

PAGES

MISSING

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CONTENTS

TOPICS OF THE TIME	-	-	-	-	-
THE CORN OF PHARAOH	-			FRANK D. FABER	
EDMONTON, ALBERTA	-	-		T. A. GREGG	
CANADA: A LAND OF WATERFALLS	-			FRANK YEIGH	
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	-	-	-	-	-
JOHN HARDEN'S REVENGE	-			D. G. MACORQUODALE	
THE STORY OF LUNDY'S LANE	-			JOHN M. GODFREY	
ON THE ROAD TO ERUKA	-			DONALD GORDON BEATON	
WHY IT WAS WICKED	-	-		M. MURDOCK	
INSURANCE	-	-	-	-	-



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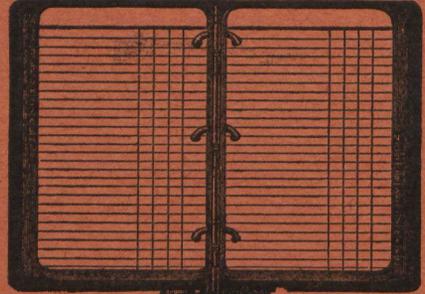
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No. 3

TOPICS OF THE TIME

How the Nation Grows

EVERYONE knows now that Canada is growing. Even the doubters of a few years ago have been convinced in the face of facts and figures, which are proving their point year after year. It is no longer quite so necessary as it was to call attention to the evidences of national growth; but there is one set of figures which, once a year, gives most interesting light on the progress actually being made. These are the immigration returns, the census of each year's new population.

For the last fiscal year, which ended on June 30th, the arrivals in Canada from other countries numbered 130,328, a gain of 2,000 over the previous year. These new settlers came, as usual, from widely separated points, and represented a great variety of racial types. The official returns give the following division:

	1903-4	1902-3
British Isles.....	50,915	41,792
Continent of Europe and Miscellaneous	36,241	37,099
United States	43,173	49,473

The increase over the previous year is a comparatively small one, but the important feature is that the high rate of immigration is being maintained, with some gain each year. A steady flow of settlers is better than a spasmodic rush; the country receives it better, and conditions reach the sooner a

permanent basis. There has been little of the boom tendency in Canadian immigration, and it is encouraging to know that the policy which is being followed is meeting with so good results.

One of the most noteworthy features of last year's figures is the increase in the number of British immigrants, who exceeded those of the year previous by 9,000. A great share in this large movement from England and Scotland is due to the active campaign conducted by the Emigration Office in London. Our new British settlers are a good class. There are usually in every arrival from the Mother Country a certain number of would-be settlers whose ideas and qualifications are both meagre, but their unfitness soon wears off and they become good citizens. Even better, as a rule, because they already have a closer acquaintance with the conditions of pioneer life, are the people who come to us from the American West. Of these there were fewer in 1903-4, owing, the Department of the Interior thinks, to the late spring of the present year, which prevented many from moving their families into Canada. Moreover, an active campaign is being carried on in the western states by American land agents, representing southern colonization companies, and these have done something to counteract Canada's attractions. May there not be a hint in this to the Canadian Government to increase its efforts?

The Men that Canada Does Not Want

IT has been said that there is room in Canada for every kind of men but bad men. This should be supplemented by the exception also of men who lack pluck. The settler who gets discouraged will never add materially to the development of the country. For such men there is no room in Canada. We need men who will "stick to it."

Among the thousands who are coming, it were strange if there were not some whose courage is small. Instances of such a kind occasionally come to one's notice. A young Scotch farmer, who was on his way to Manitoba last winter, found, on his arrival at New York, that Winnipeg was still many hundreds of miles beyond, and was so disheartened at the magnitude of the country that he abandoned his plans and returned that by next steamer to his little Scotland. A family of English people reached Toronto last February, and were discouraged by the weather; they, too, decided to go no farther, and returned to England without waiting to test their first impressions. A still clearer hint of how this lack of pluck works against the country's interests, is given by a farmer in northern Ontario, who, a few weeks ago, wrote to the Department of Agriculture as follows: "We have a good farming country here if we had settlers who would not get discouraged so easily."

For the making of the new Canada we must have men who are willing not only to work, but to wait the necessary time for the results. All great enterprises take time, and the development of a nation cannot be accomplished in a day. Most of our new settlers recognize this, and accept the conditions courageously; but evidently there are some who will not wait and whose courage fails them in the face of pioneer conditions. It is as well that these should not stay; we are better without them. Canada wants men, but she wants men of pluck.

Our Militia and what it Costs

RECENT happenings in Canadian military circles have attracted considerable attention. The somewhat dramatic circumstances under which Lord Dun-

donald terminated his office as General Officer Commanding the Militia, have served to emphasize a great many things in connection with Canada's military affairs, if not quite as many as some of the Government's critics claim. Without choosing sides in this dispute, which has been a particularly acrimonious one, some plain facts about our military system will be of timely interest.

The efficiency of the service has been greatly increased during the past few years, the credit of which is due both to the Minister of Militia and to Lord Dundonald. The latter is, of course, right in claiming that a very great deal must yet be done before the service is as good as it might be, but it is a question whether the people of Canada are in the mood for a heavy expenditure on their military system. The great majority of commoners will persist in the belief that too elaborate a service will be an approach to an unnecessary militarism, such as Canada does not want; and so the more practicable course seems to be the gradual strengthening of the service at as moderate expense as possible.

There is, for example, under way at the present time a scheme of reorganization by which will be provided a force of 100,000 men, of whom 40,000 will be enlisted. The remaining 60,000 will be available in the rifle associations, which are now being conducted with much more system and efficiency than formerly. It is believed that the carrying out of this plan will give Canada, within the next five years or so, one of the best militia fighting organizations in the world.

The cost of our militia, including the expenses of reorganization now going on, is sixty-eight cents per capita of our population. The highest it has ever reached was ninety-two cents in the year of the North West Rebellion, and seventy cents in 1900, when the contingents were sent to South Africa. The estimated expenditure for this year, not including buildings, is \$3,900,000. This may not be as much as might with advantage be expended on the improvement of the system, and it is quite possible that we may be called on for an increase year by year, for at least seven or eight years; but it is, nevertheless, as much as a young nation,

with so many other needs, and with so little prospect of a war on her hands, should be asked to provide.

Is Our Forest Wealth a Myth?

A YALE COLLEGE professor has recently made public what he considers to be, for Canada, a serious state of affairs. This is nothing less than the statement that Canada's lumber resources are not nearly so large as has hitherto been supposed, and that the estimates of our forest wealth have been greatly exaggerated. He says, further, that the very ordinary resources which we have in this direction are in a fair way to be depleted, and the lumber industry, which has ranked as one of our most important, can not much longer hold that position.

It is somewhat remarkable that a college professor, however great may be his personal qualifications, should be able, after a few excursions in the Canadian northland, to authoritatively contradict the results of a long series of official explorations and actual surveys. Governments, railways, colonization companies, and lumber firms have examined the timber limits from one end of Canada to the other, and have all borne testimony to the abundance and excellence of their resources. In the Province of Ontario alone, as was pointed out in the Legislature last winter, there are ten billion feet of white pine standing on Crown lands, which will yield to the province in bonuses and dues nearly \$100,000,000. This estimate, which is but one of many instances of a similar kind, is based upon not mere political hearsay, but upon careful surveys and field reports. Something of the same kind is true of a great number of other native woods in nearly every province of the Dominion. A hint of our lumber resources is given at the St. Louis World's Fair, where 3,000 varieties of woods are shown as the production of the Canadian forests.

It is, of course, true that all parts of Canada are not equally rich in their forests, and also that each year's operations are doing something to deplete the supply. But that must be said of every country, as the natural result of developing the industry. It is also possible that now and then a sur-

vey or a report has been incorrect or overdrawn, since the full exploration of virgin forest land is attended with many difficulties and obstacles; but it is not probable that a college professor should reach more accurate conclusions than the hundreds of other men who have gone out under official auspices. We prefer to believe that our forest resources are great—that they are even immense, and we are convinced that this is no fond delusion by the fact that so many have said so who know whereof they speak. Because these resources are great is, however, no reason why the greatest of economy should not be exercised with them. There has been unfortunate waste and extravagant expenditure of our lumber supply, and if the Yale professor's forebodings should serve to induce a more careful husbanding in the future, he will not have spoken in vain, after all.

On Good Terms with our Neighbors

PROBABLY more nonsense has been written and said about the relations of this country and the United States than about any other of our international affairs. Both political and business relations have been much written and much talked of, and often to very little but scare-head purpose. The least sensible of all are the occasional remarks, made by speakers and writers, more clever than prudent, about the possibility and seriousness of a Canadian-American war, a scare recently repeated by one of our leading newspapers. As to the seriousness of such a war there can be no doubt; it would be nothing short of an irreparable calamity; but as to its possibility, it is the sheerest imagination. Canada and the United States are neighbors in too many senses to ever draw swords against each other. There may be the keenest of rivalry between them, but it will stop short of blood; and whatever disputes may arise in the future will be largely commercial, and may be trusted to right themselves.

It is altogether a mistake to suppose that, in order to develop our own national character it is the duty of Canadians to antagonize their neighbors. An anti-American cry always meets with a certain popularity

in Canada, as an anti-Canadian cry does in the United States; but the saner judgment of both countries is strongly against any such policy. As far as Canada is concerned, she will do well to cultivate her own nationhood as independently as possible; yet there is every reason why she should be on friendly terms with her neighbors.

There are no signs of a break in the neighborliness which has so long existed between the two countries. The widening of our commercial relations year by year is a further guarantee of peace of the most effectual kind. We believe that to speak of a rupture as at all probable is absurd; but also that it is unwise to promote ill-feeling or to do anything to increase international bitterness. To remain on good terms with out neighbors does not in any sense mean disloyalty to our own nation, nor does it even mean that we should continue to give them the prize benefits of a low tariff.

Electrical Progress in Canada

FEW people realize how large a part in our daily life is being played by the various appliances of electricity. This is Canada's electrical age, and it is altogether likely that the most striking feature in the industrial development of the near future will be in the direction of electrical power and electrical engineering. Already there is more of this mysterious power in use than would have been thought possible ten years ago. We are as yet only in the initial stage, but we have, nevertheless, made such wonderful progress that in some respects we have attracted the world's attention.

Three every-day conveniences will serve as examples of our growth. Only thirty years ago the first experiments in telephony were made by Mr. Graham Bell, at Brantford, Ont. Now there are 81,500 telephone instruments in use in Canada, over which 253,970,000 messages were sent last year. This means one telephone to every sixty-five persons of our population. Of electric light establishments there were ten years ago only 80 in all Canada; now there are 320, with 1,360,661 incandescent lights in use. Twenty millions of capital is invested in this industry, and nearly 2,000 men are

employed. The electric car is another of the modern appliances which is wonderfully extending its sphere. There are now 650 miles of electric railway track in Canada, and on these tracks there were carried last year 167,704,000 passengers, or thirty times the population of the Dominion.

When the numerous development enterprises now under way are completed, a still more important part in the electrical world will be taken by Canada. Within the past few years there has been a remarkable movement toward the utilization of natural water-powers, with which the country is bountifully supplied, and further progress in this direction will mean that electricity will become the chief motive force of the future. Ontario is, of course, far in the lead in electrical progress, having, for example, considerably more electric railway mileage than all the rest of Canada, and two-thirds of the electric lighting plants in operation. But the other provinces are forging ahead, and will soon be able to show very creditable progress in this new industry.

In a recent review Mr. George Johnson, Dominion statistician, says of the electrical prospects of Canada: "It appears to me that the outlook for Canada is one that shows the country is going forward by leaps and bounds in its application of electricity. . . . The electrical engineer is provided with a force whose uses have become, and promise to become even more in the future than in the past, so varied that more than in any profession a man must be a hustler all the time, or he will become a way-back even while he is positive he is well to the front. The up-to-date man of to-day is rear-guard to-morrow if he is not always alert, so rapid are the movements, so numerous the applications of the electrical forces."

Irrigation in the West

WHEN the Canadian Pacific Railway was located in the far West, a mistake was made in the route. It has at least seemed to be a mistake, for the road was built through the semi-arid region of southern Alberta, instead of passing through the rich wheat country further north or south. This large tract of land has been,

during the subsequent years, comparatively unimportant, and the railway has lost by so much the profits of its route. The mistake is now, however, to be remedied, and in a way which may prove the location of the road not to have been a mistake after all, since a tract of territory will be redeemed from a barren waste into a fertile and profitable farming country.

This metamorphosis is to be accomplished by means of a great system of irrigation works. The tract extends for about 150 miles east of Calgary, and into this tract are to be diverted the waters of the Bow River, which rises among the Rockies and carries an immense volume of water. The first section to be built will be a main canal of twenty miles, with more than four times as many miles of lateral or distributing canals branching off into the adjacent country. This experimental section will be capable of irrigating 600,000 acres, and if it proves successful the work will be continued until 1,500,000 acres are rendered fit for cultivation, and as much more for grazing or dairying. The complete system, as projected, will cost between four and five millions.

The scheme is one which has prospects of great things in it. The soil in that region is naturally fertile, and once it is furnished with the needed water supply, it is expected that the land will sell at \$10 an acre. It is an undertaking which has a certain fascination about it, for its aim is nothing less than converting a waste into a garden, and the progress of the work, which has a national significance, will be watched with interest.

Why Not Educated Farmers?

EDUCATION for professional men, business men, and specialists; education in a hundred different departments and in innumerable forms; education for work of all kinds—why not education for the farmers? It has too long been thought that the farmer needs no other training than what he gets from practical experience with plough and spade; there should be schools for everything else, but “schooling and farming do not go together.” The farmers themselves have been largely responsible for this mistaken notion, and have for many years

been working directly against their own interests. It is encouraging to note that of late they are changing their attitude toward the subject of farm education, and as a result this department of our educational life has a great future before it.

To Canada belongs the credit of having what is admitted to be the best all-round agricultural college in the world. A few similar institutions in the United States and Europe surpass it in one or two departments, but there are none whose general standing and equipment are so good. This institution at Guelph is, therefore, one of Ontario's best properties, and one that is closely connected with the welfare of the province, since Ontario is a banner farming country, and has been made what it is to-day very largely by its farms. With some twenty buildings and laboratories, a full staff of instructors and lecturers, and an experimental farm of 345 acres, the O. A. C., as it is familiarly known, has exceptional advantages for the training of young farmers. This equipment is now being added to through the beneficence of Sir William Macdonald, who has provided \$175,000 for the erection of two beautiful buildings, in which manual training and domestic science are to be taught. Both these buildings will be ready for next season's work. There are many universities with not so good equipment as this college where the science of farming is taught.

With so excellent an institution specially provided for them, the young people on our Canadian farms have an open door of opportunity before them. We need educated farmers as much as we need educated lawyers, and the Ontario Agricultural College, which is maintained under Government auspices, exists for that purpose. Why not make a still wider use of it? Why not put farming on the level where it deserves to be?

A Time of Changing Conditions

LEADING American financial journals are frankly confessing that there is now a period of depression in the United States. “Boom times” have been followed by the inevitable reaction, and although it has not yet reached to anything like general pro-

portions, its effects are being widely felt throughout the country. Some of the larger industries, such as the iron and steel manufactures, have fallen off enormously, and perhaps the best index to the actual state of matters is to be found in the action of the railways, many of which are reducing their pay-rolls in all departments. Back of this there must evidently be a falling-off in manufactures, and this, in turn, is partly due to the increased cost of commodities, and partly to the tendency of the people to greater economy. Not so much money is being spent, and in the financial centres money is plentiful, which means that business is slack.

There is not probably anything serious in all this. The industries and general business of the United States are on too sound a basis to be permanently affected, and will in due time recover from the present depression. It is, however, the natural result of indiscriminate booming of industries and capitalizations. A number of bad financial suspensions within the past year and a half have been pointing the way. Investments have been made recklessly, in the confidence of good times; the manufacturers have been raising prices, and labor has been incessantly demanding higher wages; and the results of these and other causes have been that the people have suddenly curtailed their buying, and the manufacturers have cut off their output. Prices are fixed by associations, and the question now is whether there are to be lower prices for a normal production, or a lessened output which shall keep up the prices.

Canada has not a likelihood of such conditions. Business is on a different basis in this country. We have had less of the "boom," and we are less open to the dangers of a periodical depression. The lesson to learn from our neighbors is to avoid hysterical prosperity, making sure that our business is sound, and both spending and economizing rationally.

The Question of Holidays

CONSIDERABLE attention has been attracted to the holiday question this season by various writings on both sides—

"holidays" or "no holidays." Russel Sage, the hard-working millionaire, began the discussion with a remarkable article, in which he said that in eighty years he had never had a vacation, and that he believed the holiday habit was quite unnecessary and even injurious. In proof, he instanced his own example. He had not needed a rest; why should others? Holidays, he said, usually did more mischief than good, leaving their victim not rested, but the loser by so much time and money. This somewhat remarkable utterance was taken up and echoed by various other writers, few of whom, however, were quite so emphatic in their views. But, as might be expected, the weight of opinion elicited by Mr. Sage's article has been in disapproval. The holiday habit has taken too firm hold of people to be given up on the word of an enthusiastic money-maker. Even a Wall Street journal criticized Mr. Sage as devoting his life to the pursuit of wealth, without a thought for the enjoyments which go to make life worth living.

Perhaps if our modern system of work were more sanely arranged, there would not be so great a need of annual rests. A normal amount of work is all that a man should be asked to do, and he should be able to do that without breaking down. But in the stress of business life, as we have it nowadays, periodical rests seem absolutely necessary. Men and women are being overworked, and are being wrecked in nerve and mind as the result of too heavy burdens. This undoubtedly betokens a wrong condition, but it would surely be better to avoid the disaster by a few weeks' let-up. A holiday, always provided that it be spent rationally, is not, most people will think, a waste of time, but the best and cheapest of medicine.

The Sacrifice of Life

THE present season has been marked by an unusual number of fatal accidents. The number of drownings has been particularly large, and some of them have been attended by circumstances more than usually sad. Chief among these disasters was the burning of the steamer *General Slocum*

at New York, with the loss of nearly a thousand lives. Such a disaster might be expected to awaken public discussion, and the investigations which have since taken place have revealed a state of affairs none too creditable to the bureau of steamboat inspection in the great American metropolis.

Various lessons have been drawn from the incident, more or less applicable to all other fatalities in all other places. These lessons may be summed up in one—to be more careful. At the root of nearly every accident of this kind lies someone's careless-

ness; and the advice is good, too, to the individual excursionist who goes out for a day's recreation. The utmost care in the face of possible danger is none too great. This sacrifice of human life is too costly to go on unchecked. Every year there are such losses on our lakes, around our harbors, and on our inland streams, and every one of them adds to the force of the lesson: Be careful. Beyond this there does not seem to be any effective way of reducing the sacrifice. Accidents can be guarded against, but they cannot be legislated against.



THE CORN OF PHARAOH

By FRANK D. FABER

I.

"YONDER'S a rig comin' 'cross the stubble," observed Joe Parks, dreamily, his voice mellow with pumpkin pie. The boss and hired man were lurching in the shelter of the wheat stack.

"Peddler?" growled the boss, lowering his bushy brows till their screen filtered the landscape, one particular hair acting as the spider-web on an astronomer's object-glass.

"Queen's Hotel outfit," commented Joe.

"Aye! A new-fangled wire fence, maybe. Can't drive more'n a old woman, anyway. Hey, you, mister! Them shocks'll hev to be all stood up again!"

The stranger, whose glasses presumed short sight, and who was evidently bewildered in a maze of stooked wheat, turned the horse abruptly, and neatly buckled the wheels of the buggy in dangerous proximity to a can of cold tea.

"Mr. Haskins?" he queried, with a polite little smile, which the boss interpreted as being both insinuating and artificial.

"Aye!" replied Haskins, almost fiercely. Like many men who earn their living by the sweat of their brows, he had antipathy—natural or not—to those who appeared to make money by talking.

"I'm glad, extremely glad, to have found you. I was at the house, and was directed here by Mrs. Haskins, and being afraid to lose sight of this stack as my sole landmark, may have hardly escaped collision with the sheaves."

"Aye!" repeated Haskins, as discouragingly as possible.

"My name is Marvin. I am Professor of Ancient History in the Joshua Hawkins University of the United States."

Haskins rose indignantly.

"It's no good talkin'," he said, "I'm busy, an' I tell you straight, I've no use fur hist'ry books. If you've got time to waste,

yourself, go somewheres else to do it! Can't do a deal here now, or at any other time!"

"You are mistaken, Mr. Haskins," replied the Professor, wincing. "Mine is not an affair of business; it is more a matter of sentiment, indeed."

"I don't care," said Haskins. "It's all one to me, fur I ain't sentimental, as I knows. Joe! Hitch onto the waggon."

"One moment," demanded the Professor. "Though perhaps I made a mistake in coming here, I would not care to have my purpose entirely misunderstood. On applying to the secretary of your municipality for the name of a man who stood high both in agriculture and principle—the best man, in short, to undertake a wonderful experiment—"

"I've gave up experimentin' years ago," said Haskins, parenthetically.

"He gave me your name," continued Professor Marvin, "and I will tell you what I hoped to accomplish by your aid, sir, with these seeds."

"I get my seeds from the store, where I sell my eggs," said Haskins, dryly.

"These are not ordinary seeds. These are ninety-three grains of corn from Egypt!" The Professor's voice took a ring of enthusiasm, as he displayed a bottle in fingers that quivered to his mood. "This corn was found in what is believed to be the tomb of that King Pharaoh who made Joseph his right hand. Imagine this corn to be part of that famous crop that staved off famine in the land! Does not that appeal to you? That is why I spoke of sentiment."

"Let me see 'em," said Haskins."

He took the bottle, shook it, and turned it upside down. The shrivelled, yet wonderfully preserved grains showed no sign of decay.

"Be careful, pray!" said the Professor.

"Don't be scarey," retorted Haskins. "What do you reckon them's worth, now?"

"Nothing—to some men," replied the Professor, "to me a fortune. "Could I reproduce the corn of Pharaoh, I might, through sentiment, lead men back to the simple faith of Joseph."

"They'd not be so simple as to believe you'd growed it, fur it can't be growed. If you're not a fakir, mister, I say, why not show 'em the original seeds, shake 'em up lively in the bottle, an' talk sentimental. If you grow a plant, you're so much funder away from the original, until you come down to 'Somebody's Extra Special Early,' just as we hev in our gardins to-day, see?"

"Won't you take part, and try if it will germinate?"

"Not as a gift, seein' as you set such store on it. I tell you corn fifty year old won't germinate, let alone th' age you claim."

Joe Parks, who had been an interested listener, drew nearer.

"Joe," said Haskins, "what do you think of trying to raise corn of seed thousands of years old?"

"Well," answered Joe, "I've never seen it done—not tew my knowledge, an' what I've not seen I puts little stock in. Some believes anything, an' there's them as don't believe nothing what they can't understand. I'd be mortal surprised tew see this here corn fetch a green shoot."

"Will you take twenty seeds and ter dollars?" said the Professor. "For that sum you are to keep the seeds safe until spring. Then you will plant them. If one only grows, you shall have ten dollars more. How will that suit you?"

"I'm willin' all right," replied Joe, "if th' boss is agreeable."

As the boss made no comment, beyond a movement towards resuming work, the Professor carefully counted out twenty seeds, which Joe consigned, together with a ten-dollar note, to a capacious metal match-safe.

"Remember," said the Professor, "that the crop, if any, belongs to me. I am going on a long vacation, but you are certain to see me again not later than next fall."

"I wonder if it's a bunco game, after all?" said Haskins, frowning after the de-

parting Professor. "Appearances is deceitful, Joe, but you've got a easy ten dollars, an' money talks some—specially in advance."

II.

Professor Marvin, before sailing on his vacation, put his affairs into some order, paying particular attention to the priceless corn of Pharaoh.

Of the original ninety-three grains, he had placed twenty in the care of Joe Parks; another twenty grains he deposited with a celebrated southern seed grower, under terms of agreement in black and white; forty grains more were placed in the depths of the Invictus Safe Deposit vaults, where, if anywhere, they would seem safe for another century. This left a balance of thirteen grains, and the Professor had these mounted in a specially constructed little case, which he wore, attached to a stout chain, in a pocket of chamois, opposite his gold watch.

Some folk think the number thirteen unlucky; others, like the Professor, do not take note of such omens. Can unbelief evade peril?

Professor Marvin's signature was scarcely dry on the register of the U. S. Consulate in London, when he shook off the dust of the world's metropolis and departed for the land of the Pharaoh's, enthusiastic as a child about to accomplish the high hopes of repeated dreams.

The *New York World*, a few months later, contained the following tragic paragraph:

"Professor Marvin, of Joshua Hawkins University, who was travelling in Egypt, is believed to have been assassinated by natives, and the body concealed. In his researches he was in the habit of frequenting the most isolated districts, accompanied only by a single guide, who has also disappeared. A scholar of wide attainments, Professor Marvin, though naturally reserved, held the warm affection of many intimate friends. He was unmarried, and leaves no near relatives."

Farmer Haskins, who was not much of a scholar, and subscribed only to a farmer's

paper besides the local weekly, learnt nothing of this. Had the local editor seen the news, it is doubtful whether he either would have deciphered any significant interest, for the secretary of the municipality had lost the Professor's introductory card, and only Haskins and his hired man remembered their visitor as a professor, and that title, in country circles, applies equally to ventriloquists, conjurors, phrenologists, and the like.

However, the grains of corn were planted by Joe at the most propitious season, and Haskins himself saw to it that the particular soil was favorable to an experiment that began, in spite of his hard-headed convictions, to claim a growing interest.

He was a man of true religion, and it is not to be wondered at that anything connected with Bible history should appeal to his deeper and firmer feelings, though, as a practical agriculturist, he could scarcely overcome a prejudice against experimenting with hopelessly impossible seeds.

He began by casting many a glance at the woven-wire encircled plot, to ensure that the soil remained untrampled. Then, long before earliest corn was to be expected, he made a close scrutiny of the ground surface. But modern seeds, one after another, showed growth, while the favored spot remained bare. Anxiety bred a disappointment that could not be concealed, and, strange to relate, the man who had overcome hardship and vicissitude with hardly a day of sickness, became almost ill, and rested longer and showed a slowness in gait.

One morning early, he betook himself, with rake and hoe, to the garden, and was passing, with a mere habitual glance, the fenced plot that had become a blot in the general growth. He gave a start threw himself on his knees, then rose slowly, with the blood of new life coloring his seamed face with each deep breath.

"Joe!" he called softly, "Joe! The Pharaoh corn's growed."

"Yew don't say," replied Joe, in a matter-of-fact voice, as if he had never harbored a doubt in the matter; in fact, much as if he had heard that a prize hen had laid an egg.

But, sure enough, thirteen healthy corn-shoots showed above the cool mother soil.

III.

Twelve years had passed since Professor Marvin had confided the corn of Pharaoh to Joe Parks and John Haskins.

The latter was seated on the porch one autumn evening, exchanging remarks with his wife within, between the intermittent clatter of dishes.

"That Pharaoh corn were something of a blessing," he said, musingly, "yet—I don't know but what I'd as lief a-been rid of th' care."

"Pshaw! What care?" replied his wife. "You're always overly pernickety. Th' corn was yours, or Joe's, which is all one, seein' that th' Professyer never made claim to th' first plants, accordin' to his own words."

"I clean misforgot his name an' all," said Haskins. "I'd ought ter been more per-ticler at th' first go-off."

"Much good you've had out of it yourself," returned his wife, "'cepting th' good turn you done to others."

"An' he won't ever come now," remarked Haskins, by way of relief.

There was a rattle of wheels, as an old white-haired gentleman drove up slowly, and buckled the wheels of his buggy, in a manner characteristic of some memory.

Haskins took the bridle, and straightened the rig so that the occupant could alight.

"Mr. Haskins," said the old man, "you are scarcely changed at all."

"No?" said Haskins, eyeing him uneasily, and with curious doubt.

"It is a long time—twelve years. I hope you have prospered."

"Fairly," replied Haskins. "You are—?"

"Marvin is my name. I left a few seeds of corn with you, if you recollect. I intended returning the following year, but a few words will explain the extraordinary delay. A villainous native of Egypt struck me down and stole, among other valuables, thirteen seeds of corn I carried in my pocket. Left for dead on the plain, under a burning sun, I was picked up, insane, by some wandering Arabs. For eleven years I remained with this tribe, dressed in their garb, and alive only to the most elementary

sensations, for both memory and reasoning power were gone. One day an eminent French doctor chanced on our camp, and, recognizing I was a European, became sufficiently interested to perform an operation on my skull. A portion of bone was raised, and memory came in a flash. My first thought was of the corn seeds stolen from me. Returning to America, I found that forty grains of corn, deposited in a safe deposit vault, had practically crumbled to decay. A seed-grower, who had taken another twenty grains to test, assured me that none of the seeds had given the least sign of germination. There remained only your twenty seeds," concluded the Professor, smiling, "and I decided to visit you, because I like to keep my word, even after this unavoidable lapse of time."

"You're not claiming them seeds, surely," exclaimed a high voice.

"Certainly not, madam," replied the Professor, recognizing Mrs. Haskins in the doorway.

"Well, they growed," observed Haskins.

"The seeds grew? Do I understand you to say that the corn of Pharaoh germinated?"

"Sure, they growed considerable," answered Haskins, with a little triumph. "I can't 'zactly tell you, without my books, how many thousand bushels we've had of Pharaoh's corn. That's a ten-acre field of it wavin' over yonder. It's very similar to 'Jones's Extry Flinty,' only I think, myself, it's a leetle plumper. We all grow it hereabouts. That's why the new post-office were called 'Egypt,' an' Doolans named their last boy but one Pharaoh. You see, at first start, thirteen grains growed—"

"Thirteen!" said the Professor.

"An' then we husked the ears, an' sowed again, an' so on, till my granaries didn't begin to hold all of it."

"And then?" asked the Professor, with interest.

"Well," replied Haskins, doggedly, "as I told you, I have count of almost every grain in my books, an' I can pay you whenever you say so, though it'd come pretty tough, after all; but th' fact is, a wheat failure chanced along when I'd a power o' corn

sittin' in th' granaries, an' I gave most away to those who were hard hit, thinkin' it were meant by Providence."

"You did right, perfectly right. You yourself planted the first grains?"

"Not, so to say, 'zactly. Joe set 'em in th' ground, with me watchin' over his shoulder."

"I should like to see Joe, Mr. Haskins."

"Certainly, sir; but mind you, Joe ain't took no responsibility for this corn. It was my idea to make use of it. He's married now, is Joe, an' gettin' along slowly. If you care to see him, we'll drive over."

There was a tall man, with a black beard, standing in the yard when they reached Joe's place.

"Hello, boss!" he saluted, with a playful and graceful retention of the old title.

"This is Professor Marvin, Joe."

Joe Parks looked as if he had been shot.

"I knew it would come," he gasped.

"I only came to ascertain how those corn seeds grew," said the Professor. "None of the remaining seventy-three came to any good."

"Neither did these uns," groaned Joe, casting down his eyes.

"You're dreamin', Joe, or mad!" said Haskins, sharply.

"They was never planted," continued Joe, in a half-whisper, like a child confessing a fault. "I'd got them corn seeds, lyin' on a scrap o' paper on the granary floor, while I fetched a tea-cup to carry 'em. When I comes back, there was about fifty hens standin' around, and I didn't know which hen swallowed 'em. That's the truth, gents, an' I picked up twenty seeds of 'Jones's Extry Flinty,' an' sowed 'em, th' boss never knowin' th' change. An' when they growed, I began to have a bad conscience, for it was like a lie growin'. An' year after year th' crop grew bigger, an' consequentially th' lie got worsen, but I daresn't tell the truth, Professyer, till you come lookin' so innercent."

"Joe!" said Haskins, turning away.

The one word expressed condemnation, shame, and the shattering of an illusion.

"As far as I can see, Mr. Haskins," said the Professor, soothingly, "it has all been

for the best. It is a lesson for me on the vanity of human desires. Being your own seed, you can cherish no fanciful debt to me. And the Lord has blessed the crop after all, making you His instrument of charity. If you like, I can see that a notice goes into the local paper, explaining that the seed was not so ancient as supposed, and laying no blame on our friend Joe, or the chickens. What do you say?"

"What I said twelve years ago," Haskins jerked out. "Corn of that age won't ever grow."

"An' here's your ten-dollar note, Professor," said Joe, producing the money from the identical match safe.

"Keep it my friend, for the trouble I have led you into. You've earned it."

The *Herald* of following issue had this:

"THE CORN OF PHARAOH.

"Professor Marvin paid us a visit on Thursday, and intimated that those who so generally are growing the so-called corn of Pharaoh may have a grievance against him, as, by error, a much more modern seed was substituted. To console them, he states that the real corn of Pharaoh won't grow, and chickens that have eaten it have since died. The Professor subscribed for our paper."





BIRD'S-EYE VIEW FROM TOP OF NEW WATER TOWER—EDMONTON.

EDMONTON, ALBERTA

By T. A. GREGG

THERE is probably no place that shows in so remarkable a degree as Edmonton the astonishing progress that has been made in the West within the last decade; no place that has made so surprising and so substantial a growth in so short a time, or shown so strong a confidence in a prosperous future. For many years, and it is nearly a hundred years since the Hudson's Bay Company made it a trading post, Edmonton lay quiescent, being frequented only by Indians, who visited it to trade at the store. It was purely a place of barter, but through it passed the goods of the Great Company for the supply of its posts on the Mackenzie and as far away as the Pelly or Yukon and places in Alaska. In time the old fort fell into decay and was replaced by another, portions of which are

still to be seen on the river bank west of the town. This was surrounded by the shacks of missionaries and others whom business or inclination attracted to this isolated spot. It then had a picturesque floating population of Indians, hunters, trappers, rivermen, freighters, and the pioneer class that moves in the van of civilization and is always found on the fringe of the frontier settlements. The Company's steamers navigated the river below for 500 or 600 miles; long trains of buffalo carts came in periodically over the Battleford trail from Fort Garry; the Company's flotilla of York boats came up every summer from York factory; freighters and packers rode in off the southern trails that went as far as Fort Benton on the Missouri, and there was always more or less movement and excitement about the place. After

years came the Canadian Pacific Railway, and then the branch line from Calgary, 198 miles distant, for some time past the most profitable piece of trackage on the continent, revolutionizing the ways of traffic and putting the freighter out of business. Still there was very little change in the town, and in 1884 it presented the appearance of a country village just emerging from the wilderness. The great impetus came with what is known as the Klondike "rush" in 1897 and 1898. Thousands who thought that

Edmonton district and the North Saskatchewan were talked about far and wide as offering to the settler land that would give forty bushels of wheat and eighty bushels of oats to the acre. The land laws of the Government were liberal, and every facility was offered the new-comer in reaching what many years ago Sandford Fleming named "The Fertile Belt." Soon immigration turned in that direction and has been increasing in volume ever since. Now settlers have to go out sixty and seventy miles from



BIRD'S-EYE VIEW FROM ROOF OF ALBERTA HOTEL—EDMONTON.

they saw an easy way of getting into the Yukon region by way of Edmonton and the waters beyond, risked their lives and lost their means in the perilous and almost hopeless undertaking. As most of these men outfitted at Edmonton, trade there grew to proportions never dreamed of before; and business houses laid the foundations upon which they have built the solid mercantile establishments that flourish there to-day, commanding an area of trade as great as half of Europe. The Klondike "rush" was beneficial in another way. It attracted attention to the land. It was seen to be good, and

the towns to get farms, so rapidly has the nearby land been taken up.

The movement began to assume large proportions in 1898. In that year Edmonton had a population of from 1,200 to 1,400. Then came talk of the new transcontinental railway. Messrs. Mackenzie and Mann had determined to extend the Dauphin section of the Canadian Northern Railway into the North Saskatchewan valley and onward to Edmonton, furnishing transportation facilities to an arable district seven hundred miles long by a couple of hundred miles broad. The line had already come across Manitoba



A PRETTY DRIVE NEAR EDMONTON.

This is Red Seal Coated Paper made by Ritchie & Ramsay, Toronto

into the territory of Saskatchewan, and it headed straight for northern Alberta with Edmonton as its objective point. As the prospective terminus of a new line to Winnipeg and the east, Edmonton took on a new importance; but when the Grand Trunk Pacific was decided upon, with Edmonton as the point of greatest consequence on its route west of Winnipeg, the town sprang into enviable notoriety, and attracted attention from all parts of Canada. So great was the rush thither that from 1899 to 1903

cation between the two places was maintained by ferry on the river. Then Edmonton contributed \$25,000 towards a traffic bridge, the Government furnishing the remainder, and the present structure made communication much easier. In furtherance of their intention of going west, Messrs. Mackenzie and Mann acquired by purchase the charter of the Edmonton, Yukon and Pacific Railway, a line projected from the terminus of the Calgary and Edmonton Railway through the north country to Daw-



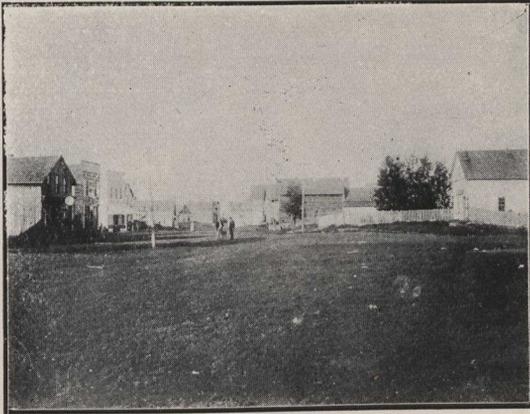
MAIN STREET—LOOKING WEST FROM QUEEN'S AVENUE—EDMONTON.

several thousand were added to the population, which is now set down at 6,000. There is not a house now to be had, and to meet the wants of new residents, building operations are in progress in all directions.

The town is situated on the north bank of the Saskatchewan, which here flows a couple of hundred feet below in a valley bounded by high hills. On the south side is Strathcona, the terminus of the Calgary and Edmonton Railway, with a population of 2,000; so that if there was one town instead of two, the population of Edmonton would be about 8,000. For a long time communi-

son. In order to hold this charter, the firm was compelled to build from Strathcona to Edmonton, a distance of about four miles, using the bridge to cross the river. Now the Canadian Northern operates this line, which is all of the Yukon and Pacific yet in evidence. But, as it furnishes railway connection between Edmonton and the Canadian Pacific system, it is of great consequence to the town.

Those who knew Edmonton ten years ago would not recognize it now as the same place. It has spread out east, west, and north, and what was prairie beyond the



EDMONTON IN 1884.

main street is now a populous district with broad and well-made streets running at right angles and flanked by many fine houses. Municipally organized some years ago, the town has a mayor and an efficient council, a fire brigade, a police force, a water service, and a sewer system in course of construction. The ever-increasing business of the place is handled by six banks and two eastern loan companies that have branches there. Edmonton has long been the headquarters of the missionary forces of the Roman Catholic Church in the far Northwest. Nine miles away at St. Albert, the late Archbishop Tache, of St. Boniface, fixed the bishop's seat and a \$50,000 cathed-



NEW PUBLIC SCHOOL—EDMONTON.

ral is now in course of erection there. The church and missions are in charge of the Oblate Fathers, who have in Edmonton a fine church, a large rectory, a thoroughly-equipped hospital under the charge of Sisters, who also conduct a maternity hospital, a convent, and a school. There are excellent public schools in the place, and a high school, attended by students from all parts of the district. The Anglicans have a church and a large congregation, while the Presbyterians, who are a very strong body throughout the West, have a



PRESBYTERIAN CHURCH—EDMONTON.

flourishing congregation and a church that cost \$40,000. Besides these, there are a Baptist, a German Baptist, a German Lutheran, a Greek Orthodox, and two Methodist churches, and the Salvation Army has a barracks.

The town has two daily newspapers and one German weekly, eight wholesale houses, flour mills, breweries, pork packing establishments, saw mills, foundries, a woollen mill, soda water works, a piano factory and many minor industries. It is proposed to build a linen factory to utilize the flax which is grown extensively in the district.

There is coal all through northern Alberta,



DOMINION CROWN LAND AND LUMBER OFFICES

and Edmonton is in the fortunate position of being able to buy unlimited quantities of coal for \$3 a ton. This coal is neither bituminous nor anthracite, but something between the two, being excellent for all domestic purposes. Down on the plains the two great requisites are building material and fuel. In the far North-west both these commodities are plentiful and cheap, which is a great advantage to the settler.

Many fine lakes adorn the district, and there are numerous watercourses, providing pure water for all purposes. Many of these streams abound with fish, and in the larger lakes the famous whitefish of the North-west can be found in plenty. It is also a most attractive country for the sportsman,



GENERAL HOSPITAL—EDMONTON.

the fields and stubble abounding with grouse and prairie chicken, the woods with partridge, and the lakes and marshes in the fall of the year with all kinds of water-fowl, so that a day's or a week's shooting can easily be got by those who affect that kind of sport.

The leading business of the town, however, is the fur trade, the whole traffic of the north and west centering in Edmonton, employing capital that runs into the millions. The furs are baled here and shipped hence to London.

In a growing place such as Edmonton, property has an increasing value. Land that



RAILWAY AND TRAFFIC BRIDGE—EDMONTON

could be got a few years ago for a couple of dollars a foot is now worth hundreds, and is eagerly sought at the advanced figure.

There could be nowhere a more hopeful or buoyant people than the Edmontonese. They look upon themselves as being the makers of a city that will surpass Winnipeg in time, and certainly the signs of such a consummation are not wanting. Situated in the middle of a great mixed farming district, controlling the trade of the Peace River country and the Mackenzie Basin as far as the Arctic Sea, with two railways making in her direction, and a mighty river at her feet that will some day be utilized to bear her commerce, Edmonton stands in as favorable a position to realize her hopes as any town could.



KAKABEKA FALLS—NEAR FORT WILLIAM.

CANADA: A LAND OF WATERFALLS

BY FRANK YEIGH

CANADA, like Norway, is a land of waterfalls. From the provinces by the eastern sea to the mountain slopes of the far West, the country is beautified by hundreds of cascades, each an unique revelation of nature, ranging from the untamed torrent of the North, singing its song of wild strength where no human ear listens, to the rock-divided rapid or a mighty sweep of foam over a mountain breast. The Dominion is, in truth,

—a land of streams! some like a downward smoke
Slow dripping veils of thinnest lawn do go,
And some through wavering lights and shadows break,
Rolling a slumbrous sheet of foam below.

If, according to Ruskin's dictum, mountains are the beginning and the end of natural scenery, one may venture to add that the Canadian Niagaras deserve almost as

high a place, revealing, in their skyward range, the majestic works of creation of a great God.

And each cataract has its own music—the song of the cascade, its cheery, heartening, spirit-lifting song, one may hear; or the sweet low-pitched murmur of a silver fall that hangs like a pendant over the front of the hills; or the thunder-tone of a Montmorency or a Takkakaw; indeed, is not the deep resounding note of Niagara itself but the voice, according to Iroquois legend, of the veritable God of Thunder!

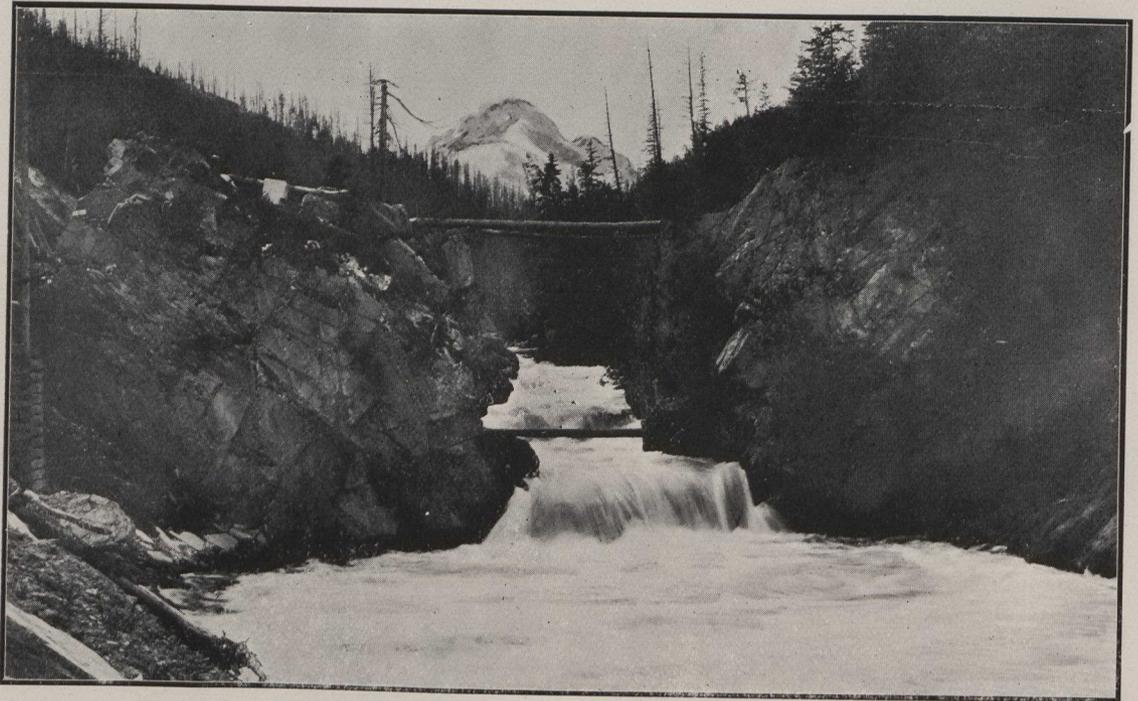
These tumbling waters of Canada are to be found in almost every province, and while to the utilitarian they suggest sources of power beyond the imagination to reduce to figures; while they may be prosaically regarded as made for the service of man, and only await their harnessing and control, we

will rather view them, in this sketch, as among the scenic charms of our land of scenery, as tokens of the same mighty Energy that also made the mountains and fashioned the valleys; that chiselled out the courses for the rivers, and filled the hollows of earth with deep waters.

In such an inventory, who would dare to place Niagara other than first? For while the world has its waterfalls, Canada has the world's waterfall—the king of cataracts, the giant among falls! One may in imagination follow the lines of the old Canadian

rotation, commencing with a specimen fall to be found in historic old Cape Breton—that land of honest folk and rich scenery. Near the quaint little village of Baddeck, on the shores of the Bras d'Or Lakes, are the Uisge-ban Falls—a series of limpid cascades, the highest seventy-five feet. It forms a charming sylvan picture, and is in the centre of a most interesting part of the country, where the Micmac Indians have a reservation.

In the neighboring Province of New Brunswick, one is again in waterfall-land. Over a hundred miles from the sea, on the



BEAVER CANYON.

poet—William Kirby—who has lived for many a year on the banks of the Niagara:

That dread abyss! What mortal tongue may tell
The seething horrors of its watery hell!
Where, pent in craggy walls that gird the deep,
Imprisoned tempests howl, and madly sweep
The tortured floods, drifting from side to side
In furious vortices, that circling ride
Around the deep arena; or, set free
From depths unfathomed, bursts a boiling sea
In showers of mist and spray, that leap and bound
Against the dripping rocks; while loud resound
Ten thousand thunders, that as one conspire
To strike the deepest note of Nature's lyre.

It may be well, however, to choose our panorama of illustrations in geographical

St. John River—the Canadian Rhine—are the famous Grand Falls, where the river suddenly narrows and plunges into a rocky canyon from a height of seventy-four feet. These falls rank with the finest in America in everything but height, and their environment is most impressive. A superb view is had of the cascade from the suspension bridge that spans the gorge. An unique sight is witnessed when the logs from the upper timber limits shoot over the falls and into the cauldron of foam below, on their way to the saw-mills.

Quebec is pre-eminently a region of



OUIATCHOUAN FALLS—LAKE ST. JOHN.

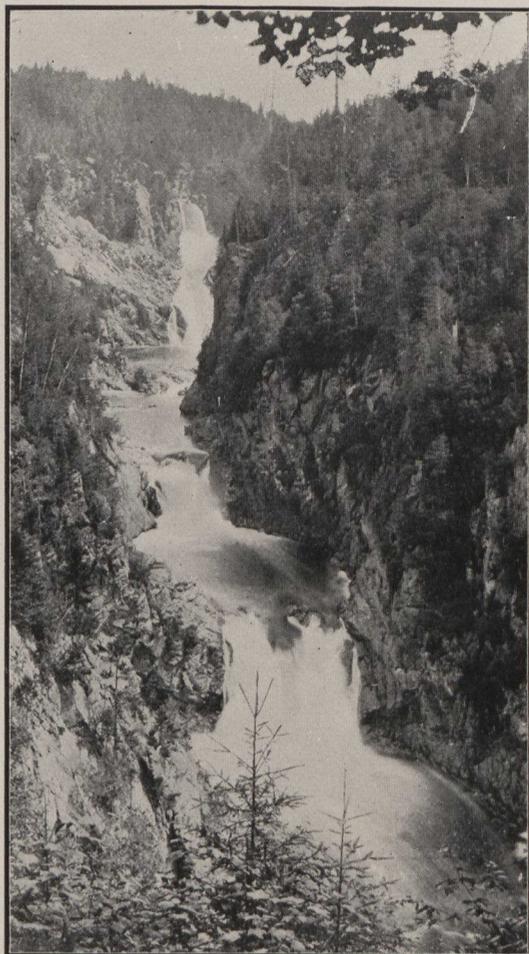
miniature Niagaras, the dark summits of the Laurentians or the slopes of the ranges south of the St. Lawrence, giving birth to many a beautiful cascade. Such a one is seen on the Magog River, in the Eastern Townships, and near the City of Sherbrooke, where the Magog, on its turbulent journey from Lake Memphremagog, flows through a heavily wooded channel in a wild flood that is picturesque in the extreme.

On the north side of the St. Lawrence, Montmorency may well claim the pre-eminence, but, near the great inland sea of Lake St. John, the Ouiatchouan Falls are its close rival. Descending from a height of nearly three hundred feet, and divided midway by a projecting rock, the Ouiatchouan forms a superb picture, framed by the dark tree tops and the gray hillside.

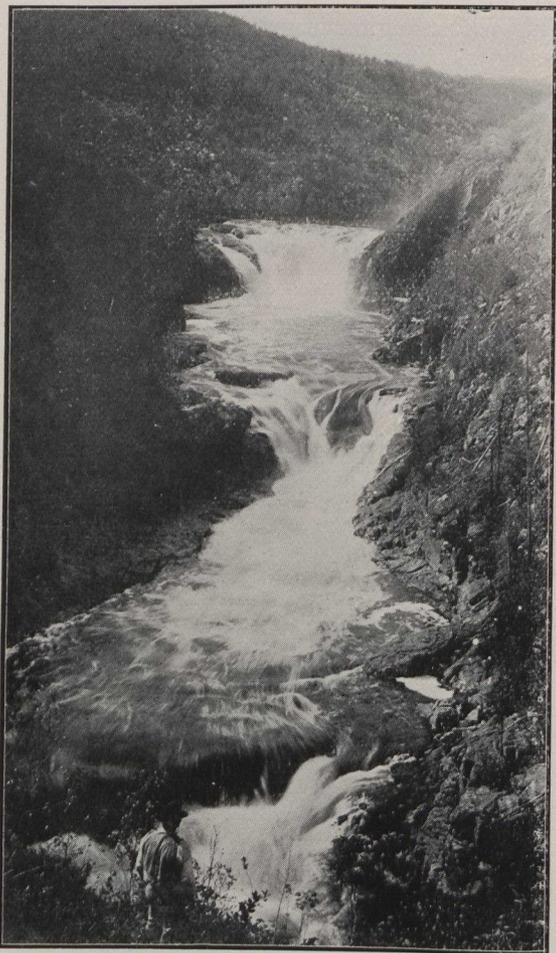
This whole region is marked by rapids and cascades. Besides the Falls of Chicoutimi, connecting Lake St. John with the River Saguenay, the Metabetchouan Falls are a scenic feature well worth a visit. The river of that name is the chief southern affluent of Lake St. John, and a series of five falls mark its upper stretches.

One more Quebec illustration will be the Falls of St. Ferreol, a few miles from the famous miracle church of Ste. Anne de Beaupre. The waters descend in a succession of cascades not unlike the Giessbach Falls of Switzerland, and nothing more chastely beautiful is to be seen within the boundaries of Quebec.

Ontario also has its profusion of falls, especially in its northern regions. A typical cascade—limited in its descent, but most picturesque withal—is Diamond Falls, in



SEVEN FALLS—ST. FERREOL.



METABETCHOUAN FALLS.

the north-eastern part of the province. It is merely a sample of scores of similar cascades that help to make New Ontario a scenic wonderland.

But in the Kakabeka Falls of the River Kaministiquia, Ontario possesses a truly magnificent waterfall of tremendous volume and imposing appearance. With a downpour only thirty feet less than Niagara itself, and with a width of 450 feet, the Kakabeka is one of the great cataracts of Canada. And here too the mighty flood will no doubt soon be turned to the needs of man when its power will be tapped.

Passing by the numerous falls in the Lake of the Woods and Rainy River regions, we will journey to British Columbia, where the mountains are marked by many a silver streak of foam. The rivers, too, are the scene of many a fall. The traveller has

scarcely entered the great portals of the Rockies before he is entranced with the Kananaskis Falls, with a drop of some forty feet, a fit companion to the equally beautiful falls of the Bow River, in the heart of the Banff National Park. And as the westward journey proceeds, the snow-fed streams—the Kicking Horse, the Beaver, the Illecillewaet—are all thrown into paroxysms of turmoil as they hasten toward the valley beds and the great seas beyond.

The monarch of all the British Columbian falls is undoubtedly the newly discovered Takkakaw Falls, in the Yoho valley. In this Canadian Yosemite there stands revealed some of the sublimest scenery to be viewed on the continent, and not the least inspiring feature is the great Takkakaw plunging in one mighty leap of over a thou-



UISGEBAN FALLS—BADDECK, N.B.

sand feet from a plateau of rock to the valley below. Nearby, the Twin Falls are only a degree less stately.

a cascade, amid scenery that is truly awe-inspiring in its grandeur.

Thus every part of the broad Dominion



KANANASKIS FALLS—ON THE CANADIAN PACIFIC RAILWAY.

Finally, as the Pacific Coast is neared, and the Black Canyon is traversed, the falls at Spence's Bridge Station on the Canadian Pacific Railway come into view—a gem of

contains these striking features of natural scenery, proving conclusively that Canada is a land of waterfalls, and, therefore a country of rarest scenic beauties.

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

GIBRALTAR stands for strength. That is why the Prudential adopted it as their symbol. The strength of the fortress consists in its ability to withstand attack. The strength of the Prudential Insurance Company is active as well as passive. The secret is sound finance, sustained by ministering to a great need of the people. The need was insurance that should be open and available to all.

The history of life insurance is most interesting. In the development of the co-operation worked out in insurance, those possessed of considerable means were the first to be provided for. Industrial insurance was a much later development. It is co-operation among working people, providing for contingencies, and acting as a protection against uncertainties not otherwise provided for. The name "Industrial" is applied, because the nature of the insurance is such as is best adapted to the needs of the industrial population.

WEEKLY COLLECTIONS.

The single point of weekly collections is sufficient to guarantee the success of the Prudential Insurance Company. Those who have looked into modern conditions will understand why. A very large number of people receive a weekly salary, and, these, in the ever-advancing standard of living, find so many ways of disposing of that salary that it melts away without any of it being laid by for a wet day. The result is that any illness or death in the family—and what family is immune for any extended space of time—is improvident for at the very time when the pinch of straightened circumstances can work the greatest misery. Provide against just such contingencies by means of a small sum payable weekly, and have some one go directly and regularly to the house for it, and the principle of sav-

ing, of independence and providence, is made practicable to everyone.

It has been objected to the system that it is an expensive kind of protection. The extra labor required, chiefly the collecting and bookkeeping, certainly add something to the cost of an annual premium. But everybody knows just how much, and the fact that millions of people are to-day paying the difference, which is relatively small when the organization is perfected, and the business large—this large number of patrons shows that the accommodation is worth the price paid for it; at least it is worth it in the minds of the people who are footing the bill. These are very probably quite as good judges of the value they are receiving for their money as the disinterested persons so anxious to take care of them.

A feature of particular merit in this system of weekly calls is that the insured and all interested are provided with the best kind of an opportunity to learn all the phases of life insurance. To every member of the family, and even to neighbors, the visit of the agent is a constant reminder of the prudence involved in the step taken in weekly savings; and the agent is there to answer questions arising in life insurance. It is an education in prudence.

FAMILY INSURANCE.

It was conceded that a great advance was made when civilization reached the stage in which the loss of the head of the family was shared by others incurring a similar risk. A still further advance was made when the system of co-operation was made to include every member of the family. And it is quite essential that the death or illness of every member should be provided against. For the illness or death of any member of the family, even though it be not the head, involves an increased expenditure

and an additional strain on the earning power of the family. If it be improved for—and what method is better than that of paying a few cents each week for each member—the suffering is unduly accentuated.

The insuring of children's lives has met with considerable opposition in days gone by. The whole matter has been thoroughly threshed out in England, till those of the highest standing and greatest prominence, because of their zeal for humanity, unqualifiedly endorsed industrial insurance, as one of the greatest boons that has ever been offered to struggling humanity. In the United States, the infanticide bugaboo has been severely dealt with by State superintendents, who have pronounced it unreasonable and unfounded.

Its success is due to the perfect adaption of its business to the limited means of the industrial classes. Wage-earners generally lead a hand-to-mouth life, never having any considerable sum of money laid by. Provision, especially the provision for the expenses of burial and the cost of the last illness of every member of the family, which is the underlying purpose of industrial insurance, is rendered next to impossible if there must be an annual, semi-annual or quarterly accumulation. Let it be weekly and collected weekly, and for a small policy, and no one will forgo it. For, be it understood, organized charity and the potter's field are the two bogies of the industrial population. Insurance is no charity—a fact now understood and appreciated by more people—and they welcome it as rendering them independent of all charitable organizations.

AN AMERICAN PIONEER.

The Prudential was the pioneer company in providing industrial insurance in America. In fact, though industrial insurance has been practiced in England prior to the establishment of the Prudential in 1876, the business was still in an experimental state. Family insurance was a comparatively new idea, and the departure involved required statistics, which were in no use necessary in the case of ordinary life insurance. Everything has been perfected in the last

quarter century, and the history of industrial insurance in America is practically the history of the Prudential Insurance Company. That history is a record of phenomenal success. In the beginning many difficulties stood in the way. The pioneer must hew out a new place. Insurance for every member of the family, and on such terms as should make it most easily paid for, was the field chosen by the Prudential.

A sound financial basis was recognized as the first requisite. Not *cheap* insurance, but *sound* insurance—insurance that insures—was the first object to be attained.

The best actuaries were employed by Mr. Dryden, and when all the statistics that were available had been utilized, the company began to keep records for itself.

ORIGINALITY IN ADVERTISING.

When a plan for democratic insurance had been perfected it was decided to make it known in every part of the country. At that time insurance advertising was unknown. The Prudential grasped the idea that it could get into every home by getting into the magazines. Accordingly the company, which had struck out new lines for itself in insurance, was now first in adopting a new method of making the fact known. Space was engaged in every leading magazine, and an attractive advertisement prepared the way for the herald of the new insurance.

The magazine space engaged then is continued, and increased to-day, although the Prudential Insurance Company has a publishing plant of its own that it equalled by few of the best publishing houses in the country, and which issues two publications of its own, one of which has a circulation of more than two million copies. The ready grasp of the value of advertising is at once a proof of the alertness of the Prudential Company, and a key to their very large measure of success.

AT ST. LOUIS.

The thorough up-to-dateness of the Prudential Company is, perhaps, nowhere more manifest than in the nature and extent of its exhibit at the World's Fair. Not con-

tent to rest on the laurels won at the previous World's Fair in Paris in 1900, the Prudential determined to surpass even its own former achievement. The outcome is the exhibit now on view in the Palace of Education at St. Louis. Not only does it reflect great credit upon the Prudential Company, but it is one of the most creditable exhibits in the whole Fair. The completeness of the charts giving data on everything concerning life insurance makes it one of the most perfect collections ever gathered together. In itself it constitutes a liberal education in insurance.

No one attending the Fair can afford to miss so valuable, so interesting and instructive an exhibit.

A NATIONAL INSTITUTION.

Another point on which the Prudential have shown themselves quite distinctive is the extent of the territory they work in. They confine their operations to the United States, and have become a kind of national institution. But if they limit their field, they work it most thoroughly. In this policy of intense cultivation of the home field the Prudential would seem to be a good model for Canadian companies which are spending so much on foreign fields, while British and American companies are taking the Canadian business right from under their noses. A half dozen Canadian companies doing business in other countries to the amount of less than three millions in premiums are allowing British and American companies to take over twice that amount yearly out of the Canadian home fields.

FINANCIAL SUCCESS.

Some idea of the success is to be had from statements of the extent of their business. In 1875 the Prudential began business. At the end of 1903 the company had in force over five million policies, representing nearly a billion dollars. The assets were \$72,712,435.44, and the liabilities \$62,578,410.81. The income of the company amounted to over \$39,000,000 last year, and over 300 claims a day are being paid—almost one every minute of office hours.

Millions of homes owe their protection to the Prudential and its democratic methods of insurance.

PRESIDENT DRYDEN AND HIS ABLE ASSISTANTS.

Like all other great and successful enterprises the Prudential Insurance Company is the product of a master mind. Senator Dryden, of New Jersey, is the man who first conceived, and then carried to a successful issue, the extension of the benefits of life insurance to the masses of the American people. He it was who perfected that organization, which is known throughout the length and breadth of America, welcomed and respected in every home for the splendid work that it is accomplishing in the lessons of prudence, saving and self-reliance daily inculcated in the humblest home, and through the simple, but most effective agency of sound finance adjusted to every-day needs. He, too, who selected the large and most efficient staff whose energy and enthusiasm co-operate in the propaganda of insurance for all ages and both sexes.

Born leader and naturally first President of the Prudential at the time of its inception over a quarter of a century ago, his words from the Presidential chair to-day have still the same ardent enthusiasm that compels success, while the faint-hearted cavit and are counted out.

The following extract is typical and illuminating: "Taking its root in human affection, in that lofty desire to provide for one's own, the germ of it lying back out of our sight, even before recorded history began, it has gone on by a process of evolution—first, the guild, then the burial societies, then the friendly societies—until at last it has been placed upon an immutable and scientific foundation, and we have the industrial insurance company. An industrial company like the Prudential offers to people a perfected and well-rounded-out scheme of life insurance, in that it places its blessings within the reach of all classes, male and female, rich and poor alike. It is the highest development of life insurance in existence."

JOHN HARDEN'S REVENGE

BY D. G. MACORQUODALE

THE fact that Henry Harden, banker in the little town of B——, had the reputation of being an honorable man and a strict disciplinarian, was no reason why he should be narrow-minded and bigoted. Nor was it any reason why his daughter Danny (Diana) should set his discipline at naught and rule the house of Harden as she pleased. The fact that a timid housekeeper of many summers was supposed to be her chaperon and material guide, aided rather than deterred her. The fact that John Harden, with firm-set mouth, was only an adopted son, and that he loved money dearly, was no reason why he should look with eyes of love on the woman in the case; nor that he should hate with a wholesome hatred Lancelot De Barry, simply because he danced much with Danny, while John could only look on. But he did, and—but that would be telling.

Lancelot De Barry, who had a small deposit account at Harden's bank, called there one morning just after Henry Harden had limped into the bank parlor. He presented a cheque made out by some firm up country, and payable to him at a bank in another town. He wished to have it placed to his credit at Harden's and to draw the amount by cheque. The accountant objected that, as the cheque was not marked and the makers were unknown at Harden's, he would have to get Mr. Harden to consider it. When shown into the parlor, De Barry said:

"Look here, Mr. Harden, your accountant is disposed to be unaccommodating this morning."

"What is the trouble, sir?"

"Why, this is the situation," handing over the two cheques.

Harden rang for the accountant.

"What is the trouble regarding this cheque?"

"We don't know these people, and this gentleman wants it passed to his credit as a deposit."

"Well, Mr. De Barry we can send this for collection."

"But I must have that money to-day."

"But we do not know these people, Mr. De Barry."

"Very well. suppose you do not, you know *me*, Mr. Harden."

"No, sir, I do not. Never saw you before, to my knowledge."

"My name is Lancelot De Barry, from Berks, England. My business is easy and remunerative. I am an actor, elocutionist, and entertainer, but am out of funds to-day."

"Whom do you know here who could identify you?"

"My dear fellow, don't be absurd. I am well acquainted with Miss Harden, have met her at several parties. She is really a charming young lady, and dances most div—"

"Oh, I say, don't bring my daughter's name into a question of this kind. D——, that is, Miss Harden, is out a good deal more than she should be, and is bound to meet all sorts of people, and—"

"Look here, Harden, do you think I am all sorts of people, or what do you mean?"

"I just mean this, that your coming here with that plea, that you have met my daughter, is not business, and is scarcely the act of a gentleman."

"Sir, this is an outrage. I feel like withdrawing my account from you bank."

"That, sir, is a privilege you can exercise at any time."

"Do I understand you to refuse to advance me, Lancelot De Barry, on a cheque drawn up by a reputable firm, and with my endorsement, money which will come back to you from these people in two or three days?"

"What have you to depend on if these people of yours failed to pay?"

"My profession, sir, and—why I make something on the race-track nearly every week."

"Oh, that is your profession, is it? A gambler! Why, sir, I would not advance you one dollar on the best paper you could bring me, if it required your endorsement."

"Take care, sir! Do you know what you are saying? You, in effect, cast aspersions on every person who plays the horses. Let me tell you that better people than you, Mr. Harden, play the races; your tone is not that of a gentleman. The bishop said to me the other day—"

"We don't care about your bishops, sir, and—let me finish—your cheque from these people will be sent for collection, and your own cheque will be honored here while there is a sufficient balance to your credit. Good-morning, sir!"

De Barry appeared to begin to say something, then checked himself and left, with cane a-swing and head held high.

Harden went down to his house, head also held high, and had an interview with Diana—she was not "Danny" on this occasion. There was a scene, in which Harden referred to "high-stepping young whelps," and "sleek-tongued thieves," and with a reference to "my poor boy, John," informed Diana that she must cut the acquaintance of De Barry. Danny had replied that some people were such bears that they did not know a gentleman when they met one; declared that she hated John Harden, and left the room with tears and a door-bang.

Harden was ill for a couple of days afterwards, and the doctor strongly advised rest and avoidance of excitement. Danny was repentant in deeds rather than in words, and coddled round her father, stirred by a slight misgiving. John was down from F——, silent, thoughtful, and anxious-eyed. Attendance on her father was Danny's excuse for having no time for being a moment alone with John, who worshipped with his eyes.

Routine of business at the bank brought out the fact that the cheque given De Barry had been paid on presentation, and there

was peace in the house of Harden, and Danny ruled again, her first decree being that a letter expressing regret for hasty words be sent to Lancelot De Barry, Esq., The Elite House, B——. This the culprit Harden faithfully promised to send, and—promptly forgot.

De Barry did not appear to resent the refusal to honor his cheque, and in the course of a few days called at the bank and increased his deposit; had a few pleasant words with the accountant, and tendered his cigar-case filled with choice Havanas.

A few days afterward he met Danny at a tennis match, and was easy and polite, but not effusive. Danny felt that something was due him on account of her father's abruptness, and invited him to call. Mr. De Barry said:

"Nothing would give me greater pleasure, Miss Harden, but the only time I met Mr. Harden, I could scarcely say we were introduced, I, in fact, unavoidably gave him some reason to think rather poorly of me. It would be rather awkward for me to call upon you till Mr. Harden takes a different view of the matter."

"Oh, Mr. De Barry, I know about that. Dear old papa is so impulsive, and says things without thinking, and—you don't mean to say you did not get a letter from him expressing regret for what occurred? No? Well now, what a shame, he prom—, that is, he told me he would write you."

"I know without asking to whom I am indebted for his change of views regarding a poor waif like myself; now don't deny it. The fact that he forgot to send it is of no moment now. If I stand absolved of any wrong intent in your eyes, Miss Harden, the opinion of Mr. Harden, excepting as being your father, would give me small concern," and the bold, dark eyes looked straight down into the wide-open blue ones, and the latter dropped, while their owner poked the grass with her umbrella.

He saw her to the gate. Inside of two weeks there were several calls, some duets at the piano, and library explorations, with interesting discussions regarding the relative merits of Browning, Shelley, Keats, Byron, and Shakespeare.

John was there on one or two occasions, and was treated by the bigger and better-looking man with cool politeness, that was answered by monosyllables and looks that were not overtures of peace.

It was very still, very quiet, at the home of Henry Harden about a month after the banking transaction. John Harden walked quietly about, and saw the doctors in and out. Danny lay in a darkened room, wringing her hands, moaning and refusing opiates. Henry Harden lay in another darkened room, and needed no opiates. The generous friend, the indulgent father, the impulsive, vigorous man of business, lay a heap of unconscious clay, apparently soon to be put away, for the doctors gave no hope. A dark cloud rested on his brain, and a darker one on his honor and on his house.

Like a bolt from the blue it had come upon them. It was now Monday, and it had all happened since Friday.

Among those who believed that Henry Harden's word was his bond, and whose bond was good, was a certain spinster of Scotch extraction, Miss Begg, a lady of mature years, impaired hearing, much property, and having a strong prejudice against modern methods of finance. She was a speculative character, and turned an honest penny, when possible, in real estate. She had long held the title to a water-power in the neighborhood of the town, and held it at a fixed price, \$5,000. She had recently found a purchaser, and as she would have neither agent or solicitor, nor take any cheque, draft, or other substitute for cold cash, she had closed the transaction and received the money in fifty \$100 bills. She had come to Harden's bank to deposit it, but, finding the bank closed, took the liberty of an old family friend and called at the house and gossiped a bit with Danny, and then went to Mr. Harden in the library, telling Danny that she was going to deposit some money. Mr. Harden advised her to keep it till Saturday, as the bank was closed; but this she would not hear of, as it was safer here in his library than in her possession. He therefore took the roll clasped with a rubber band, and, without counting, placed it in a drawer of his desk, and told

her that in the morning it would be placed to her credit in the bank books, and a receipt sent her. In the meantime he made a memo. of the transaction on the leaf of a scribbling pad and placed it in his pocket. This took place about 3.30 p.m. About 4 p.m. a fire broke out down town that the local fire brigade could not cope with, and the citizens turned out to help. Soon Henry Harden's tall, vigorous figure was seen in his shirt-sleeves doing manful work, and he worked all night with the firemen. He told his daughter at luncheon on Saturday that, coming home at dawn, he had felt anxious about the money in the drawer, and had taken a look into the library. There he found a window open and the money drawer unlocked, but, on looking, found the bundle of bills as he had left them, clasped with a rubber band.

He had slept so late on Saturday that the bank was closed before he was through luncheon. Afterwards he told Danny that he was going out for a walk, and would call on the accountant, who lived not far from the race-track. On Sunday, after breakfast, he retired to the library to write some letters, and asked not to be disturbed. At luncheon time he was found by a maid, stricken with paralysis, helpless and unconscious. On the desk was a letter ready for its envelope. The drawer containing the roll of bills was open, and the bills, all but one, gone, and a roll of blank paper in their place. The letter was as follows:

"B——, June 15th, 19—.

"My dear boy,

"I had no time to talk with you when you were down here during the fire. I take this opportunity of writing you fully regarding your request for a loan. While it is true that you have succeeded beyond my expectations in your electrical venture, yet the expenditure you propose to make is risky on borrowed capital.

"I could not lend so large a sum as \$5,000 out of clients' money without their consent. My own funds are tied up, besides which I have just suffered some losses that I will tell you of when I see you.

I have only \$100 of ready cash at hand, besides which the time you want the money for is too short to appear feasible. No use saying that you must have the money if you have to knock some one on the head to get it. Think out some other plan, and come down in a day or two and we will talk over ways and means. You and Danny will share equally what I have to leave, and my hope has been that it would not require to be divided. You are too backward with Danny, since this fellow De Barry came on the scene. I did not like the fellow at first, and we had a row about horse-racing, but he took it coolly, and I can't find any fault with him in a general way. I know your feelings, and would like to see you supplant him. Danny is only a child, and does not know her own mind; but, whatever happens, you will always be my own dear boy.

"Yours, as ever,

"DADDY HARDEN."

The letter had been folded, and Harden had evidently been in the act of taking an envelope from the drawer in which was the dummy roll of bills, when stricken. Danny was too overcome to notice what had been done in the library; but John had come down from F—— as soon as his foster-father's condition was known, and inquired of Danny, who told him of hearing from Miss Begg about the deposit. He enquired on Monday at the bank, and found no record of such a transaction; then of Miss Begg, by which means he learned definitely that a deposit of \$5,000 had been entrusted to Mr. Harden. Other evidence of its having been left with Mr. Harden there was none.

John examined the premises and found a window fastening broken. It proved to be the window that Mr. Harden had told Danny he found open when he returned from the fire. He also found a panel in the back of the desk removed, thus giving access to the drawer. The key, with a number of others attached, was found in the lock. John called in detectives, who looked wise, asked a few questions of John and Danny, and left.

The *Evening Argus* said:

"STARTLING AND MYSTERIOUS.

"In connection with the sudden illness of our much respected townsman, Henry Harden, of Harden's Bank, it appears that a well-known lady of means put a sum of money, said to be \$5,000 in treasury notes of \$100 each, into Mr. Harden's hands on Friday evening last, after banking hours, and just before the outbreak of the great fire.

"John Harden, his adopted son, and manager of the F—— Electrical Works, came down to town as soon as he learned of Mr. Harden's illness, and, after finding a drawer broken open, and learning from the lady interested, of the deposit, called in detectives. One hundred dollars was all that was found in the drawer, wrapped round a blank package of manilla. Neither at the bank, nor among Mr. Harden's private papers, was there found any record of the deposit of the money, so that, as the lady in question does not hold a receipt, it might be a difficult matter to prove that such a sum had ever been left in Mr. Harden's care. The rumor that Mr. Harden was seen at the races on Saturday afternoon is, we think, a most unkind one to set afloat at a time when the victim is unable to give it a prompt denial.

"Speaking to an *Argus* reporter, Mr. Lancelot De Barry, of the Central School of Elocution and Department, said: 'Any one who knows Mr. Harden will refuse to believe such a slander. While I do not hold with his well-known opposition to transactions of the race-track variety, yet I respect his opinion, as being that of a man who was the soul of honor.'

"Regarding the mystery, we will refrain from saying more than this, that whoever took the money was acquainted with the premises and with the fact that there had been a deposit made there a few hours previous. The detectives have the case in hand, and are said to have a clue."

The *Monitor* said:

"The mystery surrounding the loss of Miss Begg's money bids fair to baffle the experts. It is said that Mr. Harden returned to his house during the progress of the fire, and was seen to leave by the side door open-

ing on the library about dusk, and appeared to wish to avoid notice. A young man met him coming out at the gate, and bade him good evening, but received no reply. A short time afterwards, John Harden, who had come down from F—— in the afternoon, called at the house and asked the maid if Mr. Harden was in. On being told that Mr. Harden was probably at the fire, John is said to have gone into the library, remained a few minutes, and then left, taking the road to the station. It appears from a letter Mr. Harden had written in reply to John, that the latter was trying to borrow \$5,000, and was desperate for want of it. Again three reputable citizens are positive that Mr. Harden was seen at the race-track on Saturday afternoon, playing heavily on the favorites, and we all know what that would mean, as it was not favorite's day. In view of the fact that there is neither memo. of, or receipt for the money, it might be very hard to show that there was any money stolen out of the drawer where Mr. Harden is said to have placed it. Miss Begg's word that Mr. Harden received the money is, of course, without question, but that fact does not necessarily point to theft. Why should a thief take but a part of the money and add to the danger of detection by waiting to put up a dummy roll of bills? For the dummy roll with one treasury note on the outside of it, must have been prepared after entering Mr. Harden's library. Or, are we to assume that the thief knew what the amount was, and where it was, before entering the room? We are here confronted with the fact that only Miss Begg, Mr. Harden, and his daughter were aware of the existence of the roll.

“The only one who might throw light on the matter is lying helpless and unconscious, and, as far as medical skill can determine, not likely to recover. The whole affair will probably continue to be known as the mystery of B——.”

The detectives had been instructed by John Harden to spare no necessary expense in ferreting the matter out. While the detectives were supposed to be busy, the town gossips were not idle. The Ladies' Aid of the First Unitarian Church, of which Mr.

Harden was a member, decided that they had never taken John Harden to be above suspicion. A foundling was a foundling, and blood would tell in the long run, whether good or bad. Inherited tendency to crime was not to be eradicated in one generation. John certainly had the reputation of being a steady, careful young man, but he knew that Harden was not his father, and waifs were often ungrateful. John was so silent he must be deep. Then, he showed little interest in religion, and was probably an infidel at heart, for was it not on record that when a witness in court on some case, he refused to be sworn by kissing the Book or uplifting his right hand? When asked by the court to give a reason, he had replied that swearing or affirming he held so lightly that it would not be more binding on his conscience than a simple statement of what he knew. Such persons had no guiding principle to deter them from the commission of crime. The stories of Henry Harden's having taken the money to lose it at the races was a trumped-up story, born of envy and malice.

While the gossips were thus busy, John suddenly told the detectives that he was satisfied that there had been some money lost, but that further pushing of the matter now, with Mr. Harden at death's door, was out of the question. He would assume the responsibility involved in the loss, and would arrange to pay Miss Begg if given time.

Then somebody else stirred up the detectives, and a county-attorney took up the case, and inside of ten days after the occurrence, John was arrested, charged with the theft of \$4,900 from a desk in Mr. Harden's library, and appeared before the police magistrate in B——.

It was shown that he had been heard talking with Mr. Harden on the street about 5 p.m. the night of the fire, and, in answer to an invitation to call at the house and see Danny, said he had to see a party at 5.30 p.m., and that his train for F—— left at 6.30 p.m.; the house was nearly a mile out of his way, so that he would have no time to spare. Another witness showed that John had come out of the side door of the library

somewhere between 7.30 and 8 p.m., and turned down the street leading to the station

The station-master remembered selling the prisoner a ticket for F—; was very positive that it was he, and that it was about 8.25 p.m. He remembered having a \$100 note tendered him in payment for the ticket. He recalled asking the prisoner if he had other money, as it would trouble him to change the large bill, and remembered the prisoner's reply, that he had more money, but all his bills were the same size. As the prisoner had refused to plead, to elect, or to employ counsel, the court entered a plea of "not guilty," and sent the case to the fall assizes, and willing friends found bail for him.

The summer was advanced into August, and Henry Harden lived, but no more. The doctors said that he might hang on so for months to come, able to swallow nourishment, and to recognize that someone was in attendance, yet recognizing no one's personality. Lancelot De Barry called on Danny shortly after her trouble began, and tendered his services. The familiar and even ardent manner that he had adopted at first would to maintain it now, but he did not. With the tact of an actor he was deferential and solicitously attentive. She was more than a frivolous coquette now; she was a woman sobered by care and trouble. His present manner of meeting her won her respect, as his former manner did not.

"Mr. De Barry," she said, during one of his calls, "I don't feel that I can entertain any one properly now. Poor father this way, and—oh, about John. You know, though John is not my brother, I feel—"

"Of course you can't help it. There was a time when I wished with all my heart that he was your brother, but now, I am sincerely glad that he is not, as it would—"

"Don't talk nonsense! I can't let any one talk that way now; but you're glad he's not. John was always like a brother, and so good. You don't really think that—John—could—have—?"

"Why, really, Miss, ah—Diana, for your sake I hope that he did not do anything wrong."

"But you believe that he did?"

"Well, I am not a lawyer, but it certainly looks nasty on the face of it, considering everything, and his own silence; but I feel in my own mind that he is innocent."

"On your honor as a disinterested gentleman, are you sincere?"

"Never more so in my life," and the dark eyes had a queer light in them as they looked into the blue ones.

"Then who did take that money? You know father could have no possible reason for taking money that he would have to replace. Why, the idea that a business man would steal from himself is too absurd for anything. Then you don't credit that story that my poor father could have been betting on the races? You remember how angry he was with you when talking about horse-racing? You haven't forgotten that?"

De Barry looked puzzled a moment, and twirled his moustache.

"Oh, I do remember that now when you recall it, Miss—Danny; let me call you that. Whatever he may have done on that Saturday, and I would bet money that your dear father would not bet in his right senses—the idea that he took money out of his own drawer, actually stole from himself, is a huge joke. But, Miss Danny, whatever happens, and whatever there is for you to face, let me share your trouble."

"You are very good," and the blue eyes sought the dark ones with some hope and comfort.

"Just one other point, Miss Danny; did you see the roll of bills, or know how much it contained?"

"No; father spoke of the money's being in the drawer, but did not say how much. Miss Begg told me about leaving it, and said it was \$5,000. Why do you ask?"

Oh, nothing; only this: there is only Miss Begg's word for the amount, and there was one hundred dollars found in the drawer," and the queer light shone again in the dark eyes.

"But Miss Begg's word is always the truth."

"Perhaps so, in fact, no doubt of it, but it might not convict without corroboration. Now, Miss Danny, I must go, and let me

call again soon to do what I can," and he took her hand in his warm, strong one and held it firmly. Whatever else he might have done or said was omitted on the entrance of the housekeeper.

John Harden came down from F— about twice a week to look after Mr. Harden's business and to visit the patient. The day after De Barry's last visit, John was down and called at the house. Danny's manner to him was fitful. She felt comforted and shocked by his presence by turns. They had not discussed the question of the robbery; Danny shrank from that, and John made a confidant of none.

Miss Begg was unremitting in her attention to Danny, and always pooh-poohed the idea that the loss of the money gave her any concern. True to the national trait, she liked to gather "siller," but also, true to the national trait, she was woman enough to be generous.

"Dinna ye heed, lassie, I'll no' miss the money. I had mair nor I needit, wi'oot that," said she, the day after De Barry's visit. "But here is John comin' in the gate; look cheerie a bit, an' no' mak' my poor boy feel waur; he's grievin' sair."

Danny was not cordial. The look in De Barry's eyes was revealed to her now in its true meaning. He had told a conventional lie. To relieve her anxiety he had expressed a confidence in John's innocence that he did not feel. He had done this from chivalrous motives, and to please her, and here was the accused looking as fearful as a hunted rabbit, and not trying to defend himself.

"Aye, John, will ye no' speak tae an auld body? We used tae be acquaint." John had spoken to her on entering. "I am always glad to see you Miss Begg, but you cannot have much pleasure in seeing or hearing of me."

"John," said Danny, "I have something to ask you that—that I don't like to ask, but I may as well ask it now when Miss Begg is here."

"Well?" He didn't say "Danny" or "Diana," simply "Well?"

"Why didn't you plead 'not guilty'?"

"Because it would be no use."

"You think that it wouldn't help with a judge or jury?"

John was pale and his eyes were shifty. "Well, not exactly that."

"Why, then?" The question came from her with a little spasm of distress. She feared what the answer might be.

John saw the look of distress, made an effort to put a bold front on, and answered:

"It wouldn't be true." There was cold sweat on his temples now, and his lips were blue and dry.

Danny's lips were dry now, too. She spoke with an effort.

"Did you take the money?"

John nodded.

"What for did ye leave a hundred dollars?" said Miss Begg.

"I just needed \$4,900."

"Did father tell you he left it in the drawer?" The words were lisped out through parched lips.

"No," said John, as though trying to remember, "I came to the library for—for a book, and found a memorandum of the deposit on the desk."

Miss Begg, who had, with her customary industry, been knitting a stocking, and was quite composed throughout the dialogue, scratched her head with the disengaged needle and said:

"Weel, John, ye'll feel better noo the cat's oot o' the bag, an' ye can gie me ye're notes for the amoont an' we'll hae a talk wi' the public prosecutor, an' there'll be an end o' the whole affair. Noo, lassie, spruce up an' dinna fash ye're heid about it." But the "lassie" was in no condition to "spruce up." The possibility of a public trial being avoided, and the clearing up of any suspicion against her father, on the one hand, and John's abject confession on the other, were too much for her, and she sought relief in a woman's last refuge—tears.

After she had subsided, Miss Begg suggested that John go with her to the library and settle the matter at once. John sat down in a dazed way, and tried to draw up the necessary notes, but could not write. Miss Begg filled them out with interest, and John signed them. She then gave him a receipt for the notes, after which she tore

them in shreds, while John looked on dully. Then she fell upon John and kissed him. Then she laughed; then cried; then laughed again. Then she took him by the collar and turned him to the light and said:

"John Harden, ye scoundrel, ye'll get ye're deserts; for ye're a leear, ye're a leear, ye're a leear, bless His name, ye're a leear. Ye no more took the money than the lassie herself. But ye did it weel, though ye cudna fool Kursty Begg. Wha did it, I'll no' say, but there's no Harden's name mixed wi' it. But we'll hae tae find oot who 'twas that did it, if it costs anither five thousan'. No, laddie, awa' wi' ye, an' keep ye're eye peeled." John kissed the withered hand, and went.

September was passing, and the time for the trial of John Harden was drawing near, while his foster-father still lived, but did not improve. Miss Begg, though carrying it off with a high hand before Danny, was not at all sure that any settlement she might appear to make would relieve John from the ordeal of a trial, or from the consequences if convicted; therefore she did a thing that was unusual for her to do. She consulted a man of law, and found it as she feared. The charge was made; the prisoner was committed, and must stand his trial. The result of the lawyer's work for Miss Begg was the finding of a witness who was ready to swear that the man seen coming out of the library gate on that Friday evening, who was taken for Henry Harden, was not Harden at all. The witness was a hat salesman, and studied how people wore these articles of attire. The man he met a few yards from the gate was, in limp, height, hair, hat, and clothes Harden all over; but Harden he knew well by sight, and had remarked that the latter always wore his hat like a gentleman. This the counterfeiter did not, but wore his with a rakish air. Miss Begg brought this news to John. There was a sudden transformation in John. He told Miss Begg he was ready to plead "not guilty." His look of dejection was replaced by one of keen, fierce interest in the case. His head was held high, and a look of hope was in his eye.

Said Miss Begg: "Ah, laddie, ye could

think it of Henry Harden. Ye'll try an' find the richt man, now."

"I will, if he's above ground," and the mouth was drawn more firmly.

"If ye'll no' do it, I'll find him masel."

On the Sunday on which Henry Harden had been stricken down, Miss Begg, who was an amateur dabbler in many things, had prepared for herself a treat that was to be as the widow's cruse of oil—never failing. Partly because of her rheumatism, and partly because it was a fad that took her fancy, she had fitted a room in her house where parties could be entertained. A small stage had been erected and appropriately lighted. From her house she had a special telephone wire to the lecture-room of her pet parson, and when a particularly brilliant lecture was to be delivered, the necessary record-making appliances were fitted in her room, and so the much-prized lecture could be redelivered at any time by graphophone. On the memorable Sunday evening she had started the machine to receive the record of a special lecture, when word came that Mr. Harden was ill. Leaving the machine to do its work, she hastened away to the Harden place to render Danny all possible comfort or consolation. This record she now tried in private to see that it was perfect, intending to give a treat to her friends some long autumn evening. The result, on account of her imperfect hearing, was not quite satisfactory, yet it was sufficient to decide her to give an evening's entertainment to a select circle of her friends, for which she immediately sent out cards of invitation. There were to be some theatricals, songs, recitations, her parson's address, and a little supper; and, though she did not know him personally, engaged Lancelot De Barry, at a considerable fee, to entertain with elocutionary sketches. Among the invited guests were John Harden and Danny, who could not help her father by staying at home, and who went only because Miss Begg wished it. Danny took no notice of John.

The several performers delivered themselves creditably, De Barry, in particular, winning several encores. Danny was so drawn out of herself as to laugh heartily at

some of the selections, and to shed a tear over others.

The lights were finally turned low, and the lecture of Rev. Mr. Portly began. It proceeded on the duties of citizenship, in a wheezy, rattling, tinny strain, that at times was scarcely intelligible. After a time the words became clearer as the speaker got the right pitch.

"Therefore we find that the conditions arising to-day call for an increased activity on the part of the individual in the direction of aiding and advancing what is for the common good. If a crime has been committed; if moral lepers"—"Hello, that you, Kate?"—"our midst"—"Hello, it isn't any one here; it's some old skate down the line."

At this point Prof. De Barry approached his hostess and asked permission to retire and lie down for a little while, as he felt indisposed. She granted permission, and told him which room to go to. He went quietly, during which interval there were several voices heard in a medley of sounds from the record.

"Harmony was never more necessary in the"—"Say, Kate, you would have laughed yourself half dead to see me yesterday up at the races doing old Skeezecks, the banker, up. I gave it to him good and hard"—"than at the present."—"I limped to beat the band. You know that old chestnut wig? Well, when I got on my togs, wig and all, boys that should have known better said, 'Howdy, Mr. Harden.' What did I do it for? To get even. I soaked the cub, too, but if he ever gets on to it he'll kill"—"for every man and every woman who would be their brother's keeper, let them"—"Oh, Central, can't you choke him off? Yes, Kate, De Barry to the crowd but not to you. How did I play without it's costing me anything? Oh, I put through a little deal on Friday, and made four or five thousand clear, so I played the horses Saturday. No, Kate, only sport; just playing with her. You are my onliest"—"for the uplifting of the"—"old plug that's grinding out some talk on"—"Altruism is, if I may be allowed to repeat"—"Your own Barney will come and

see you, Kate; no use trying this on with old fat-head chinning in."

The record was stopped by an assistant. Rev. Mr. Portly was in a frenzy of indignation. Excitement was general. The voice interrupting the lecture was recognized as that of De Barry. The audience were partly amused, and partly scandalized. There were three who saw further than the others. Danny was almost hysterical. Miss Begg looked anxiously at John, who in turn looked unutterable things.

"Wull we hae detectives in, John?"

"Yes."

"And catch him when he comes down?"

"Yes."

"John, ye'll do nothing rash?"

"No, my mind is made up what to do."

"Poor lad," said Miss Begg to herself.

"There's nae use tae speak; he's vowed it. There'll be a dead De Barry when they meet."

The detectives were summoned to wait in the hall. The audience went home mystified. Danny came to Miss Begg for counsel.

"Awa' hame lassie, tae ye're feither; there may be things done here ye mustna see."

"And John, what of him; he needn't run away. Am I to go home alone?"

"Go any way ye can. John will no' run awa' the nicht; it's others will want to."

John was gone. He called up a lawyer and told his tale. The lawyer deliberated. Even if sworn to by others, the voice of a person over a telephone would hardly convict the speaker of a criminal offence. Besides he had not admitted anything but masquerading. No, the chance was slight to convict before a jury. John thought it out. De Barry, or "Barney," was not in the room upstairs. He had remembered the circumstances of his telephone talk, and knew that enough would come out to betray him. John had seen his face in the half light as he left the room. That look meant flight at any cost. The detectives would wait, perhaps hours; that would give De Barry time. He felt himself praying that the detectives would miss their prey. The sweetest and dearest woman on earth made a plaything of. He, himself, driven to

clumsy lying to save the name of his benefactor. And John Harden would die and never know.

De Barry could die but once. How curious, and he could see him suffering a hundred deaths. Was he excited? He held up a hand that was as steady as if cast in metal. And Danny, what of Danny? Would she still demand a handsome man, a man who could dance? He would become an expert dancer for the kindly light of her eye. Faugh! What was a dance? How many unhung knaves that could dance. Had he a revolver? No; but he would procure one. And De Barry still lived. He wanted no revolver; that would be poor and cheap vengeance.

Later on he entered a railway ticket and telegraph office in a purposeless way, and, as he had learned among other things, to send and read by sounder, he found himself idly reading messages sent and received. Presently one caught his ear:

"To Mrs. Delaney, 13 East 47th St., N.Y. Meet me, 10.30 a.m., Monday, at N.Y.C. Station. Kate will follow later. Barney."

Now he knew. It was as he had guessed. Lancelot De Barry was Barney Delaney. He would have him safe on Monday. The detectives must be misled, and the reporters kept quiet.

There was only one thing to do now, to leave word at home as to where he would be on Monday. Would he leave it with Danny? He couldn't call her Danny any more; De Barry had done that ere this. "Miss Diana Harden" was too formal; it might offend her. He would leave the address with the faithful old soul who had believed in him through good and through evil report. Kursty Begg was a woman, and Henry Harden was a man. All else were of no account. Young women were hateful; none that he knew but were frivolous; none worth a thought. Would it hurt her when De Barry would die? How was De Barry to die? The manner of his death was a detail that might be left to chance. And father would never know. What mattered it now that he could show where he got his hundred dollar bills, one of which he changed

at the railway station? That trial would be as nothing to the next. Would he hang? Certainly, but the other man would be dead. and a girl would be alone in the world. And such a girl, such eyes, such hair, such graces! To be ordered about by and be in daily communion with such a creature would—faugh! What woman could so much as look on a monster with blood on his hands? Would it ever be Monday?

It was Monday at last, and John was in New York, waiting, among others, the arrival of the N.Y.C. flyer from Buffalo. Among those waiting were a middle-aged woman and a girl of about twelve or thirteen on crutches.

"Do you think he'll come, mother?"

"He always does when he says he will."

"Does he make much money, mother?"

"Sometimes. When he gets it, we get it, but here's the train in now, and our only boy will be on it."

"Oh, won't I just hug and kiss him, and he'll take me up and carry me; he's so strong, mother," and the thin, pale face lit up with joy at the thought of her coming hero.

Harden's wandering thoughts were fixed for a moment on the pair. They were waiting with love and hope for some one. Nobody would ever so wait for him. The passengers were filing out. A tall, stalwart young man was coming out of the gate.

"There's Barney!" shouted the thin voice of the little girl, and mother and daughter pressed forward eagerly, and in a moment Lancelot De Barry was clasping both. Then the little girl was lifted in his arms as they made their way to the street. Harden saw, and started forward, but was separated from them by the crowd. At the street they halted, and De Barry set the girl down. Harden pressed forward, and came upon his enemy face to face. De Barry's face became pallid at the sight of the other, and he backed away. The little girl saw Harden's face, and was too frightened by what she saw to utter a sound. De Barry retreated facing Harden, tripped at the curb and fell backward on the street. A dray being driven past could not be stopped in time, and the wheels passed over De Barry's legs.

There was a cry of pain, and mother and sister were fainting on his breast. Policemen came, and an ambulance. The drayman's name was taken, also John's, who gave the address of a nearby hotel. De Barry, whose legs were broken, was hurried to a hospital.

Next day, John, who felt the ground slipping from under him, had a message from the hospital, asking him to call at once to see the victim of the accident. De Barry asked to be alone with his visitor.

"You meant to kill me," said De Barry.
"Yes."

"Men have died, and deserved to, for less than I have done, but you won't do it now."

"I will when you get well."

"I don't wonder at your feeling so. Your benefactor slandered, you put under suspicion, and—Miss Harden trifled with. It was not an ordinary robbery. Mr. Harden had been offensive to me, and you were in my way. At the fire, Henry Harden threw his coat over a box on the street, some papers fell out, I saw the memorandum of the deposit, and on the impulse of the moment resolved to pay Harden back, and to involve you, if possible. But you can't kill me now if I get well."

"You will get well, and I can wait. Can you restore to me the only father I ever knew? There are three counts on which you must die, and you will not escape me, hide as you may."

"For myself, it would not matter; but there are others you could not kill."

"Who are they?"

"My mother and little crippled sister. I am their all."

John remembered the loving scene. Here was a tangled web. Was vengeance to be snatched from him so?

"I will provide for them."

"Money cannot buy what I have to give them."

Both men were in sore straits. John's house of cards was tumbling. De Barry was exhausted with his efforts.

At that moment a rush telegram was brought him from the hotel. John read:

"Doctor says father will get well. His mind is clear, and he wants you; so do others. Danny."

The paper dropped from listless hands. The revulsion was too great; he had fainted. A nurse showed in a woman and child, as another gave John a restorative.

"Mother," said De Barry, "here is the gentleman we met yesterday when I fell."

The woman looked angry and distrustful; the child shrank back, afraid.

John Harden was pulling himself together. He saw the looks of aversion, and spoke.

"Madam, when I met Mr. —, your son, yesterday, I mistook him for another who had done me a great wrong; it is my fault that—he—was—hurt. Child, I would not hurt—your—brother—for—anything. He will get well—and—be—a—good—man—to you both."

The "good man" signalled by a look, while beads of sweat crowned his temples.

John held the telegram for him to read, and bent low to catch his whisper.

"You have your revenge."

THE STORY OF LUNDY'S LANE

BY JOHN M. GODFREY

THE historian, delving among the old musty papers of our national archives, has unearthed the following letter from Sir Gordon Drummond, the Commander-in-Chief of the forces in Canada, to the Governor, Sir George Prevost:

"I am of opinion that the enemy's principal designs are intended against the frontier, a reoccupation of which will prove of such essential service to them, and of such incalculable injury to us, and that they will strain every nerve to effect so desirable an object; and I conceive their manœuvres in the neighborhood of Plattsburg to be merely for the purpose of preventing our sending sufficient reinforcements for the security of their intended point of attack."

Sir George, whose oft-repeated incompetency had come near losing to Britain the northern half of the American continent, has written this note in pencil on the margin of the letter: "Very much obliged to General D. for his opinion; unfortunately for him it is not founded on fact, as not one soldier intended for U. C. has been prevented moving forward by the enemy's demonstration in the vicinity of Odeltown."

In the light of subsequent events, we will see which was right, the soldier or the administrator.

The first two years of the war of 1812 had ended propitiously for the heroic colonists. The Americans had been driven off the Niagara Peninsula. Not a foot of Canadian soil, with the exception of Amherstburg, was held by them; while, as a set-off to this, Fort Niagara was in the hands of the British. But the war clouds were gathering, and were again about to burst on that devoted Peninsula which had hitherto borne so much of the brunt of the fight. During the spring and early summer of 1814, General Brown mobilized an army of 6,000 men at Buffalo to renew the invasion of Upper Canada. It was these preparations

which caused Drummond to write the warning letter to the Governor. And it was the same spirit which moved Prevost to pencil his sarcastic thanks, that prevented his taking energetic measures to meet the invader. The only troops available to oppose Brown were a force of 1,500 regulars and a few militia, under the command of General Riall.

On the 3rd of July the threatened invasion commenced. General Brown threw a force across the river and seized Fort Erie, which was garrisoned by 170 men under Major Buck. He then marched north along the river to Street's Creek, near the village of Chippewa, where, on the following day, he encountered Riall, who resisted his advance. On the 5th of July was fought the bloody battle of Street's Creek, in which the British suffered such severe loss that Riall retreated on the 7th to Fort George, followed by Brown, who took post on Queens-ton Heights to await the arrival of Admiral Chauncey from Sackett's Harbor, with the American fleet, before investing the forts at the mouth of the river. Riall having left part of his force in Fort George, retired to the high ground at Twenty Mile Creek, near where now stands the village of Jordan, his object being to block any movement of the Americans on Burlington Heights.

In the meantime Drummond was not inactive. He was at Kingston when the battle of Street's Creek was fought. As soon as he heard of this engagement, he issued a call to all the militia from the Bay of Quinte to Long Point. Right loyally did the patriotic farmer respond. The hay field and ripening harvest were deserted, the old Brown Bess was taken down from the walls of the log house. Good-byes were said to the wife and daughters of the home, and the father and grown-up sons marched away from the little clearing which their industry had made in the virgin forest, down to the front to swell the force of their country's defenders.

Much, indeed, do we owe to the yeoman veterans of 1812.

While all this preparation was going on, Brown remained at Queenston Heights, marking time. Letters were sent to Admiral Chauncey beseeching him to co-operate with his fleet in a movement on Burlington Heights. On the 23rd of July he received a letter from Chauncey, informing him that he was sick, and blockaded in Sackett's Harbor. The next day a reconnoitering party, consisting of 30 men, under the intrepid Captain FitzGibbon, approached to within a short distance of the American camp. They soon noticed that something unusual was going on. Tents were being struck, and to their amazement, they saw the enemy's entire force moving southerly along the Queenston road. FitzGibbon, venturing too near, was seen and pursued by the American cavalry as far as the British outposts. He, however, succeeded in eluding them, and carried to Riall the intelligence of Brown's retrograde movement.

Brown, having given up all hope of help from Chauncey, had fallen back on Street's Creek.

Riall at once ordered Colonel Pearson to march from Four Mile Creek and occupy the high ground at the junction of the Queenston Road and Lundy's Lane. Pearson marched that night with a force of 825 men. The only incident of the night march was the bringing in of an American soldier by two stout country women, who had disarmed him and taken him prisoner. Early the next morning Pearson was in position on Lundy's Lane, where he was shortly afterwards joined by General Riall. The remainder of Riall's force, consisting of 1,200 men under Colonel Hercules Scott, were left at De Cew's Falls, on the Twelve Mile Creek.

As the sun rises on the morning of the 25th of July, 1814, dispelling the darkness from the mighty river flowing swiftly to the great lake which stretches away to the northward like a sea of glass, the sentry pacing his watchful rounds at Fort George beholds a scene of surpassing beauty. To the south, Queenston Heights rises majestically. Be-

hind it is seen the misty cloud which hangs over the great cataract. The peaceful forest is scarcely moved by the morning breeze dying with the darkness. A warm delightful summer's day has begun. The sun is to go down on a wild scene of conflict and bloodshed. A schooner has just come to anchor in the river. A boat is launched, and an officer dressed in the rich uniform of a British general is rowed ashore. Soon the peaceful summer morn is changed to all the stormy bustle of war-like preparation. Orderlies hurry hither and thither; boats cross and recross the river, bearing officers and men. General Drummond has arrived to take personal control of the defence of Upper Canada. He has just learned of Brown's retreat and Riall's advance to Lundy's Lane.

Taking all the force available at the mouth of the river, he divided it into two columns. One column under Colonel Tucker, consisting of 500 men, was sent up the east bank. The other, under Drummond, marched up the Canadian side. Both were supported by a number of boats from the fleet filled with sailors. His object was to capture a small detachment of the enemy stationed at Lewiston. When Tucker arrived at Lewiston the enemy had decamped, leaving behind them, however, about a hundred tents and a considerable quantity of supplies. Tucker then crossed his men to Queenston and joined Drummond. After a short rest, Drummond, taking 800 men from the two detachments, started for Riall's position at Lundy's Lane.

We have seen the American army settled in camp at Chippewa, on the night of the 24th. The next day was to be devoted to rest. The morning passed quietly and uneventfully. Their position was the battlefield of Street's Creek. But a few short weeks had passed since, on this very spot, they had hurled back the fierce charge of the British regulars and the not less brave yeomen of Upper Canada. That little army had been forced by sheer weight of numbers to the very shores of Lake Ontario. General Brown had some right to think that this sultry July day would pass by without his being molested. But the restless energy of

Drummond had ordered it otherwise. About noon a dust-covered courier, with foam-flecked horse, dashed into camp with the astounding intelligence that Queenston Heights was held by a large force of British, and that another force had seized Lewiston. Brown at once came to the conclusion that the British were moving with the purpose of raiding his supplies at Fort Schlosser, a short distance south of the present American city of Niagara Falls. In order to prevent this he conceived the plan of advancing on Queenston, thinking by this to draw the British back to their own side of the river. About 2 o'clock some pickets came in with information that a considerable body of troops had been seen near the falls. He was convinced that this was merely a small reconnoitering party. To carry out his project he ordered General Winfield Scott about 4 o'clock to advance. Shortly after receiving the order this energetic commander had his troops on the way towards Queenston.

In those days there stood near Table Rock at the Falls a pleasant white tavern inhabited by an exceedingly judicious and tactful widow named Wilson. Although in the centre of hostilities, Widow Wilson had, by shrewd courtesy and certain unpatriotic suggestions, managed to escape the ravages which had befallen most of her neighbors. As the tide of war flowed backward and forward along the river, her house had been the resort of the officers of both armies. When Scott's vanguard came in sight of Wilson's tavern, a number of British officers were seen to come out of the house and hurriedly mount their horses and gallop off into the woods, with the exception of one elderly man, who halted in the middle of the road and coolly surveyed the enemy through his field glasses, until they were within short range, when, saluting a party of American officers riding in front, he turned and rode rapidly after the others.

When Scott came up, the widow bustled out with well-simulated enthusiasm, and told him that General Riall and his staff had just left, and that if he had only been a little earlier he might have made them all prisoners. She also informed him that 800 regulars and 300 militia, with some guns,

were in the woods near by. Scott ordered his men into the woods to disperse what he thought to be a mere handful of the British. What was his astonishment on coming into the clearing about half a mile from Lundy's Lane, to find Drummond rapidly forming his troops in battle line on the crest of the hill. Rather than risk the demoralizing effect of a retreat, he determined to offer battle, and dispatched a messenger for reinforcements.

But to return to Drummond. We left him marching towards Lundy's Lane after reuniting his two columns at Queenston. When about a mile from Riall's position he met Colonel Robinson retreating with the militia, and heard then of the enemy's advance. Robinson's command was turned back, and word was sent to Riall to stand fast on Lundy's Lane. When Drummond reached Riall the enemy were already within 600 yards of the position. You will remember that Hercules Scott, with 1,200 men, had been left at De Cew's Falls. Under orders from Riall he had marched at noon for Lundy's Lane, but when three miles from there he received orders to proceed to Queenston, Riall having decided not to resist the American advance. As soon as Drummond learned this, he despatched a messenger to him ordering him to return.

While the messenger is galloping down the Queenston road to bring up the much-needed reinforcements, while Winfield Scott is forming his line for the advance, and Drummond is making his dispositions to meet the attack, let us view for a little the scene of this historic struggle.

A ride of two miles in a horse car from the Canadian town of Niagara Falls brings us to the little village of Drummondville. The main street of the village is the old Queenston road. Another road branches off this street and runs west over a hill. This is Lundy's Lane. It is a leading highway running west for about twelve miles to De Cew's Falls. On the brow of the hill a graveyard extends to both sides of the road. On the south side stands a brick church. An observatory has been erected on the north side, from which a splendid view can be obtained of the surrounding country.

Brock's Monument stands out prominently to the north. That is the Lundy's Lane of to-day. Drop the curtain and let the scene shift on the stage of history's drama. Change the scene back to that summer day in 1814. When the curtain is rolled up we find that the little village of Drummondville has been blotted out. The broad road still runs over the hill, with a clearing on both sides. For the modern house of worship we find substituted a small, red frame church.

There is still the little graveyard. But the dead have no stone and marble to tell where they lie. No lofty monument rears its pinnacle, a nation's honor mark for those dead heroes who that night were living men full of strength and vigor. A few wooden slabs, some nameless, some rudely carved by the blacksmith of the settlement, alone mark it as a last resting-place. The slope of the hill on the south is covered with a young orchard. To the east of the Queenston road is a cleared space, and from the edge of that cleared space to the river the ground is covered with bushes and trees.

The brow of the hill was the centre of Drummond's position. Two twenty-four pounders were placed near the church, supported by the 89th Royal Scots and the 41st Light Infantry. From the centre the British line ran in the form of a crescent, with the Glengarry Regiment on the right, and on the left, extending to the east of the Queenston road, the 8th and the incorporated militia. One company of the 19th Light Dragoons were stationed on the road a little north of Lundy's Lane. In all, 1,637 men stood in line to meet the American attack. At the beginning the enemy had a force of 2,000 men.

Scott began his attack about half an hour before dusk. The main assault was made on the British centre and left. Shortly after the battle commenced, Scott noticed a blank space, covered with trees and bushes, to the east of the British left flank. He ordered Colonel Jessup, with one battalion, to creep up through the bushes and turn the left flank. The militia were surprised and driven back across the Queenston road to the rear of the centre. In the confusion that

followed, about 100 prisoners were captured, including General Riall and Captain Loring, one of General Drummond's aides-de-camp. General Riall had been wounded during the attack on the centre, and was proceeding to the rear, accompanied by Captain Loring, who had been sent to bring up the dragoons. The Captain, mistaking in the dark a number of the enemy for our own soldiers, called out, "Make room there, men, for General Riall." An American officer replied, "Aye, aye, sir," and directed his men to seize the bridles of their horses and make them prisoners. The enemy received the news of Riall's capture with a loud cheer, but hardly had it died away when a well-directed shot struck one of the American ammunition waggons and blew it up with a loud explosion. An answering cheer rang out from the crest of the hill at this success.

In the meantime the militia had rallied and formed up behind the 89th, facing the Queenston road. Volley after volley was poured into Jessup's force, until they finally turned tail and retreated into the bush, and communication was again established with the British rear.

On the right the Glengarrys easily held their own. At the beginning of the fight an unfortunate mistake took place. The Glengarry's were retiring to their position before the American advance, when the 89th, thinking they were the enemy, fired a volley into them. Probably little injury resulted, however, as they had only 4 killed and 31 wounded in the entire engagement.

It was on the centre that the most furious onslaught was made. Scott's object was to capture the guns and cut the British force in two. With dauntless bravery the enemy hurled themselves on the battery, but every charge was received with a leaden shower that crumpled up their lines and drove them back, leaving the slope of the hill strewn with their dead and wounded. Darkness had fallen, but the conflict went on more fiercely than ever. Scott determinedly drove his human wedge into the British centre, but it was just as determinedly pushed back. There was no breeze to disperse the smoke, and soon the whole field was enveloped in a dense cloud which added to the weird, in-

describable confusion of the scene. In the meantime, General Brown had arrived with the brigades of Ripley and Porter. As soon as he saw the situation, he decided to withdraw Scott's brigade and form them into a reserve, and again try to take the British battery with the fresh troops. His plan was to assault the British centre and right. Two regiments, the 1st and 23rd, were to cover the advance with their fire. The 21st, under Colonel Miller, were to charge the guns, while Porter's brigade engaged the right. While this change was taking place, there was a lull in the fight. Drummond knew that this was the calm before the storm, and anxiously looked for his Blucher, Hercules Scott. The messenger sent to recall him had found him after he had proceeded three miles towards Queenston. Although they had already marched fifteen miles through the scorching heat, they cheerfully turned back. Soon the booming of cannon and the heavy volleying of musketry told them that a general engagement had begun, and urged them onward to the assistance of Drummond's little army. They deployed onto the battlefield from the right, just before the fresh attack was made, and were formed as a second line behind the guns.

The battle was renewed with a tremendous fusilade of musketry and a heavy cannonade of artillery from both sides. Under cover of the fire from his supports, Miller advanced with his regiment through the orchard up the slope. The first few rounds entirely disorganized the 1st and 23rd, and they broke and fled in confusion. Miller, however, continued his advance up the hill, and unnoticed by the British until he reached the rail fence of the graveyard, within a few feet of the guns. There stood the gunners with lighted fuses, ignorant of the certain death that awaited them. Three hundred rifles were levelled against them, ready to belch forth the summons to eternity. Suddenly out of the dark there crashed a terrific volley. With a wild cheer the Americans charged. The few gunners who survived that awful hurricane of lead were bayoneted or made prisoners. The troops supporting the artillery fell back upon their second line.

The enemy had captured the guns and the key of the position.

The fighting that now ensued has few parallels in the history of war. The confusion following the taking of the guns was only momentary. Drummond rallied his men and made a vigorous charge to retake the guns. But the heavy fire of the Americans, who in addition to bullets, charged their muskets with buck shot, drove them back to the other side of the hill. The 103rd, being ordered forward, marched in the darkness directly into the centre of the enemy's new position, and were first made aware of their mistake by a crashing volley which threw them into confusion. In the meantime the American artillery were advanced to support the infantry. While one of their Howitzers was coming up the hill at a gallop, a sudden volley killed or wounded nearly all the drivers, and the horses, missing their riders, plunged frantically forward into the opposing ranks, where they were soon secured. For two hours it was a fierce hand-to-hand fight. For two hours brave Saxon faced brave Saxon, neither giving way. The remainder of the British artillery was brought forward, until the muzzles of the guns were only a few yards apart. Vainly the Americans tried to force the British from the hill. Vainly the British tried to regain their lost guns. There they stood, only twenty yards separating them. Drummond, ever in the thick of the fight, with the blood streaming from a severe wound in the neck, shouts, "Stick to them, my fine fellows." The answer comes back in stentorian tones from an American officer, "Level low and fire at their flashes." Who can describe that awful struggle in the little graveyard on the hill? What a place for carnage, that small plot of ground dedicated to the peaceful repose of those pioneers of the Niagara; that primitive church where the rugged settlers gathered to hear the message of peace, now turned into a hell of maddened passion by the wanton ambition of demagogues. A moonless night, the black smoke hanging like a pall, the roaring cannon, the crackling musketry, the lurid flashes, the clashing of steel, the hoarse cries, the pitiable groanings of the wounded, all this has chanced upon

God's acre—the spot dedicated to love and brotherhood. Thirst, always the agony of the wounded, has thickened the tongues and dried the throats of the unwounded. Human endurance has reached near to the breaking point. The fearful strain cannot last much longer. Drummond knows this. He must either drive the enemy off the hill or be driven off himself. He rallies his shattered troops for a supreme effort. With a loud cheer they charge. Brown and Scott have both retired from the field wounded, and Ripley, upon whom the command devolved, sees that it is impossible to successfully continue the combat. With their last efforts they hold back the British until they have limbered up their own guns and got them off the hill, in the confusion taking one of the British 6 pounders and leaving one of their own guns in its place. The last remnant of the American army is driven off the hill, and the captured guns are retaken. All night, that army which had marched out but a few hours before to fight and conquer the British army wherever they found it, now defeated and disorganized, straggles into the camp at Street's Creek. The invasion of Upper Canada has ended.

In Canada we call this fight the Battle of Lundy's Lane. From the fact that Drummond headed the report of the engagement "Near Niagara Falls," it is officially known in the British War Office as the Battle of Niagara. By the Americans it is called the Battle of Bridgewater, named from the

Bridgewater Mills about a mile from the battlefield. The official loss of the British is given at 878; that of the Americans, 852. The status of the various regiments engaged show that the total British force was 2,837 of all ranks. The number of the enemy is not positively known. Lossing, the American historian, puts it as low as 2,600; British historians as high as 5,000. A contemporary American writer, describing the battle, says that the British had 5,000 men and the Americans 4,000 men. While this is of no consequence in estimating the number of Drummond's command, it is an important admission as to the number of Americans engaged.

The next morning General Ripley again crossed the Chippewa, as he stated, for the purpose of burying his dead and bringing away the wounded. He advanced to within a mile of the battlefield, but finding Drummond still in possession of Lundy's Lane, he returned to his camp, and, after destroying and throwing into the rapids a large quantity of his stores, beat a hasty retreat to Fort Erie.

This is the story of Lundy's Lane, a gallant page of Canadian history written in letters of blood. A grateful country has erected a monument to the dead heroes in the little graveyard on the hill, where they bravely stemmed back the tide of hostile invasion. But a better monument are the British institutions which they so well maintained for us on that July night in 1814.



ON THE ROAD TO ERUKA

By DONALD GORDON BEATON

“WOMEN like pretty things,” Horn said, “it’s in their blood.” Manning’s eyes were fixed on the top of a tall pine, which they were approaching as fast as their horses’ tired legs would allow. The half shy, half assertive tones of the voice brought Manning’s eyes around to Horn’s face.

“Let me see what you have for her,” he said, with a show of interest.

Horn extracted from inside his belt a gold ring set with turquoises. He pulled his horse nearer Manning’s, and watched his face as he examined the trinket.

“Quite pretty,” was the comment, as he handed it back. “She’ll like it. It’s your—?”

Horn nodded. “We’re to be married in July. Her old man wants to go East about that time, and maybe he’ll want to go with us. Lucy always did want to see the East. It’s a long time since either of them have tasted civilization.”

There was silence for a time. The tall pine stood out against the crimson of the western sky, and from their point of view, cut the splendor of the sunset precisely in half. A little back, and crested on the rise, a shanty was coming into sight. They could see a woman busying herself outside. Looking down, she waved her hand. Horn displayed his red handkerchief in response, while Manning removed his hat.

“Any luck to-day?” Horn asked, finding the silence oppressive.

“None; the heat proved too much for me. Once I thought I had struck a vein, but after I washed I hadn’t as much as could be seen on your thumb nail.”

“Well, if you like, you can knock off tomorrow. It’ll be only fair, seeing as I have been gone since yesterday morning. Kinder lucky I met you coming back, wasn’t it?”

Manning nodded. By this time they had

reached the top of the hill, and Horn, jumping down, led his horse around to the rear of the shanty.

“See you after supper,” he called, as Manning rode on to a building of similar construction about five hundred yards away. After attending to his horse, Manning entered and prepared his supper.

In all, there were six of these shanties, and they formed the only sign of civilization within fifty miles, excepting the tavern on the road connecting Eruka and Mine City. The first, a town of seven hundred souls, was attainable in five hours, while Mine City was ten miles farther, on a direct easterly line with Eruka. Hog’s Back—so called because of the mound which partook of a vague resemblance to that animal—lay eight miles north of the travelled road. It was chiefly celebrated because of the massacre that had taken place there in the seventies, in which the Blackfeet Indians wiped out the hundred odd persons constituting its inhabitants, and six shanties were the sole survivors of the fire that had devastated the village. Incidentally, Hog’s Back was noted for its possibilities in the way of gold washing, but much toil had gone to show that it ended where it began—in possibilities.

The six shanties sheltered ten persons, eight men and ten women. The men, with two exceptions, still held their faith in the resources of Hog’s Back. The exceptions were Manning and Lucy’s father, John George Emmet. Their reasons for differing from the others were good. Manning was fighting for his life and did not care. Tuberculosis has a way of making men indifferent to a good many things in life. John George had made his “pile,” but as the gold fever had not subsided in his veins, he chose to remain. He varied the monotony by dreaming of the trip East, and by making

periodical visits to Mine City, where he loaded up on western whiskey, and smoked speckled cigars for two days in every month.

After supper, Manning tipped his only chair against the clapboards, and lighted his pipe. The doctor in the East had told him to live in the open as much as possible, avoid night air, and had murmured as he brought the stethoscope to bear, "One lung and a third." That was a year ago. As he sat smoking, Horn sauntered up.

"Guess you look mighty comfortable," he said by way of greeting, as he pulled a soap box into requisition. They were partners in gold-washing, Horn being one of the six who refused to believe otherwise than that Hog's Back hid untold riches.

"Well, if I'm comfortable, you should be the happiest man under the sky to-night," Manning responded, with a laugh.

"Perhaps, and by that I take it you mean Lucy?"

"Of course! Did she like the ring?"

"Well, she never says very much, you know, and a fellow can't always tell what a woman's thinkin' about; but I guess she thought it was all right, for she smiled, and it ain't often she smiles. She's so quiet like."

"What did John George say?"

"Oh, he cussed a bit, and told me I'd better lay in for that trip East, instead of buyin' gee-gaws for Lucy. He said that it would be better if I waited till we're married, and kinder hinted that perhaps I wouldn't be so blamed anxious to buy baubles then. He said something about disillusionment, but I don't know what he meant. He only got back from Mine City a while ago, and his temper is a little raspin'."

"Mine City whiskey is a trifle raw."

Horn scraped out the bowl of his clay, and, refilling it, puffed away for a while.

"He said, too," Horn went on, "that it was you, he guessed, who put the notion in my head. Queer how he dislikes you, ain't it?"

"Thanks for the mild word, my friend. John George would rather nurse a rattlesnake than have me come within ten feet of him."

"That's about it. I read somewhere of a fellow who had a 'blind, unreasonable hatred' for another. That fills your bill, I guess."

"I cannot understand him, but his enmity gives a certain edge to existence, Horn, and helps pass the time." Manning closed with a laugh.

"You're a queer bird. Did you ever think that the old man might stick a knife in you some night when he comes back from Mine City?"

"Hardly, he is not quite that bad, and he knows it would be only anticipating the inevitable."

"What did you come out here for, anyway? Ain't you got lots of friends East that'll take care of you? I've been next door to you for nigh on to nine months, but you never said a word about them. I met a fellow once, something like you, who said he left because a girl pointed to the down trail, and told him to go it alone. You ain't like that?"

"No, not like that. I was possessed of a desire to live close to the earth and the sky, the hills and the valleys. 'Tis a simple reason. Having no one to care, I was able to do as I liked, and as civilization sometimes breeds more than advancement and science, I came out here to get rid of its taint." Manning paused, and blew a cloud of smoke into the evening. "No," he continued, thoughtfully, "there was no—no Lucy."

"Was there ever?"

"I thought so once, but the other fellow had the reins."

"Did he drive straight?"

"So straight that there was no hope."

Horn rose and knocked the ashes out of his pipe. "No one who cares, no Lucy—What have you got?" he cried, almost impatiently.

"The horse, the shanty—and one lung and a third."

"Couldn't bank on them," returned Horn, turning away.

"Horn," Manning called softly. Horn swung around. "What would you do, supposing some one took Lucy?"

"Shoot him like a dog."

Manning smiled into the gathering darkness as he listened to the rustle of the dry grass as Horn moved through it.

"One lung and a third," he whispered, meditatively, "and that was a year ago. No one to care, and if Lucy—but to be shot like a dog—yet again there is small choice, for perhaps there is less than a lung and a third." He rose, carried the chair inside, and lighted the oil lamp. On the wall hung a looking glass about five by eight inches. Going to it, he said, "I should like to know just how long I have to live, and from whence the Visitor shall come. There are only two ways," he tapped his chest, "and being shot like a dog." The face in the glass smiled, and turning, he put out the light.

There were two stakes driven into the ground about John George's shanty. One was placed about forty yards in front of it, and the other was driven into the earth at a point half way between it and Manning's. By a tacit understanding, Manning, in passing, never put his foot inside the boundary lines which the stakes stood for.

"We won't do nothin' to-day," Horn said, as he passed Manning's shanty after breakfast. "You just rest up, for you're gettin' to look a little white. John George and I are goin' out on a little prospectin', and perhaps won't be home till to-morrow."

Manning watched the two men ride down the hill. He was glad of the holiday, and felt that he would enjoy a day of lounging. He sat outside the shanty mooning, only with the sun. When meal time came, he went indoors, and prepared his dinner. From the window that faced John George's, he caught a glimpse, now and then, of Lucy, engaged in a similar task. Whenever they met they chatted, as John George did not forbid his daughter Manning's acquaintance, as it were, although, as it has been said, he never transgressed the lines indicated by the stakes.

Towards sunset, Lucy called to ask if he would like some fresh bread for his supper. She said that she had just taken it from the oven, and thought perhaps he might enjoy it. Manning went as far as the stake, and took the plate from her hands. It was an

unusual thing for him to accept John George's hospitality. Only once had it occurred before, and that was when he strained his ankle in a hole by the creek. Perhaps she was actuated more by pity than any other feeling. The emotion was evoked when she remembered that he was only a man, and being such, liable to manifold limitations in the matter of meal-getting.

A casual observer would have deemed Lucy a very ordinary girl. And when one considered her thin, pale face, and flat chest, he would wonder from whence came the attributes that made Horn declare death upon any man who sought to take her from him.

Manning saw nothing of these things. He was looking into the great black eyes, whose depths held an occasional gleam, which was at variance with the slow, listless manner of the girl. Manning felt that the gleam held more possibilities than Hog's Back, and to support his contention, further adduced the fact that it appeared but rarely.

After supper he strolled to the back of the shanty to watch the sun set. Lucy was there before him, standing with her back to him. Between her fingers she was idly twisting a gold ring set with turquoises. He crossed to where she stood. The law of boundaries did not extend to the rear of John George's shanty, for the reason that it was set close to the edge of the hill.

"Do you like it?" he asked, looking down at the ring.

"Yes, it is pretty." She did not turn around.

"Do you know what it means?"

"Yes, a trip East, and Jim Horn for life."

"Concisely put, and as there are two gifts going with it, which do you like the better?"

"I've always wanted to go East, and then—father's heart is set on my marrying Jim."

"You would infer—?"

"Don't talk like that; talk as you always do, and so I can understand you."

"I beg your pardon, but your words seem to say that you are going to marry Jim more

out of respect for your father's wishes than your own."

"That's just it."

The brevity killed further thought in him for a time, and he sat down on the edge of the hill. Lighting his pipe, he muttered, "One lung and a third." She sat down beside him, still playing with the turquoise ring. They were silent, and in the track of the sun the moon glimmered silvery white. The night air from across the plains made him cough, and he buttoned his coat over his chest. He knew that if he did not go indoors he would spend a bad night. On rising to his feet, he was surprised to feel her weight against him, and to know that his arm had been around her. He wondered if she were surprised, too.

As he turned to leave her, he asked, "Why do you marry Jim?"

"Well, there's the trip East, and there is no one here who cares—"

"How do you know?"

"They never said so." The plural pronoun was impersonal.

"Inconclusive evidence. Might they not be bound by the right of another, and by— by certain physical deficiencies?"

Her face was in the moonlight. Perhaps it was that that made him think he saw a gleam away down in the black eyes.

"They might down East."

Manning hung in the balance. It could not be for very long, as either the lung and the third or Jim Horn, would claim their recognition. And he had lived so very, very little. For the first time Life's goblet brimmed, and he stretched out his hand to drink. As she returned his kisses, he was surprised at their warmth. Then he remembered the gleam, with its infinite possibilities, and knew that one at least had been realized.

"Father Joe Riley will be in Eruka for the next three days. Are you good for the ride?"

"Yes," she replied, simply, with a return of her quiet, passionless tones.

"Very good. This is Thursday. Just as the moon touches the top of yonder pine, you will meet me there. A fast ride, Father Joe, and we can laugh without end."

Manning's cough was a trifle more pronounced the next morning. In spite of it, however, he was up with the sun, and, shouldering his tools, strode down to the creek. Eight miles to the south, a speck like the head of a black pin, trailed along. It was the stage coach bound for Eruka. A cough of more than ordinary violence made him gasp for breath.

"It's a question," he remarked to the tumbling waters at his feet, "as to which wins, the lung and the third, or Horn."

Just as the moon silvered the plumes of the pine, Lucy appeared, leading her horse.

"Is everything all right?" asked Manning.

"Yes," she whispered, bending towards him. He helped her into the saddle. As he did so, she slipped the turquoise ring on his finger.

"It is too large for me, and it will help me to remember."

They silently cantered across the plain, and, gaining the road, gave the horses their heads. The keen air, exhilarating to Lucy, caused Manning to cough until he swayed in his saddle. Lucy noticed nothing, as he managed to muffle the sound in the collar of his coat. The excitement of the last two days, coupled with the exposure of two nights before, had made him feverish. His chest burned as though on fire, and a queer sense of weakness made him tremble.

When the first, faint flush of dawn illumined the road, he knew that it had awakened Horn. In response to his wish, Lucy increased the speed of her horse. The continued strain was beginning to tell on her, and she glanced at Manning as though to beg a respite. At sight of his profile, she said nothing. He was riding with his left hand pressed close to his breast. A particularly racking cough made him bend over his horse's head. "I win," he whispered in its ear, "Horn shan't be in time."

Eruka was now twenty miles away. To mark the distance, a shabby tavern, behind which a change of horses was kept for the stage, came into sight.

"We'll stop here, and breathe the horses," Manning said, as they pulled up. He reeled as he helped her to dismount.

"What's the matter? Are you sick?" she asked, fearfully.

"Something has gone wrong with my head. I'll be better when I get a drop of whiskey," he muttered, as she steadied him with her arm. The whiskey eased his throat and chest wonderfully, but when he essayed to rise from the couch upon which he had thrown himself, he found he could not summon sufficient strength.

"No use," he smiled, "I can't ride a yard farther. Dear girl, Horn is on the road, and if I am alive when he gets here, he'll shoot me like a dog. Yes," he insisted, in response to her protestations, "he said he would. And, as he would say, I guess I'd better prepare to cash in, as my old complaint has a pretty fair grip this time."

She looked down into his eyes for a moment.

"You love me?" she asked.

He smiled up at her, and in it she saw the answer. Women can read wonderful things in a man's face, sometimes. For two hours she watched him slipping away. At the expiration of that time, she was aroused from her vigil by the sound of clattering hoofs. She heard the door open, and Horn entered. She laid a finger on her lips, and he stood quite still, eyeing the recumbent

figure. Manning opened his eyes, and she held the glass of whiskey to his lips. The draught revived him, and the sight of Horn sent a flush of energy to his cheeks. Raising the hand on which was the turquoise ring, he beckoned Horn to him.

"I have lived for two days. Previous to that, things had no flavor." He laid his hand on his chest. "Something else got here before your—your—. You are not sorry?"

Horn gravely shook his head, and, crossing the room, softly closed the door behind him.

Lucy stood over Manning.

"You love me?" she asked again. This time he drew her down to him. Slipping her arm beneath his head, she cried, "Dear God in heaven, hold him for me! Hold him for me!" In the depths of her eyes he saw a yellow gleam.

"You are capable of great things," he whispered, and closed his eyes.

In July, John George, Jim and Lucy turned their horses' heads towards the rising sun. She rode between them, quiet and passive. Something in her had died in the shabby tavern. It was the occasional gleam in her eye.



WHY IT WAS WICKED

By M. MURDOCK

RING-ring-ring-ing went the bell the other morning.

I said, "Hello."

"Hello, that Mr. Murdock?"

"Yes."

"This is the International Margins, Limited. Do you want St. Paul protected? Market looks shaky this morning; it's down to $142\frac{1}{2}$; thought I'd let you know.

"Thanks, that's all right; put on two more margins, that'll protect it to $140\frac{1}{8}$; I'll be down in an hour and give you a cheque."

I had only made one trade previous to this—20 shares of copper on the "long" side, and had made $\frac{3}{4}$ of a point profit, or \$15.00, which Mr. Swipe, the manager, paid over to me without my having to ask for it. I felt then that it only required a little tact and courage to make a very good thing out of stocks. One of the boys had told me that all one had to do to make money was to buy at the low point, and sell at the high point, and *that* I had done with the copper. I could see that caution was necessary, and I had not touched the market till I had thoroughly studied and informed myself regarding the different stocks and their values. I had spent two whole days in studying.

When I got down town I found that St. Paul had recovered its recent drop, and stood at $144\frac{7}{8}$, so that I was $\frac{3}{4}$ of a point ahead on my ten-share lot. Mr. Swipe nodded to me cordially from his place at the wicket, and, when he had put in some orders, came out and shook hands.

"Thought I'd let you know," he said. "It's always best to be safe, but we won't need that cheque now; have to give you one instead, whenever you want to take your profit.

"What do you think; would you take that $\frac{3}{4}$ profit on St. Paul if you were in my place?"

"Well, it's always good to take a profit; like to see all my customers beat the wire, but I'd rather ask than give advice. You see some are "long" and others "short" on the same stock. Tell you what, put on a "stop loss" order at $144\frac{1}{8}$, and let her run for a good profit so's you can't lose anyway. There she goes, 145; just whatever you say."

I thought it out, and put on a "stop loss" at $144\frac{1}{8}$, a closing order at $145\frac{5}{8}$, so that I stood to lose nothing and might gain $1\frac{1}{2}$ points, \$15.00.

Here was a gentleman actually protecting my interests, as well as he knew how, but not any better trader than myself, or he wouldn't need to watch as he did in the morning about my margins. I felt that if I went on this way every day pulling profits out of them, that the International Margins, Limited, would soon go out of business, or refuse my money.

St. Paul hung around $144\frac{3}{4}$ to 145 till 2 p.m., and then died down to $144\frac{1}{8}$, and let me out flat. I felt annoyed at not having taken my profit of \$7.50, but had to blame myself, for Swipe had hinted to me to take it.

It was near 3 p.m. when a message came over the wire that St. Paul was being bought for London account by Morgan, and it looked like it, as it rallied in good sized blocks and closed at $145\frac{1}{8}$, a quarter of a point from the high. I asked the manager what he thought of buying on the close. He said it might be a good thing for not more than a point and a half, but that if he were advising he would say "Sell Manhattan," as there were too many bull tips out on it to suit him after the advance it already had. So I sold 20 shares of Manhattan and bought 50 shares of St. Paul at the closing prices.

In the morning St. Paul opened at $145\frac{1}{2}$.

hung there a while and then began to weaken and went off to $144\frac{1}{4}$, while Manhattan didn't do anything. I was now out $1\frac{1}{8}$ points on St. Paul, and had three points put up on it. I asked Swipe what he thought.

"Well, I don't like the way it's behaving; perhaps it might be better to take your loss now than to lose three points. I'm awfully sorry I let you buy last night; however, it might come back. There she is $143\frac{7}{8}$; that's down $\frac{3}{8}$ from last quotation."

I felt a cold sweat run down my back at the thought of losing \$75.00; just then it went off another $\frac{1}{8}$. I put in an order to close it at the market, and very soon it came up an $\frac{1}{8}$, and I was told that I was out.

An old man whom the boys called "Uncle Toots" congratulated me on trading with a house that gave such a quick service; that $\frac{1}{8}$ that I had got more than last market had saved me \$6.25; not every house would do it. Why had I not held on, St. Paul wasn't going to go off much?

I felt that I lacked courage, and would be the better of somebody to consult with. I asked the old gentleman did he do much trading, and was he very successful? He answered "No" to both questions. He seldom traded in more than 200 shares of any one stock at a time, and when he wasn't sure of his ground sometimes only bought 10 shares.

Had he made much? No, he did not make very well out of it; the last week he had had five losses that totalled about \$90.00, and it would have been a bad week, but for his luck in getting next to a tip just as it came from the wire, before the crowd knew, and on that he put in six little trades of about 150 shares in all, on which he got about 2 points clear. Yes, he had made about \$210 clear—but it was worth it; he had to study the market so long, and the first year he had lost money through not knowing how. Have a drink? Oh! well, perhaps a little touch might help both of us just for the nerves. We had a touch and a talk on how to trade. He was so very sociable that I told him I had a few hundred left and was going to watch my chance to get even for that \$75.00 I had

lost. Then he insisted on buying a good cigar—and we wended our way to the "Board-room." He was so modest about his own achievements at the "Board" that I felt he was the party to consult on such matters. My Manhattan had begun to move by this time, and before 11.30 a.m. I was $\frac{5}{8}$ of a point to the good. I asked the old man what to do about it.

"Short of Manhattan on Swipe's advice; $\frac{5}{8}$ in it now. Well, Swipe is an awfully decent fellow, but you shouldn't ask him; he's not here for his health; he can't advise you and study his own interests. You see? Yes, that's right. What we have to do is study our own, and if we work together we might make a dollar or two; there, Manhattan has gone up a $\frac{1}{4}$; wonder what it is going to do?"

"Buy 50 Manhattan," said a big man in the front row. I got panicky; $\frac{5}{8}$ of 20 shares was \$12.50, and now I had only \$7.50 in it. I gave an order to close it at the market, for I felt that Manhattan was on the up turn.

"All right, gentlemen," said Mr. Swipe. "You're on, Mr. Bull, at $142\frac{7}{8}$, $\frac{1}{8}$ less than last market. You're out, Mr. Murdock, $142\frac{7}{8}$."

I was in luck again. Mr. Swipe's fast wire and quick action had gained me \$2.50 more than I had been willing to take.

"Now, gentlemen," said Uncle Toots, "that is what I call good service. Some houses would have put you on, Mr. Bull, at 143. You gain \$6.25 there; and you, Mr. 'Murky'—"

"Murdock," I said.

"Oh, yes, Mr. Murdock, you're out better than you wanted."

I put on a few trades of 10 and 20 share-lots all on the "long" side of the market, and made about \$75.00 on the lot, Mr. Toots giving me advice. Mr. Swipe had been right about Manhattan, only it didn't drop till next day, and I would have made nicely out of it if I had hung on. I saw then where I had made a mistake and resolved to let it be the final one.

Toots came to me more and more; not to give, but to get advice. I grew to like the old man, and resolved that, when I had

made a good pile out of stocks, I would put on a few trades for him, for I saw that he was a gentleman and a man of sense.

About a month after the turn of my luck Toots came to me and said:

"Look here, Mr. Murdock, this is pretty slow; we're goin' to be a long while tradin' before we make our pile. I propose a pool 'tween you and me. I've got my eye on C. F. I. and copper. When other stocks is up C. F. I. is down, as a rule, and verse a vici, as they say. Now, other stocks is agoin' down an' C. F. I. is cheap as dirt, an' sure to advance. Say we buy 500 shares, a half each, on three margins, an' about 50 shares each of copper. I go short and you go long, or you go short an' I go long; whichever way copper goes we make on one lot an' it's sure to come back an' let us out flat any way on the other. What do you say, or had we better let the copper alone? Whatever you say goes, old boy. Only take about \$900 each in; you can crack up that much, eh?"

"I think the copper is a great snap that way, Toots, but do you think it's good to risk so much Colorado fuel and iron?"

"Well, it's just like this, they say the short interest is large in it, an' the boys are buyin' it in big blocks. The strike is about over an iron is iron now; don't know as we could get it at the price now."

The old man looked so anxious, I said: "Let's try 20 apiece at 34, and see how it goes."

"All right," he says.

I put in my order and C. F. I. came in 34 $\frac{1}{4}$.

"Take it there," I said, and the wire made it $\frac{3}{8}$ to $\frac{1}{2}$. While thinking what to do C. F. I. made 34 $\frac{3}{4}$. "Toots," I said, for my blood was up then, "we're not going to be beat that way." Then to Swipe, "Do these blamed Yankee friends of yours think my money is not good?"

"Oh, yes, your money is good, and they want it; it's the price they don't like. I'll tell you what, you might put in a hold order at your price, and if it goes off to that, you're on in spite of them, but—" he whispered, "Don't let on to the boys, for they'll

want to follow you, and the house don't want everybody long on C. F. I. at these prices, and I don't like to refuse 'em."

It was very decent of Swipe. I thanked him and consulted Toots. "Let you in on a hold order? He refused three of the boys within half an hour. See if he'll let me in, too, and if he will at 34 $\frac{1}{4}$, I'll put on 250 shares. It's time the house got a bump, good and hard."

I arranged the matter with Swipe to let Toots in, because he was a friend of mine. Put in an order for 250 shares C. F. I. at 34 $\frac{1}{4}$; sold 50 copper at 43; gave Swipe a cheque, and asked Toots out to have something.

We smoked, sipped Glenlivet, and talked. Toots asked many questions about consols, and arbitrage, and how to tell a good bank statement, and all about sterling exchange, and other curious financial matters known only to experts. The old man was so full of trust in my knowledge and judgment that I explained a good deal of which I thought I knew a little, and much more, of which I knew naught, and so spent a pleasant hour. When we got back to the "Board" room, C. F. I. was quoted at 34 $\frac{1}{8}$, and Swipe nodded and said, "You're on gentlemen." And we were, that is, I felt that I was, for presently C. F. I. stood at 33 $\frac{5}{8}$, $\frac{1}{2}$, $\frac{1}{4}$, 33, 33 $\frac{1}{2}$, N. B. I breathed easier. I soon found out that there was no cause to worry; it was only a lawsuit between some of the directors, and as the market closed, Toots declared that if he didn't make \$500 on his C. F. I., then he "be-jiggered," which left me feeling easy for the morrow.

On the morrow copper opened at 42 $\frac{1}{4}$, and Toots advised me to close, as I had a profit of $\frac{1}{2}$ point; said he was going to look for a recovery on his 50 shares that he was "long" of. So I closed my copper, took my \$25 profit and gave Toots \$12.50, according to our bargain. Sure enough I was out of copper within an eighth of the low point, and it began to advance. In the meantime C. F. I. had opened at 33 $\frac{1}{2}$ and went slowly down to 32 $\frac{1}{4}$, and then stuck. We were out 2 points then, and I consulted with Toots as to the advisability

of protecting our C. F. I. Toots said it was a question of means with him. If he were a millionaire he would hold the stock, no matter where it went to, but as it was, he thought it better to buy another lot, and so pull down the average cost.

While we were talking C. F. I. advanced to $32\frac{3}{4}$, and I felt that he was right in his judgment. I had enough money left to buy another lot, and would still have \$500 left to protect my first purchase. In the meantime copper had advanced, and Toots had closed out his "long" 50 shares, making $\frac{3}{8}$ of a point, my share of which he promptly paid me. I felt we were on the fair road to making lots of money, so when Toots said:

"Look here, Murdock, I don't think we had ought to buy any more C. F. I., less we got it away down, say, 'bout $32\frac{1}{4}$, where it was afore, eh?"

"All right," I said, "put in an order."

"All right, I'll go you, but don't say nothin', or the boss might get on to us bein' in league."

So we put in an order, separately, for 250 more shares C. F. I. if it touched $32\frac{1}{4}$, good only for that day. Then we went out and had something, for which I was very glad to pay; hadn't I just made about \$35 on a little copper deal that I hadn't even thought of. It was all Uncle Toots' doing and I was bound to stick to Toots and humor the old man, even if he did take three fingers of Glenlivet without water.

After three rounds of Scotch and a Perfecto he suggested going back to see if we had the luck to get our orders filled.

"Market's closed" was being written on the blackboard, and C. F. I. stood at $31\frac{3}{4}$.

"You're on, Mr. Murdock," said Swipe.

"All right, Mr. Toots."

I had only $\frac{1}{2}$ point to the good on my first lot, and after consultation with my partner, put on one more margin, so as to be safe.

Next morning C. F. I. was reported to have a new turn in the strike in favor of the men and opened at $31\frac{1}{4}$, 31 , $30\frac{3}{4}$, $30\frac{5}{8}$.

"Put another margin on that first lot," I yelled, as I saw Toots make for the office in a hurry.

"All right," said Swipe. I was protected down to $29\frac{5}{8}$, would be out at $29\frac{1}{2}$. I can write about it now without a thought but that the bump might have been bigger if I had more to bump with. The day wore away somehow. So did C. F. I., and I made a third. Cold sweat oozed from my temples as I saw my 500 shares down to the last eighth. The only part of me that wasn't moist was my lips. I tried to whistle, but made no sound. I began to hate Toots for taking it so lightly. He said it would hit him hard, but he bore up well.

"Tut," he said, "this ain't nothin'." I mind one time I was short of wheat, 50,000 bushels; \$500 crack, an' I wasn't as flush then as now. Could have took half a cent clear; but I was a darn hog. In comes the monthly crop report, showin' short crop; up she goes quicker nor scat—dod gast it, there she goes," as C. F. I. came in $29\frac{3}{4}$, $29\frac{3}{8}$, N.B., $29\frac{5}{8}$, $\frac{3}{4}$, $30\frac{1}{4}$, N.B.!!!

I told Toots I had business to see to up town, and so got away. Before going home I went to the old saloon, ordered a stiff whiskey and a cigar, and sat down to try to actually feel that it was not a dream that I had lost all my money. It was after 3 p.m. then, and some people entered the stall next to mine, and I soon recognized the voices of Swipe, the operator, the book-keeper, and Uncle Toots, and before I had decided to join them or reveal myself I heard what kept me rooted to my chair.

"What will you have, boys," said Swipe, "it's up to me to put up the Scotch. How did you do to-day Toots? I must owe you quite a bit in commissions?"

"Oh, that's all right; you can give me ten now and we'll settle to-morrow; but say, that was a great raid."

"Toots, you're a corker; how did you work the old hunks?"

"Dang'd if I worked him; only finished what you started. You advised him to take his profit on St. Paul, which he didn't do, and he took to you right away, because you was right and honest."

"Oh, that's all right; of course the ticker was behind, and I knew he couldn't get his profit, else you can bet I wouldn't advise him to take it."

"Say, boys, lets have another touch. How'd I get him goin'? Tell you, after I gave you the tip that he had some of the cold stuff you begins to let him in on a few good things, an' I kep' scarin' him out 'fore he'd make too much, but was layin' for his pile. First thing I drops hints that you wasn't here for your health, an' that took all right, but he suspicion'd me."

"Don't blame the poor cuss a bit" says Swipe.

"Well, I didn't crowd him, just giv' him rope an' gave him the grand jolly about how much I was makin'. 'Oh,' I says, 'I don't make much; not more nor about \$200 a week.' See his eyes stick out then. Say, Swipe, that was an awful jolly when you told him mum was the word on C. F. I..

'cause the boys would want to follow his lead and go long on it. That had him goin' good, but if I do say it, he traded, 'cause he was fond of me and would like to help me. Let's have another touch, boys. Scotch for me, boss. Well, 'Gad,' I says, 'my brave buckoo, I'll fetch you,' an' I did. When you get that heady kind of a mule don't drive, lead. They ain't a hang'd fool hits the business, but when you can't work him no other way, ask his advice about the market, and tell him if he'll trade you will, and you got him sure. Well, boys, here's lookin' at you, and hopin' we lands another sucker as big as Murdock to-morrow."

So *that's* why I don't believe in stock-dealing on margin. It's wicked, for it's nothing but gambling!



Insurance

Canada for Canadians in Insurance

A PETITION was presented some time ago to the House of Commons on behalf of certain British and Canadian guarantee and trust companies, submitting that in view of the attitude of the United States toward British and Canadian companies in refusing them government business, all guarantees for officials in the service of the Government of Canada shall be obtained from the home companies.

The justice of this request has been recognized by the Canadian Government, and notice has been given that, after the expiration of a certain period of time, such business will be confined to Canadian and British companies.

This movement is in the right direction, but would it not be well to go a little further and give Canadian companies the preference over all outsiders in the matter of government business? Why we should share this class of business with any outsider has not yet received satisfactory explanation.

The Insurance Problem

HONESTLY and efficiently conducted, there is no safer business than that of life insurance, although it is based upon a law of averages governing the risks of death. While it is impossible for any one individual to know the moment of his decease, yet it is entirely possible, out of a given number of individuals, say 10,000, to tell in advance how many of them will die within a given period of time, say a year. Therefore, the risks taken by the life insurance companies are, in fact, no risks at all, provided the business is so conducted that there is strict medical examination and adequate rates of premiums, and sufficient yearly additions to the surplus fund.

There is no business which performs a more beneficent work than that of life insurance. It is, in fact, philanthropic in its character and scope. It encourages thrift; it promotes a sense of responsibility among wage-earners of all classes in the matter of providing for the future support of those dependent upon them when they themselves

shall have passed away or have been disabled by old age or sickness. Even the savings bank has not the breadth of life insurance.

No other business exhibits more strikingly the principle of co-operation than that of life insurance. It is an almost perfect system of mutual help. Each person contributes to a common fund, from which each in turn draws, in time of death, or at some stated period in the future when his earning power has been diminished.—*Canadian Trade Review*.

A Manager's Qualifications

PRESIDENT ALEXANDER, in his lecture to the students at Yale University, sought to impress upon them that mere technical knowledge was not enough qualification for managing a life company. He said: "The shaping and directing of one of the large life insurance companies is, in many respects, analogous to the administration of a government, with many complications thrown in which are peculiar to itself. Such a company, in fact, has dealings with all the civilized governments of the world. It has to do with their respective laws and usages. It must enter the field of finance and concern itself with economics. Medical science is indissolubly connected with the direction of its affairs. It commands the highest order of diplomacy and a study of human nature. Languages and nationalities, hygiene and sanitation, geography and climate, legislatures and courts, commercial usage and international comity—these and many other things, more or less intricate, must be studied, if not mastered, before the company is adequately equipped to transact a world-wide business in a safe and satisfactory manner. The life insurance officer who has spent his life in the administration of such a company becomes sufficiently familiar with these subjects to direct its affairs with comparative ease; but it would be dangerous for the novice to attempt it, and ridiculous for the tyro to sit in judgment upon it.—*Insurance and Finance Chronicle*.

Life Insurance as an Investment for Young Men

TO speak of an investment without capital is almost an anomaly; yet the operations of life insurance make such an investment possible. Indeed, they can create an estate for a young man during the very earliest struggles of his career, when his earning powers are at the lowest point; when any other kind of profitable investment appears to be beyond his most sanguine hopes.

Life insurance is adaptable, I may say indispensable, to the needs of all sorts and conditions of men; to the rich and the poor; to the high and the low; but as this article is to deal with it as an investment for young men only, I am going to assume that it is addressed to the average young man; one who makes his bow upon life's stage with no capital save the talents with which Nature has endowed him and the hope that "springs eternal in the human breast."

The first and uppermost thoughts in the mind of such a young man are: How can I go to work to acquire a competency? How can I make a lot of money? How can I get hold of a fortune? Now, every man who has been through the mill and has come out victorious will tell the ambitious youth who asks him for a prescription for acquiring wealth that he must first learn to save every superfluous dollar. This will be a difficult labor for the youth with budding hopes and increasing desires, but nevertheless he must undertake it, for in no other way can he get together any money for his first investment; the first that is to bring him a profit beyond the labor of his hands. Here is where life insurance comes in as an assistant of supreme importance, for it compels the young man to save a certain portion of his income and thus teaches him, early in life, those habits of thrift and economy that will count for much throughout his entire career.

To show why such a saving is attractive to our young man we must go back to the anomaly aforementioned. By the expenditure of a small sum annually he can purchase an endowment policy on his life for \$1,000, payable, with its accumulations, at the end of twenty years. From the moment that he has such a policy in his possession (always

provided, of course, that it is taken in a reputable and financially sound company) he has created an estate of \$1,000 for himself. This gives him a feeling of strength, of pride and satisfaction such as he has never known before; for he is now a capitalist. If he should die to-morrow the amount of the policy would be paid immediately to his heirs; and if he continues to live the feeling of security which the policy gives to him will make him more free to invest in other lines another fraction saved from his income. Furthermore, if he lives to the end of twenty years he will get the thousand dollars himself, with the accumulated profits earned by the investment. Such investments, besides furnishing the protection of life insurance, are returning, and have returned for years, a higher percentage of interest on the amount of premiums paid than is now received from United States Government bonds.

A small amount of money will buy this estate of \$1,000, and I venture to say that there is hardly one man out of a hundred who cannot afford to make himself a capitalist to that extent as soon as he becomes a self-supporting man. Is there anywhere a young man who, being able to save such a sum, will not feel a thrill of pride and satisfaction in using it to create, by life insurance, a capital of \$1,000? Of course, he need not limit himself to \$1,000 if he can afford to purchase a larger estate, for just as a \$1,000 life insurance policy is good for a young man to purchase, so is a \$10,000 policy ten times as good, if it can be afforded.—*James H. Hyde, in Saturday Evening Post.*

Prosperity and Insurance

THE insurance business never had brighter prospects in Canada than it has to-day. An era of prosperity is upon us and affects no class more than insurance men. If a man hasn't enough money to meet obligations already assumed, it is useless to talk to him about providing for the future. He is so full of the present, and its troubles that distant troubles look small in proportion as they are distant. But crops are good and business booming. The pessimist fades and the optimist appears. The

greatest danger is that the optimist may take altogether too bright a view. He may assume that because there are good times now there will always be good times. He may forget that good and bad times alternate according to an inexorable law; that the man who passes calmly and happily through all is the man who, in good times, provides for times not so good.

There is no more reliable means of doing this than through insurance policies. Real estate may go to pieces or the bottom go out of the stock market in times of depression or panic, but the insurance policy in any good company always has a certain fixed value and is every day gaining greater recognition as the finest security to tide a man over business disturbances either of a local or of a general nature.

Insurance men can then find both duty and business in convincing people who at present have exceptional and superfluous means of the advisability of making themselves secure through insurance policies before embarking on business schemes involving more or less risk.

The time is also particularly opportune for reaching that other large class of people who never save anything, instead living up to every cent they get. At present they have more money than their habitual standard of living calls for, and, before they have acquired habits corresponding to the increase in their income, they should be given an opportunity to save some of it by investing in a life insurance policy.

The young man on a small salary often thinks he will wait till he is earning more; and that he will then begin. But he won't. At least the chances are against it. For, by the time that his salary has grown, his tastes will also have grown; and he will only delay still further the day when he is to begin to save and provide for the future. It is just this class of men who are always delaying the day of beginning to save, who, to-day, as old men, are filling our old people's homes, our houses of refuge, or the attics or back-bedrooms of distant and reluctant relatives from which they have been known to wander in their pride to seek

lodging in the village "lock-up," or to stray to the woods to die of exposure.

The young man of whatever station in life who cannot save on a small salary cannot save on a large one. It is not a question of amount. It is a matter of habit, of principle, of system, in ordering his affairs.

Professional men, too, particularly the men of those professions which are badly paid and yet in which there are many calls on their purses, both in social and charitable obligations, will do well to remember that "charity begins at home." A very practical way is to take out one of the shorter term policies in life insurance. By so doing a definite amount is set aside during ten, fifteen or twenty of the most productive years.

The man who would provide against needless humiliation in his old age and prevent his faithful helpmate from going down in sorrow to the grave, will not neglect the simple precaution bound up in an insurance policy.

Success and Old Age

NOTHING can be truer than that the history of life insurance is the history of civilization. As peoples advance out of their primitive stage they become more and more thrifty and independent. Instead of depending on chance for maintenance, or on what friends and neighbors may possess and be willing to give away; there develops a feeling of personal responsibility and pride in one's own ability to maintain oneself. Dependence gives place to independence.

Yet among the most advanced of our present-day civilized countries, it is appalling to note how imperfectly these ideas of individual independence are actually carried out.

The statistics prepared by Dr. Grinnell, dean of the medical department of the University of Vermont, bring out some startling facts. Ordinary statistics show that half the men living at forty-five live to be sixty-five. One would naturally suppose that most of them had at such an age, in a prosperous country, acquired sufficient means to maintain them in financial inde-

pendence. Yet Dr. Grinnell proves that only 13 per cent. of these are independent and self-sustaining. In other words, *about eighty-seven out of every hundred at the age of sixty-five are dependent upon some relatives, friends, the town or some charitable institution or society for a part at least of their daily substance.*

If anything can, these figures should act as a warning to those who have made no provision against their unproductive years,

and who do not wish to be placed in the humiliating position of dependence for bread, either on relatives or on the state.

Nor is there any reason why they should be so. In the present organization of society, the institution known as life insurance precludes any semblance of an excuse. In the perfected methods now in vogue there is open to every one the freest opportunity to provide for coming unproductive days.

THE PIANO AND THE CANADIAN HOME

IT is the general opinion that the demand for pianos is increasing. This is what we should expect as the result of national growth and prosperity.

Fifty years ago in the log-cabin of the pioneer farmer the best instrument to be afforded was the cheap violin, or "fiddle," which might frequently be seen hanging from a nail on the cabin wall, and ready for almost instant use. Humble as it was, it served the purposes of hospitality and sociability; but opportunities have grown since then, and likewise the pocket-book.

Bystander, in the *Weekly Sun*, says: "A piano no doubt is sometimes bought as an ornamental article of furniture; but allowing for this, we may fairly infer that with the increase of the sale there has been an increase of the taste for music. Not only is music a source of the purest pleasure, and in that character an antidote to pleasures which are less pure, but it is a most beneficial agent in the formation of national character. It refines, softens, civilizes. It carries the esthetic element, without which character is not complete, into homes which poetry and art cannot reach. It exercises

angry passions, as the harp of David exorcised the evil spirit from Saul. In a man who is fond of music you would hardly find a very venomous politician, or partisan of any kind. The taste is social also, and likely, wherever it spreads, to promote a sociability which is said in some of our rural neighborhoods to be wanting, and the lack of which, where it felt, must be a drawback from the happiness of farm life. Let us hope that the sale of pianos will continue to increase."

With regard to the growth of this industry in Canada, a prominent manufacturer says: "We have little to fear from foreign competition. There are several factories in Toronto turning out pianos equal to the best made abroad, which is evidenced by the fact that some of the most world-renowned players are now using Canadian-made instruments."

The piano factories of Toronto and the vicinity are to-day turning out on an average fully three times as many pianos as they did ten years ago, while even the above average is not sufficient to meet the demand.



THE LISZT

STYLE—A.

There is one characteristic of the LISZT PIANO which stands out prominently, that is tone ; it appeals with singular eloquence to the refined and musical. It admits of every possible shade of expression, and charms the ear with its delightfully rich, full quality.

It is an instrument representing the embodiment of the latest modern thought in piano construction.

The case design, reflecting an artistic colonial spirit, delights the eye of the refined, and it is the ambition of the company to maintain a high degree of excellence in beauty of design.

In Mahogany or Walnut, overstrung scale, 7 1-3 octaves, three strings, repeating action with brass flange, three pedals, double fall-board, patent noiseless pedal action, full desk.

Length, 5 ft. 3 in. ; width, 2 ft. 2 1-2 in. ; height, 4 ft. 8 in.