing that fund to \$1,500,000) .....	400,000.00
To amount carried forward to credit of Profit and Loss .....	42,232.75
	<u>\$598,260.84</u>

The Assets and Liabilities Statement shows that the total aggregate assets remaining in the hands of the Corporation at the close of the year amount to \$63,055,883.97, showing an increase over the preceding year of \$9,203,319.82.

The Board of Directors regret to announce the death in November last of their esteemed colleague, Sir Aemilius Irving, K.C., who was one of the Charter Directors of the Board, and a member of the Inspection Committee for over twenty years.

All which is respectfully submitted.

FEATHERSTON OSLER, President.

Toronto, January 20th, 1914.

**The Toronto General Trusts Corporation**

**PROFIT AND LOSS STATEMENT**

For Year Ended 31st December, 1913.

By Balance brought forward from 31st December, 1912 .....	\$ 86,471.08
By Commissions received from the management of Estates; acting as Trustee for Bond Issues, Registrar and Transfer Agent, etc.; Interest on Capital and Reserve; Profits on Guaranteed Funds; Net Rents from Office Buildings, Vaults, etc. ....	\$548,144.74

The report was unanimously adopted, and the report of the Inspection Committee, as signed by Hon. J. J. Foy, K.C., Mr. Hamilton Cassels, K.C., and Hon. Sir John M. Gibson, K.C.M.G., was also adopted.

The following shareholders were elected Directors for the current year:—

President  
HON. FEATHERSTON OSLER, K.C.

Vice-Presidents

- HON. J. J. FOY, K.C., M.P.P.  
Attorney-General for the Province of Ontario;  
Director of The Dominion Bank and The Niagara Navigation Company.
- W. R. BROCK  
President of The Canadian General Electric Co.; Director Dominion Bank; etc.
- HAMILTON CASSELS, K.C.  
Of the firm of Cassels, Brock, Kelley and Falconbridge.
- SIR WILLIAM MORTIMER CLARK, K.C.  
President Toronto Mortgage Co.; Director Metropolitan Bank; Consumers' Gas Co.; Norwich Union Insurance Co.
- HON. SIR JOHN M. GIBSON, K.C., LL.D.  
Lieutenant-Governor Province of Ontario.
- HON. W. C. EDWARDS  
Senator Dominion of Canada.
- A. C. HARDY  
Director G. T. Fulford Co., Ltd.
- JOHN HOSKIN, K.C., LL.D.  
Director of The Canadian Bank of Commerce and The Canada Life Assurance Company, and Vice-President Canada Landed and National Investment Company.
- HON. ROBERT JAFFRAY  
Senator Dominion of Canada.

To Management expenses, including Directors' and Auditors' fees, salaries, advertising, rent, commissions paid agents for finding loans, etc. ....

249,128.34

Net Profits for year .....

299,016.40

By Premium received on \$250,000.00 of New Stock issued .....

212,773.36

\$598,260.84

Appropriated as follows:—

To Quarterly Dividends Nos. 67, 68, 69 and 70, at rate of 10% per annum ..

134,901.02

To amount written off Office Building at Toronto .....

16,753.80

To amount of Office Furniture Accounts at Toronto, Winnipeg and Saskatoon, written off .....

4,373.27

To carried to Reserve Fund:

From Net Profits .....

187,226.64

Premium on sale of New Stock .....

212,773.36

400,000.00

To Balance carried forward .....

42,232.75

\$598,260.84

**Assets and Liabilities Statement for Year Ended  
31st December, 1913.**

**ASSETS.**

<b>Capital Account—</b>		
Mortgages on Real Estate ..	\$ 1,710,829.55	
Stock and Bonds .....	81,600.00	
Loans on Stocks and Bonds ..	133,570.00	
Loans on Corporation's Guaranteed Mortgage Account ..	200,000.00	
<b>Real Estate—</b>		
Office Premises and Safe Deposit Vaults at Toronto and Ottawa .....	825,000.00	
Accrued Rents, re Offices and Vaults at Toronto and Ottawa .....	5,464.96	
Sundry Assets .....	2,824.48	
Cash on Hand and in Banks ..	133,977.35	
		\$ 3,093,266.34
<b>Guaranteed Account—</b>		
Mortgages on Real Estate ..	7,410,664.04	
Government and Municipal Debentures .....	995,031.82	
Loans on Stocks, Bonds and Debentures .....	194,055.00	
Cash on Hand and in Banks ..	185,937.01	
		8,785,687.87
<b>Estates, Trusts and Agencies—</b>		
Mortgages on Real Estate ..	14,163,437.86	
Government and Municipal Debentures .....	3,351,412.05	
Loan Company Debentures ..	10,900.00	
Stocks and Bonds .....	1,291,882.65	
Loans on Stocks and Bonds ..	1,050,886.91	
Sundry Assets .....	3,013.70	
Cash on Hand and in Banks ..	505,948.59	
		20,377,481.76
Original Assets, including Real Estate, Mortgages, Debentures, Stocks and Bonds, etc., at Inventory Value .....	30,799,448.00	
		<u>51,176,929.76</u>
		<u>\$63,055,883.97</u>

**LIABILITIES.**

<b>Capital Account—</b>		
Capital Stock .....	\$ 1,500,000.00	
Reserve Fund .....	1,500,000.00	
Dividend No. 70 .....	36,220.20	
Profit and Loss .....	42,232.75	
Interest in Reserve .....	12,813.39	
Reserve for Office Furniture ..	2,000.00	
		\$ 3,093,266.34
<b>Guaranteed Account—</b>		
Guaranteed Funds for Investment .....	8,785,687.87	
		8,785,687.87
<b>Estates, Trusts and Agencies—</b>		
Trust Funds for Investment or distribution .....	20,377,481.76	
Inventory Value of Original Assets of Estates and Agencies under Administration by the Corporation .....	30,799,448.00	
		<u>51,176,929.76</u>
		<u>\$63,055,883.97</u>

The Inspection Committee was re-elected, namely, Hon. J. J. Foy, K.C., Chairman; Hamilton Cassels, K.C., and Hon. Sir John M. Gibson, K.C.M.G.

The following members were elected to the Advisory Boards of Ottawa and Winnipeg:—

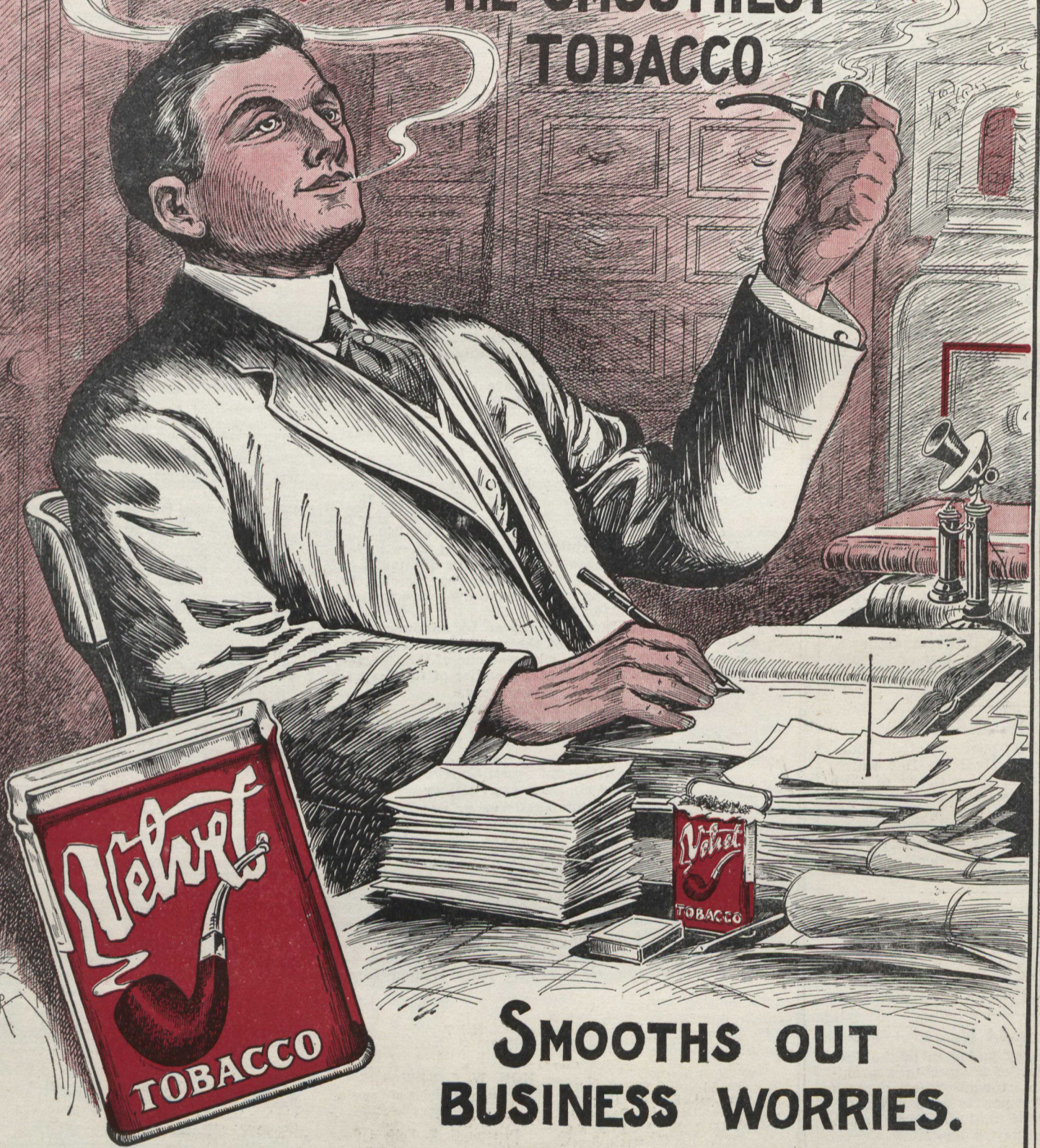
OTTAWA—W. D. Hogg, K.C., Chairman; George Burn, Captain J. L. Murphy, Hiram Robinson and Sir Henry N. Bate.

WINNIPEG—Hon. Sir Daniel H. McMillan, K.C.M.G., Chairman; H. H. Smith, W. H. Cross, A. L. Crossin, Hon. D. C. Cameron and Frederick T. Griffin.



# Velvet

THE SMOOTHEST  
TOBACCO



SMOOTHS OUT  
BUSINESS WORRIES.