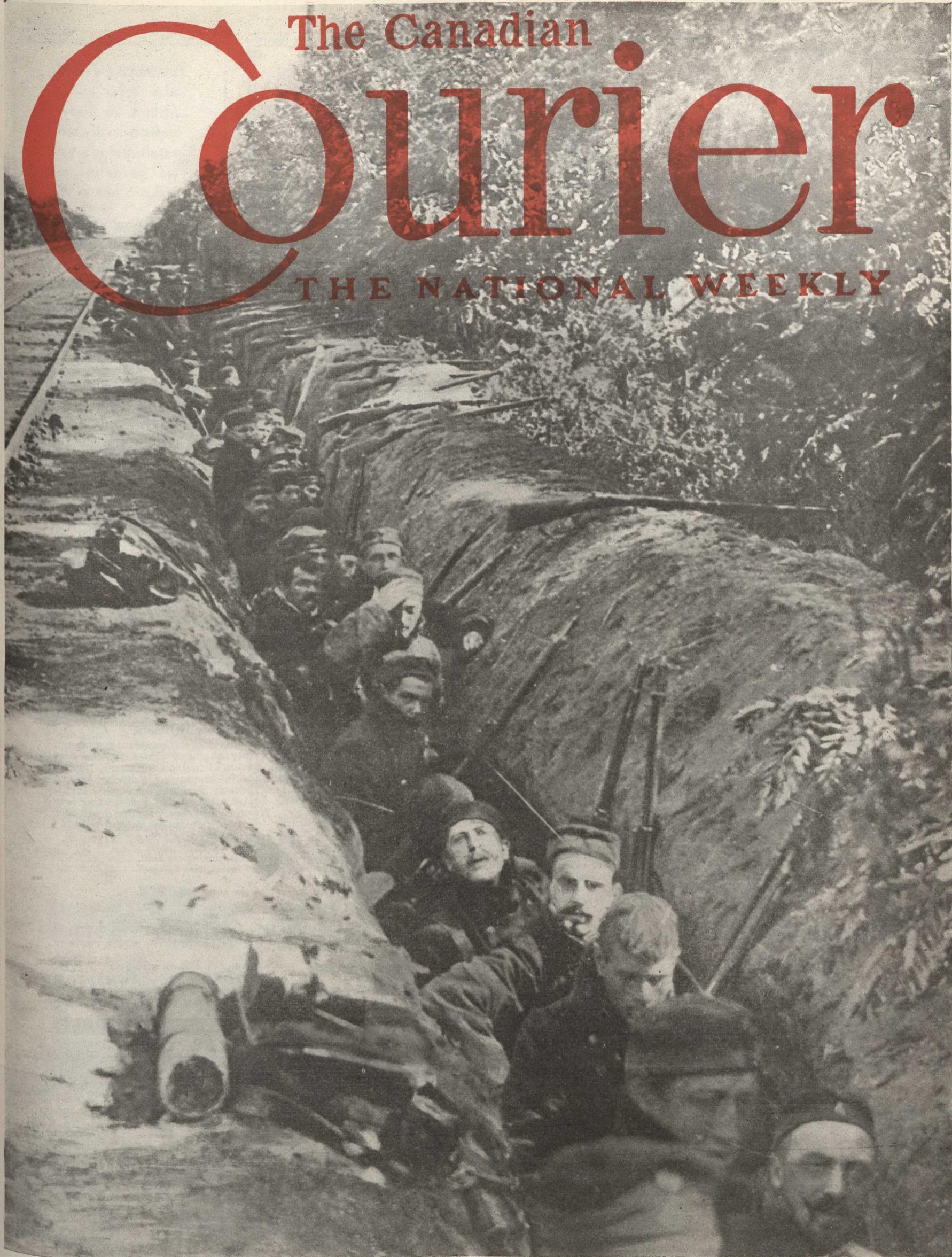


The Canadian

Courier

THE NATIONAL WEEKLY

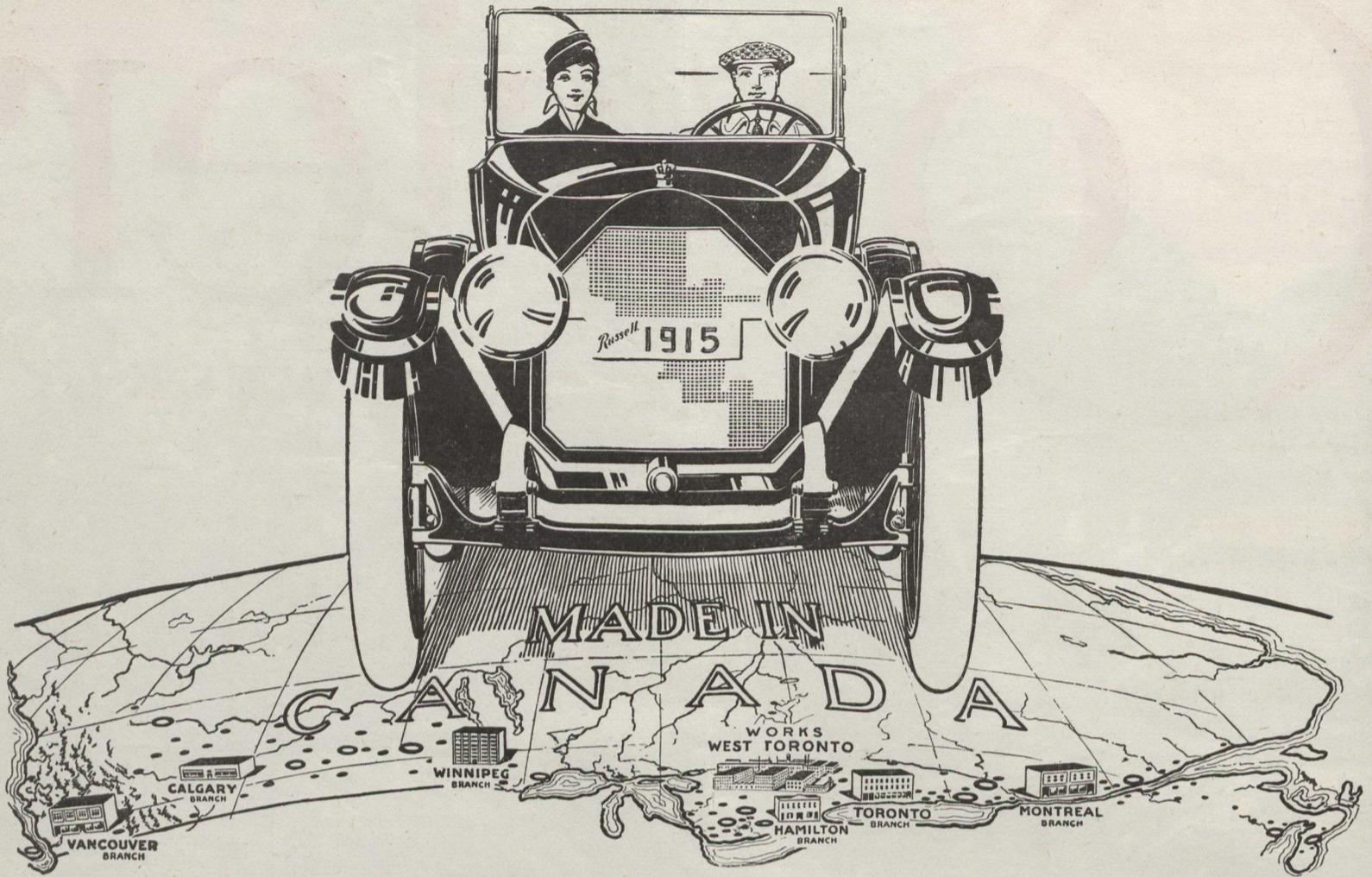


WHAT BELGIAN TROOPS GUARDING THE RAILWAY DID AT THE BATTLE OF HOFSTADE, CANADIANS MAY BE DOING LATER ON THE TRAIL OF THE GERMAN ARMY

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EDITED BY JOHN A. COOPER

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The Canadian Courier

A National Weekly

Published at 12 Wellington St. East, by the Courier Press, Limited

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TORONTO

NO. 19

Editor's Talk

FOR some time, the weekly papers throughout the world have been summarizing the causes of the war, while the daily newspapers have been recording the preliminary battles. And even yet, the question of "who is to blame?" is still a matter of argument. As a corollary arises another question, "are the Germans civilized or barbarian?" and the Belgian authorities are busy answering the question.

This issue contains some important information on this latest phase. It seems clear that the Germans have deliberately planned to intimidate the other peoples of Europe by inhuman and atrocious conduct. Frankly and savagely they have tried to establish a reign of terror such as was made in ancient times by the Visigoths, Huns and Vandals. They have practised all the ancient cruelties and added a few devilish ones of their own.

The varied collection of genuine war pictures in last week's issue and in this, is evidence of the completeness of our machinery to produce the best illustrated paper in Canada. If you appreciate the effort and expense involved, you can show it by helping to extend the reading circle of the national weekly. The circulation manager will send the paper regularly for four months to any one of your friends on receipt of one dollar.

Every journal depends for its reputation and its growth in circulation upon the steadfast loyalty of its readers. At this critical time in the Empire's history, its people should make every effort to sustain its own literature so that an informed patriotism will be the nation's highest quality. "Made in Canada" is the slogan of those who are trying to keep the wheels of industry whirring at high speed, and "Made in Canada" should be the motto of those who are interested in keeping Canada British in thought and information.

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DAY & NIGHT SERVICE

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In Lighter Vein

Interview.—His Majesty received me with grave courtesy. As I entered he had been sitting by the fire, smoking, as usual.

"I came down to ask you," I said, "if you have any comment to make on the situation in Europe."

He rose swiftly, while his face flushed with indignation.

"Only one thing," he replied, hotly. "For a long time they have been calling war by the same name as"—he gestured in the direction of his well-known plant—"my demesne. Now, sir, in view of what is happening in Europe, I want to ask you if you don't think that's a base libel on my own home town?"—Life.

Ex-President Taft, at a luncheon in Princeton, described the diet whereby he had reduced his weight seventy-five pounds. "It has been an easy diet," he ended; "just green vegetables, non-fat meats, and acid fruits. An easy diet, and it makes me feel as light and airy as the little man in the trolley car. A little whisp of a man jumped up in a crowded car and gallantly offered his seat to a large, stout, comely woman. She acknowledged with a pleasant smile his low bow and polite offer. Then she said: "Thanks, so very much—but where did you get up from?"—The Argonaut.

Goods Returned.—Once an old darkey visited a doctor and was given definite instructions as to what he should do. Shaking his head he started to leave the office, when the doctor said: "Here, Rastus, you forgot to pay me." "Pay yo for what, boss?" "For my advice," replied the doctor. "Naw, suh; naw, suh; I ain't gwine take it," and Rastus shuffled out.—Norfolk Ledger-Dispatch.

Perhaps You Know?—"Begorra," observed Pat, "making love to a widow is a quare thing to do. Before ye begin ye know what the end will be and yet you're scared that mebbe somethin'll happen. Ye make up your mind it's no use tryin' and thin ye discover ye've gone so far ye can't back out. It's full av disappointments and hopes, and in the end comes the greatest surprise av all whin just what ye expected happens."—Puck.

Explained.—"What's yours?" "Coffee and rolls, my girl." One of those iron-heavy, quarter-inch, thick mugs of coffee was pushed over the counter. The fastidious person seemed dazed. He looked under the mug and over it. "But where is the saucer?" he inquired. "We don't give no saucers here. If we did some low-brow'd come pilin' in an' drink out of his saucer, an' we'd lose a lot of our swellest trade."—Savannah News.

Figured His Chance.—A jockey was taken ill on a visit to London, and a friend gave him the address of a doctor to whom to go. He came back shortly and said: "I've got some medicine; but I'm blocked if I went to that doctor of yours!" "Why?" asked the friend. "Well," replied the jockey, "I was just about to go in, when I saw on the door-plate his name, 'Dr. Jones,' and below it, '10 to 1.' When I saw that I said to myself, 'I'll be hanged if I take any such risks as that!' So I went two doors further, and saw another plate with 'Dr. James,' and below it, '3 to 5.' The odds were shorter, so I went to him."

High Art.—Our Very Busiest Society Portrait Painter (who has rushed back to his studio after a luncheon in Park Lane)—"I'm late, Mrs. Faulkner. Anybody come?"

Studio Caretaker.—"Yes, sir. I've already shown a lady up to the dressing-room."

Portrait Painter.—"Is it the Countess of Middlesex or Lady Vera Valtravers?"

Studio Caretaker.—"I'm sure I can't say, sir. They're that covered up with powder and paint I can't tell one from t'other."—Evening Post.

Merited.—Q—"I hear the Sugar Refiners are raising cane?" A—"That's because they haven't yet got the German beet." (Awarded Gold Medal and Banana Skin for worst joke of the war.)—Punch.



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The
**CANADIAN
COURIER**
The National Weekly

HERBERT
PICKER

Vol. XVI.

October 10, 1914

No. 19

WHY DOES THE KAISER BOMBARD CATHEDRALS?



The reason why the Germans have destroyed so many churches in slambanging the hosts of "culture" through France and Belgium was explained the other day at Rheims. The general officer in charge of the bombardment of Rheims Cathedral said it was done because the French had used the steeple as a conning tower. In the case of Malines it was alleged that the Belgians had hoisted machine guns to the steeple to fire at the unoffending and graceful Zeppelins. At Antwerp the Belgians admit mounting guns in the cathedral tower, and for fear of the church being destroyed, removed the rare works of the old masters to places of hiding. But in the cathedral at Mons, shown in this picture, there was no use of the church as a place of war. The sanctuary was bombarded probably because it was the biggest thing in the town on which to try out the strength of the German artillery. What a melancholy mess the Kaiser would like to make of St. Paul's and of Westminster Abbey where he has been present at two English coronations!

German Lies

Sir Edward Grey Replies

LAST month, Sir Edward Grey made a further reply to the allegations of the German Chancellor. The latter asked, "Does anyone believe that England would have interfered to protect Belgian freedom against France?" Sir Edward replies that the French Government was asked if it would respect Belgian neutrality and the assurance was given. He declares that England made no difference in this respect between Germany and France. Moreover, he points out that in 1870, Prince Bismarck approached the British Government on this subject, and the British reply was the same in 1870 as in 1914.

The closing paragraphs from Sir Edward's official reply are quoted in full:

"The Imperial Chancellor refers to the dealings of Great Britain with the Boer Republics, and suggests that she has been false therein to the cause of freedom. Without going into controversies now happily passed, we may recall what General Botha said in the South African Parliament a few days ago when expressing his conviction of the righteousness of Britain's cause and explaining the firm resolve of the South African Union to aid her in every possible way.

"Great Britain had given them a Constitution under which they could create a great nationality and had ever since regarded them as a free people and as a Sister State. Although there might be many who in the past had been hostile towards the British flag, he could vouch for it that they would ten times rather be under the British than under the German flag."

"The German Chancellor is equally unfortunate in his reference to the 'Colonial Empire.' So far from British policy having been 'recklessly egotistic,' it has resulted in a great rally of affection and common interest by all the British Dominions and Dependencies, among which there is not one which is not aiding Britain by soldiers or other contributions, or both, in this war.

"With regard to the matter of Treaty obligations generally, the German Chancellor excuses the breach of Belgian neutrality by military necessity—at the same time making a virtue of having respected the neutrality of Holland and Switzerland and saying that it does not enter his head to touch the neutrality of the Scandinavian countries. A virtue which admittedly is only practised in the absence of temptation from self-interest and military advantage does not seem greatly worth vaunting. To the Chancellor's concluding statement that 'to the German sword' is entrusted 'the care of freedom for European peoples and States,' the treatment of Belgium is a sufficient answer."

De Bunsen's Verdict

British Ambassador to Vienna Gives Some New Facts

SIR MAURICE DE BUNSEN, late British Ambassador to Berlin, has published his version of what happened in the Austrian capital. He declares that every Ambassador was kept in ignorance of the true import of the note to Serbia on July 23rd. The Russian Ambassador knew so little about it that on July 20th, he left Vienna on a fortnight's leave of absence. De Bunsen himself learned of it from private sources on July 15th.

Above all, the Ambassador declares that it was neither desired nor expected that Serbia would accept the Note. On July 24th, the German Ambassador frankly admitted this, and expressed his conviction that Russia would stand aside. Indeed, Russia and Austria were proceeding to discuss the matter and an arrangement seemed almost in sight. The Ambassador proceeds:

"Unfortunately these conversations at St. Petersburg and Vienna were cut short by the transfer of the dispute to the more dangerous ground of a direct conflict between Germany and Russia. Germany intervened on July 31 by means of her double ultimatums to St. Petersburg and Paris. The ultimatums were of a kind to which only one answer is possible, and Germany declared war on Russia on August 1, and on France on August 3. A few days' delay might in all probability have saved Europe from one of the greatest calamities in history."

Regarding the British declaration of war on Germany, the Ambassador says that few details of the great events of those days transpired and that the declaration of Italian neutrality was bitterly felt in Vienna, but scarcely mentioned in the newspapers. Count Berchtold received the Ambassador's request for his passports "with the courtesy which never leaves him," and deplored the unhappy complications which were drawing such good friends as Austria and England into war.

Dr. Bunsen's view of the matter is further confirmed by the personal telegrams between Emperor William, the Kaiser and King George, recently published. The war could have been avoided had the

Austrian note to Serbia not contained a 48-hour time limit and had Emperor William been less abrupt with his ultimatums to Russia and France.

Seventy-five Million a Week

What the British Navy is Saving the British People

MR. ARCHIBALD HURD, special naval writer on the London Daily Telegraph, says that the British navy is saving a vast amount of money for the British people. If the fleet had been defeated, foodstuffs would have gone up fifty per cent. in Great Britain. Each person in Britain consumes eight shillings' worth of food per week. This would mean that the food would have gone up to twelve shillings. Therefore the saving is four shillings per head. For 45,000,000, this is a saving of \$45,000,000 a week.

Then there is the saving in clothes, manufactured goods, petrol, and raw material for British factories. This will increase the saving to \$60,000,000 a week.

His final fifteen million is the saving to the outer portions of the Empire. His remarks here must be quoted in full:

"Even this calculation takes no account of what it is paying to the fifteen millions of our kith and kin in Canada, the Commonwealth, New Zealand, South Africa, Newfoundland, and the Crown Colonies, not to mention the vast population of India. The weekly sum which the fleet is just now putting in the pockets of the inhabitants of the British Empire—apart from India—cannot be less than, on the very lowest basis of calculation, about £15,000,000."

Seventy-five million a week is some saving, and the anti-navy element in Canada might seriously consider Mr. Hurd's arguments.

The Sack of Louvain

Official Report of the Belgian Commission of Enquiry

ABELGIAN commission is making official reports to the Belgian Government on the atrocities committed by the Germans. This commission consists of five leading Belgian citizens, whose veracity and judgment cannot be disputed.

The story of the German treatment of women is too vile to be printed in the Canadian Courier, but those interested will find that the newspaper correspondents have not overstated the horrors. Some other paragraphs may be quoted:

"At Sempst, a neighbouring village, were found the bodies of two men, partially carbonized. One of them had his legs cut off at the knees; the other had the arms and legs cut off. A workman, whose burnt body has been seen by several witnesses, had been struck several times with bayonets, and then, while still alive, the Germans had poured petroleum over him, and thrown him into a house to which they set fire. A woman who came out of her house was killed in the same way. A witness, whose evidence has been taken by a reliable British subject, declares that he saw, on August 26th, not far from Malines, during the last Belgian attack, an old man tied by the arms to one of the rafters in the ceiling of his farm. The body was completely carbonized, but the head, arms, and feet were unburnt. Further on, a child of about 15 was tied up, the hands behind the back, and the body was completely torn open with bayonet wounds. Numerous corpses of peasants lay on the ground in positions of supplication, their arms lifted and their hands clasped.

"The Belgian Consul in Uganda, who is now a volunteer in the Belgian army, reports that wherever the Germans passed the country has been devastated. The few inhabitants who remain in the villages tell of the atrocities committed by the enemy. Thus, at Wackerzeel, seven Germans are said to have successively violated a woman, and then to have killed her. In the same village they stripped a young boy to the waist, threatened him with death, holding a revolver to his chest, pricked him with lances, and then chased him into a field and shot at him, without, however, hitting him. Everywhere there is ruin and devastation. At Buecken many inhabitants were killed, including the priest, who was over 80 years old.

"Between Impde and Wolverthem, two wounded Belgian soldiers lay near a house which was on fire. The Germans threw these two unfortunate men into the flames."

The actual sack of Louvain was begun at nightfall on August 26th. The Germans had occupied it for seven days, but on the seventh day, some Germans retreated panic-stricken into the town. The German garrison thought they were the enemy and fired on them. To cover up the mistake, the citizens were blamed, and the town set on fire.

"Wherever the fire had not spread, the German soldiers entered the houses and threw fire grenades,

with which some of them seem to be provided. The greater part of the town of Louvain was thus a prey to the flames, particularly the quarters of the upper town, comprising the modern buildings, the ancient cathedral of St. Pierre, the University buildings, together with the University Library, its manuscripts and collections, and the Municipal Theatre.

"The Commission considers it its duty to insist, in the midst of all these horrors, on the crime committed against civilization by the deliberate destruction of an academic library, which was one of the treasures of Europe.

"The corpses of many civilians encumbered the streets and squares. On the road from Tirlemont to Louvain alone a witness counted more than fifty. On the doorsteps of houses could be seen carbonized bodies of inhabitants, who, hiding in their cellars, were driven out by the fire, tried to escape and fell into the flames. The suburbs of Louvain suffered the same fate. We can affirm that the houses in all the districts between Louvain and Malines, and most of the suburbs of Louvain itself, have practically been destroyed."

War and Culture

Frederic Harrison's Compliments to the Kaiser

FREDERIC HARRISON, who is a noted problem writer in England, sends some terse Kaiserian compliments to the London Times. He says:

"We know that nine-tenths of the German people adopt the infernal code that 'might is right.' Under this inverted doctrine of right and wrong the German millions are now committing enormities as horrible as those of Dahomey and African savages of old. Let us hear no more whining about 'German culture.' The whole Junker caste and the Hohenzollern dynasty are the head and front of these infamies. Be it understood that when the Allies have finally crushed this monstrous brood, the Kaiser shall be submitted to the degradation inflicted on poor Dreyfus. In presence of Allied troops let his bloodstained sword be broken on his craven back if he lives through it, St. Helena or the Devil's Island might be his prison and his grave."

This is strong medicine, and will not suit those who believe that the Kaiser has been driven into this war by the momentum of the machine which he himself did so much to create. It is not necessary to blame the Kaiser for everything. The war lords in Germany have been numerous; and the Kaiser is only their chief. Apropos of German culture in this war, a Canadian University President was coming home across the Atlantic in company with a well-known professor of Chicago, who some time during the summer before the outbreak of war was having dinner with a company of distinguished Germans of whom the Chancellor Bethmann-Hollweg was one of the most eminent. He reports the Chancellor as saying:

"Culture has her headquarters in Germany. There is a smattering of it in France, a veneer of culture in the front ranks of the Russian barbarism, a tincture of it in England—but none at all in the United States."

The Dum-Dum Calumny

SIR EDWARD GREY'S official denial of German charges is most explicit. Here it is:

"His Majesty's Government declare publicly and officially that the statement made by the German General Staff to the effect that dum-dum bullets have been found on French and English prisoners is entirely untrue. Neither the British nor the French army has in its possession, or has issued, any but the approved patterns of rifle and revolver ammunition which do not infringe in any respect the provisions of The Hague Convention.

"(Signed) GREY,
Foreign Office, London."

Battle Pictures

HERR THEODORE ROCHOLL, a well-known German battle-painter of Dusseldorf, was commissioned some little time ago by the Kaiser to go to the battle front in France and make studies for painting some great battle scenes which are intended to hang in the art galleries of Berlin. The only difficulty about it now is—which of the Allies will claim Herr Rocholl's pictures? Perhaps they will be equally divided. Perhaps, also, Herr Rocholl will make a portrait of the Kaiser at the last great settlement, wherever it happens to be. At the same time—probably the Czar has commissioned a Slav painter to be in Berlin when he rides his white horse at the head of his Cossacks up the Unter der Linden, as he promises to do. Art and war have always been mixed up very intimately.

OUR CANADIAN ARMY ON THE WAY



One of the machine gun motors of the Sifton Automobile Machine Gun Brigade, financed by Canadian Citizens.

The Greatest Army that ever crossed the Atlantic en masse, is now on its way to Salisbury Plain; 33,000 Men, with Two Regiments of Cavalry, 70 Canadian Field Guns, and an Army Service and Army Medical Corps: "For the Preservation of the British Empire and the Rights and Liberties of Humanity."



The Duke of Connaught inspects one of the machine gun motors of the Sifton Brigade accompanying the Canadian Contingent.



Loading a few of the horses bought for cavalry service in Europe, in league with the Cossacks against the Uhlans of the Kaiser.

THIRTY-ONE ships of the mercantile marine are now carrying to England the greatest army that ever crossed the Atlantic at one time, accompanied by a convoy of eleven warships. Information has been given out concerning the various regiments and brigades, the cavalry and artillery, the army service and army medical corps, and all other subdivisions of the force which is Canada's greatest contribution to any war. And though the composition of the force follows along conventional lines, there is at least one subdivision of the artillery service which is entirely new in this country. That is the Sifton Automobile Machine Gun Brigade which on September 25th paraded through Ottawa from the Rockcliffe Ranges en route to Valcartier. Pictures of two of these motor-cars are shown on this page. The cars are armoured to bullet-proof at anything over a hundred yards, with bullet-proof shields in front. Each car is mounted with a rapid-fire machine gun, capable of 400 rounds a minute. The brigade is divided into A and B batteries with four cars in each. Twelve other cars carry ammunition,



These two photographs were secured under difficulties. Naturally the Government were not anxious to have too much known about the embarkation of the Canadian expeditionary force at Quebec. Now that the army is safely on its way, there can be no harm in giving this pictorial record of the event.

repairs and gasoline, and one of large size is used for hospital purposes. A bicycle squad of riflemen acts as scouts to the brigade, which is under command of Major Brutinel. The entire cost of this machine gun brigade has been undertaken by public and private citizens, including Hon. Clifford Sifton, Sir Thomas Shaughnessy, Mr. J. R. Booth, Sir Donald Mann, Warren Y. Soper, Sir Henry Egan, H. S. Holt, Mortimer H. Davis, Hugh Paton, Huntley Drummond, C. W. McLean, W. A. Downey, T. A. Burrow and Major Brutinel. The donors are resident in Ottawa, Montreal, Toronto, Winnipeg and Brockville.

The departure of the Canadian contingent was the most spectacular event that ever made history in any Canadian port. It was more impressive than the marine spectacle of the Tercentenary at Quebec in 1908. But while the Tercentenary furnished pages of copy for the newspapers in a time of peace, the sailing of a Canadian army almost a third the size of the first British expeditionary force sent to Boulogne, was given less than a column of space in the press. A proof that Canada, in this war, is not concerned with mere pageants.

BREAKING OUT OF GERMANY

Letters of a Canadian European Buyer to his firm, in which he describes the kindly aid given him by Mephisto, in getting out of Germany via Holland, to England, after the war was under way

MR. GEORGE D. HARPER is the European buyer for a prominent firm of millinery importers with head offices in Toronto. He is also unconsciously an author and a humorist. From August 6th until September 8th Mr. Harper's letters to his firm, as published below, form a serious rival in news and human interest to many of the famous letters of history. For brevity they may not equal Caesar's military despatches to Rome; for diplomatic sagacity they may be inferior to the psychic letters of Bismarck to his friends in the army; and for intimate description they may not be quite up to the standard set by Bob Ingersoll's celebrated letters from hell. But as a picture of what happened to a Canadian caught in the web of war in a hostile country they are by far the best thing as yet come to light on this side of the water.

Some time before war broke out Mr. Harper was in Berlin, Dresden and Sebnitz, busily selecting samples of ribbon, artificial flowers and numerous other articles of millinery for his firm. While

BIDING HIS TIME

Berlin, August 6th.

I AM in Berlin under the protection of the American flag. Don't know when I can get away. Nobody or anything can get out, but I am in good health.

I must abide my time until I can find the opportunity of getting away. Can't say when.

WHY HE LOST FAITH

Berlin, August 29th.

The British are a laughing-stock over here. Fancy sending a few thousand over here to beat millions and no word of the British navy doing anything. What under the sun is going to happen to England when these people here get started? Of course the British fleet is hiding or waiting and trying to muddle through. We British over here have to just be patient, as we hear everything one-sided, but it is time we heard of the navy, who are, I hear, in hiding and afraid to make a try at the German ships. Their army is the finest in the world, and their navy, so far, is what they say, but what in thunder is the British navy doing? It will have to wake up—too late—and then the three little isles will make good watering places for Germany.

Keep the folks in Toronto posted as to me. Expect to be away from here when the invasion of England takes place. What a blundering lot you are. Of course I could take a chance and perhaps rot in a German prison, or get in a little pill in my hide, but I am too healthy for that as yet. Possibly I may have a chance next week. If you want to wire me, do as before, through the American Embassy.

The American Embassy are doing all that they can to exchange good Britishers for, they say, better Germans. Possibly we will be away next week.

NOT QUITE SO "CHESTY"

Friday, September 4th.

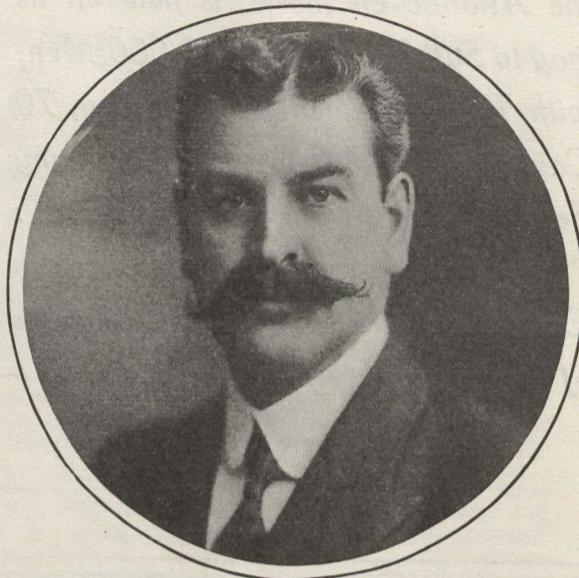
ABOUT completing arrangements for getting away on the special train either Monday, the 7th, or Tuesday morning, the 8th inst. All indications point to a successful getting away from the hotel at last.

The feeling around Berlin is growing quite bitter against British subjects; I have noticed it coming on in the last two or three days, particularly after a reverse of the Austro-Hungarian troops, which had to retire from Ruttrelle. Down at the office this morning, at 10.30, and received the usual batch of mail to be posted for American friends. Took a walk through the Tiergarten this afternoon and noticed there were not so many people about as usual. In the evening the boulevards were less crowded and the people more subdued, the restaurants being half empty, particularly Unter den Linden; the people, the waiters and the various officers I came in contact with not quite so "chesty." Long lists of killed and wounded are being posted up on the side of the General Post Office, and many grief-stricken women are perusing them for news of their lost and wounded relatives. Numbers of wounded soldiers are arriving in Berlin. Thinking it advisable to retire early, went to my room at 10.30.

BEGINS TO "BUCK UP" AGAIN

Saturday, September 5.

KNOCKING about Saturday morning early heard rumours of German defeat on the eastern border, also defeat of the Austro-Prussians by the Servians on the south. Weather fine and very warm. On reaching office at 10.30 find that the Russians are permitted to leave Berlin. Each individual Russian who is able to pay for his passage is required to take two poor Russians with him and pay for them, the



Mr. George D. Harper.

penalty for their being allowed to leave the country. No British subjects receive any such good news; they are all housed up in the country somewhere, and it seems almost impossible to get word of anybody, as the authorities are very bitter against the English. During the afternoon I endeavoured to go out to the camp and visit the English prisoners. It is stated that at this camp there are a thousand of our Scotch Highlanders, which is very good news to me, as I had feared they were all killed. Persistent rumours reached me that the entire British army was either smashed up, captured or killed after their arrival in Belgium. This news is very depressing, but after hearing again of the defeat of the Austro-Hungarians in Servia, or that neighbourhood, begin to buck up again. More wounded soldiers continue to arrive. Called at the American Embassy and saw the American Ambassador, Mr. Gerard; he reports to me that no British subjects whatever will be allowed to leave the country—advising me to be content, as under their protection all is perfectly safe. Saturday evening I visited a restaurant called "Habels," one of the oldest and best known restaurants on Unter den Linden; Emperor William I. used to go there and sit at the window enjoying the sights, particularly that of the ladies walking up and down Unter den Linden. On walking through the Friedrichstrasse, a little later, I was accosted by some ruffians who demanded to know my nationality. With a laugh I pointed to one of the policemen in the middle of the street and walked over towards him, which seemed a good reason for them to scatter. Then I thought it advisable to make for the hotel, which I did at double quick time.

TIME HANGS HEAVILY

Sunday, September 6.

MADE final arrangements for my departure Monday morning. Took a stroll through the woods and walked about six to eight miles. Back to the Linden about 2 o'clock and met numbers of Americans who were in a very nervous condition, not knowing whether to risk going over to England or wait quietly, taking the Holland-American line to America. Called round at the Embassy and found it closed. Everything quiet in Berlin. One would not think that war is taking place anywhere but for the numbers of wounded being brought in. The people seem somewhat subdued compared with the previous week, but are all out in their best bibs and tuckers. I occasionally noticed a few people in mourning.

Have just found out that a special train I was going to take in the morning would not leave till Tuesday, which was rather disappointing, as time is beginning to hang very heavily. However, I met a Mr. Loutas, from Niagara Falls, American side, and we had quite a chat together, and he tells me that the news from outside is quite encouraging and that the German people are not having it all their own way.

GETTING READY TO LEAVE

Monday, September 7.

HAVE been to the office, made arrangements and finished up all business. Goods were to come to Sebnitz and to be shipped from Berlin to Rotterdam. From Rotterdam to go by express to New York. At 1.30 left the office with Mr. ———, who wished me a tearful good-bye with a glad smile behind it. In the afternoon I took a bus right down through the eastern part of the city and found the factories and all kinds of business places closed up. Very few people on the streets, which

engaged in this innocent occupation he heard no mutterings of war. When war broke out he was in the German factories picking artificial flowers. The shrewd German manufacturers who wanted his firm's orders kept mum about the war. Down at Sebnitz among the factory whistles he was as ignorant about the war as though he had been in the middle of Ungava.

When Harper got back to Berlin he found Mars running amuck. But in Berlin they told him that it was only a flare-up; it would soon be over; the same old story that has been told to millions more in Germany and Austria since August 4th. He sent his samples on via Rotterdam to New York, knowing nothing of the Canadian Parliament's action forbidding the purchase in Canada of any goods manufactured in either Germany or Austria since the outbreak of war. The samples are now in New York. The goods will never arrive. Harper himself, as his letters show, had grave doubts whether he would arrive himself.

looked deserted. I paid my bill preparatory to leaving the next morning and all arrangements were made to get away. Had my dinner at the Imperial Restaurant in the Felix Strasse and being my last meal in Berlin, and having to get up early in the morning, thought German sausages would be a good change, and a glass of beer. Needless to say I had a "Grosse." It was a quarter to nine when I had finished, and I went for a walk to the west end of Felix Strasse and found comparatively few people on the street. Berlin is starting to retire early. I noticed the people around the restaurants were not quite so joyful as they had been, and there seemed to be an under-current that things were not going quite so good with them as at first. I decided to go to bed early, as I had to get up at 5 o'clock in the morning to get away on the special.

Before retiring I packed my three pieces of hand-baggage very carefully, putting all my own papers in my hat-box, which I intended handing over to the family I was travelling with. Having arranged everything to my satisfaction, I retired.

EXIT FROM BERLIN, 6 A.M.

Tuesday, September 8.

HEARING a knock at the door, I was wide awake in a second, and on asking who was there, was told it was "funf Uhr," to which I immediately responded, "Ja wohl." As I had three-quarters of an hour in which to get ready for departure, I took things quietly; went to the office; paid as little money out for tips as possible, which amounted to a considerable sum.

By this time, 10 minutes to 6, the family that I was going to travel with had arrived, and by 6 o'clock everything was put into the taxicab, and we started for the Friedrichstrasse Station, arriving there about 10 minutes later. We got our porter, arranged about our luggage, and went and had some coffee. In the first-class dining-room of the station were a number of wounded Germans who had just arrived that morning. They looked pretty well battered about, being bandaged all over face, hands, arms or legs, and appearing thoroughly worn out.

Having finished our breakfast we went up to the train, found our seats, smuggled our baggage away nicely, and made ourselves comfortable. A number of German officers were busy inspecting the passengers as we went out, and I did not do much looking about myself, as I thought it advisable to stay inside our compartment rather than be too curious. The various members of the American Embassy were down at the train to see that the passengers got away comfortably. I might say here that they have been very attentive to any travellers leaving on American special trains for the frontier. After what seemed to me hours of waiting, we finally left at 7.20 (five minutes late). On our way we stopped at the Zoological Gardens, one of the show places of Berlin, a most beautiful spot, and at Charlottenburg, a few miles further out, the new West End, and a comparatively new district, taking up passengers at both these stations.

After leaving Charlottenburg, our next stop was Spandau. It is here that the German Government have a great many factories for the supply of armaments of all kinds. I noticed that every bridge, culvert, road, or any exposed part of the railway was well guarded by one or two sentries; in fact, this was noticeable all along the line. After leaving Spandau we made various stops at stations, where I saw many hundreds of wounded Germans arrive from the front. They were lying on the platforms on stretchers with their Red Cross nurses and doctors in attendance. At

(Continued on page 18.)

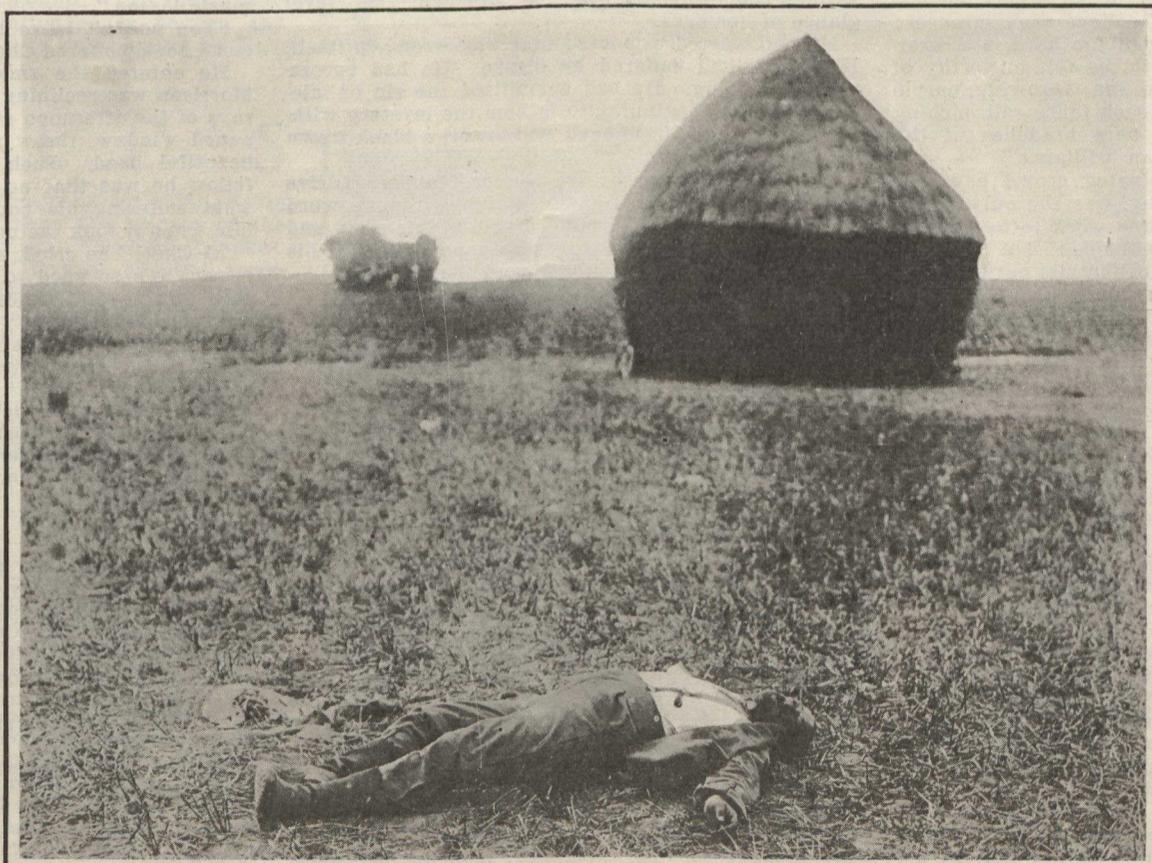
The City of Termonde, Once a Thing of Beauty, Now a Mass of Ruins



Belgian Troopers on the Trail of Fire and Explosion left by the Kaiser's Army of "Culture," based on Brute Force, viewing what was left of the chief city square at Termonde. Since Belgium has been informally annexed for war purposes, almost every city and town in the "cockpit of Europe" is now in the hands of the Germans. Brussels was occupied without resistance. Ostend is guarded by Belgian troops and British marines. Antwerp is in a state of siege, and the Germans are approaching its forts from three sides, one of them directly from Termonde to the west of the city.

Photograph by Underwood & Underwood.

The Haystack and the Corpse: Painted by the Artist, Modern War



This Man in Life, with his made-in-Germany outfit, was a magnificent worker. After the Battle of the Marne he was good for six feet of earth. He marched through Brussels on August 20th singing "Deutschland Uber Alles." In September he lay on the French hayfield, a corpse without a country.

THIS hayrick, built by French labour, still stands on the battlefield of the Marne. In its way it is as fine a piece of workmanship as the man that lies dead in the foreground. Had it been a cathedral, the Germans might have blown it to bits. Being a haystack, it might be useful in war, if they ever got a chance to use it. Peace gathered the haystack. War garnered in the man. Next year it may be that a greener hay-crop will grow over the place where the dead soldier is buried, just as for years travelers saw a deeper green on the harvest-fields of Waterloo.

When the war has quit garnering in the corpses by hundreds of thousands in a single line of battle in one valley, the harvesters of peace will go over these battlefields of the Marne and the Aisne, sowing and reaping as they have always done since the era of agriculture began. Bismarck says, in his memoirs, that early in life he feared the German people would neglect the land to which he himself often threatened to return whenever he got tired of diplomacy. But the wealth of the land, the only basis on

which the world can quickly recover from the ravages of war is a greater force than anything in German philosophy.

Long before this war is settled in the courts of peace, those countries that are still rearing haystacks and shocking wheat instead of planting the harvest fields with corpses, will remain as the economic hope of the world. In this harvest of peace, made still more necessary by the waste of war, Canada next year will play a bigger part than ever. It is the business of the British Navy to keep open the trade routes from the fields of Canada to the markets and the mouths of England. Instead of less than 50,000,000 bushels of wheat exported in 1913 from Canada to England, we should send at least a hundred millions. With several millions of its working population bearing arms in the war, Russia will be unable to export wheat next year. The harvest fields of France and Belgium have already been ravaged by armies. The harvest field population of Germany and Austria are in the field of war. It is Canada's opportunity.

Local and Express

This is a Humorous Story which could only be Illustrated by a Cubist Picture

By ALAN SULLIVAN

I saw was a susceptible spirit. "I'll drop in afterwards and tell you about it, and show you the cheque."

He was grieved. I could see that, but mastered himself quickly. "Do. My office is in this building, on the fourth floor. Number 471. Now promise me you won't forget. Better write it down."

I promised, approached an elevator, and got in. The churchwarden, who stands in front of the billboard, looked at me contemptuously and crooked his little finger.

I felt a rush of cold air and got out. Opposite me was an office door. The number was 4531. I put my head in. "Excuse me," I said, "can you tell me where the office of the General Labour Extinguishing Company is?"

A tall, young man looked at me, then out of the window at New York Harbour. He was dressed like they are in the back of the magazines—just like that. A young lady with oxidized ringlets and medicated epidermis was polishing her finger nails. No one answered me.

"Excuse me," I began, again. I am a Canadian and naturally polite.

"Ask the starter," said the stenographer.

"And where—"

"Ground floor. Where you started from." She was one of those girls that look as if they had not seen mother for years.

"Thank you," I said, and flagged an elevator.

I felt a rush of cold air and got out. I was facing the churchwarden.

But I am an honourable man. I would keep that appointment. I evaded the churchwarden and entered another elevator. It shot up eight miles and I got out. Opposite was an office door. Its number was 3716.

I was going to ask a question but was overcome by one of those shy retrouse sensations that so often affect Canadians in New York. Backing out, I descended again to the churchwarden.

He looked just the same. He had not changed a bit. He was oblivious to all that was happening to me. He did not even seem to recognize me.

I went right up and spoke to him. I put myself

completely in his hands. I told him I was a long way from home.

He said he reckoned that was so.

Then I disclosed my ambitions. I did want to get to the office of the General Labour Extinguishing Company. What could he do for me? I put the matter broadly—on what amounted to international lines. I told him—well, anyhow, he said, in that quick, incisive American way that one notices so much when one is in New York with a machine that is guaranteed to save fifty per cent. of the degrading toil that is now crushing the life out of the manhood and womanhood of this fair—"You darn fool," he said, in that quick, incisive way I spoke of, "what you want is a local, not an express."

"Is it?" I said, humbly, "and why do I want a local?"

He looked at me just like a patent lawyer when he tells you he has influence at Washington.

"Because the express elevators don't stop short of the thirty-fifth floor—you get me?"

I had had an idea that those elevators didn't stop short of anything. "I what you," I said.

"You get me," he replied, impatiently. He pointed to an elevator near the end of the row—"take that one."

I got it—or one that was just like it—anyway. This time I came out on the roof. I could see Bowling Green and Hetty Green, and the Fusion Ticket and Jersey City, and a lot more things—just like that. Then I heard a voice. It was the master mechanic in the elevator.

"Say, Pilgrim. This is our last sight-seeing trip for the day. If you want to wait, walk down to the forty-sixth floor."

I didn't wait. What were these Greens and the Fusion Ticket to me. I was glad to reach the porte cochere again.

I approached the churchwarden once more. "Wonderful city—New York"—I said.

He looked at me coldly. "Well," he said, in that nasty way some Americans use ever since 1812. "Get there?"

I was feeling better for the fresh air on the roof. My mind was working rapidly. I looked over his

(Concluded on page 21.)

The Spirit of the Doctor

This is a Simple Serious Story so Graphic in Delineation that it Needs no Picture

By WILLIAM HUGO PABKE

THE past month had been a failure. Chet Vining realized the fact fully as he gazed down the snow-covered road leading to the village. He had filled the country house, where he had been born, with a fast set of college acquaintances; he had drunk too much, played too hard, and exercised too little. Sallying forth, he felt unworthy of the perfect winter day. The sun, throwing purple shadows on the snow behind each fence rail, picking out in lacelike tracery the bare branches of the maples, shamed him in its clean brilliance.

The thought that the dissipated crowd had left, bag and baggage, that morning, was the only bright spot in his musings. There was work to be done at home, a story begun, and unfinished; but the sunlight, even though it mocked, called him out of doors.

He turned up his fur collar snugly about his ears, and started for the village. Work would have been impossible; the fumes of the liquor that he had drunk while parting with his guests still held sway over his mind. As he walked, the keen air cleared his brain, cleared it only to make the poignancy of his mood the more painful.

Presently, he essayed to probe his anguish, to analyze its causes, without success. He recapitulated his blessings: health, youth, talent, and money were his. Surely, these gifts should have made life worth while. Thrown into the other side of the balance was an utter blackness of soul that dragged the scales down, down, making the blessings so much dust and ashes.

A thought of Anne came into his mind; the thought grew into a longing. She could explain, dear little Anne, the clear-eyed friend of his boyhood, the confidante of his college days, the inspiration of his recent work. As the endearing adjectives had dropped away with the years, the name itself had grown in potency until unqualified, alone, it had become a thing to be revered.

In spite of his longing, he dared not seek her at the little, old-fashioned house on the farther side of the village. He felt as unworthy of her, in his present mood, as of the sunshine, throwing its red splendour about him. Her perceptions were as clear as this same sunlight, as hard to deceive. Suppose he told her that his dejection was the result of no

wrong? It was true, in a way. He had done no actual wrong; and yet—and yet, he dreaded the level glance of her eyes.

He had wasted a month; that was wrong in itself. His talent had suffered by disuse. He had accomplished nothing. He had committed the sin of idleness. He was beginning to fathom the mystery without help. He bent his head still lower, a black frown knitting his brows.

In his absorption, he let Doctor Mayberry drive past in his old, weather-beaten sleigh, without a word of greeting. The old man turned in his seat and regarded the dejected figure. Its appeal reached his heart; it was a very slight appeal that failed.

"Chet!" he called.

The youth turned.

"Chet, your eyes are on the place where the shadows are falling; raise them to where the brightness comes from."

The Doctor chirruped to his companion in harness, and drove on, a bit richer for the passing of one more kindly word.

Mechanically, Chet obeyed him. The beauty of the old man's face lingered in his memory. It was a face that reflected the tenderness earned by years of faithful ministrations. A momentary envy gripped the young man's heart. He felt the worth of a look like that; he wanted that expression of peace and spiritual happiness to shine in his own young features. His sense of justice rebuked him, however; he knew that he had not earned it as yet.

With the thought came a sudden determination, a stiffening of his moral fibre. He hurried down the road, and turned in at one of the first houses on the outskirts of the village.

"Has the Doctor been here?" he asked, eagerly, of the woman who opened the door at his knock.

"Yes," she answered. "Why, Chet, you must have just met him. Does any one need him?"

"I thought so," he exclaimed, ignoring her question. "Perhaps I can catch some of his spirit," he murmured, under his breath, then aloud: "How is Jamie?"

The mother's face clouded. "It's one of his bad

days," she whispered. "It's not the pain so much as nervousness and depression. And I must leave him alone; I have to give Jennie Richards her music lesson."

"You needn't leave him alone; I'll stay until you come back," offered Chet.

He entered the small sitting-room, where Jamie Morrison was reclining in his wheel-chair. The level rays of the afternoon sun, shining through the many-paned window, threw an aureole about the boy's beautiful head. Such a sweet-faced, patient little fellow he was that no one except his mother knew what suffering his poor, twisted body could cause him when it took the notion to misbehave.

"O Chet!" he cried, a glad light of welcome in his eyes. "It's so good to see you really near to. I've seen you several times lately, driving by; but that was unsatisfactory."

Chet flushed. "I've had friends visiting me," he explained. "They're gone now, and I will be more neighbourly."

Mrs. Morrison came into the room, tying her bonnet-strings. She bent to kiss Jamie; then, giving Chet a grateful glance, she hurried out.

"Shall I read to you, Jamie?" asked Chet. "No, please. I have read and read and read to-day. Some of your stories, too, and they depressed me dreadfully."

The fun-wrinkles gathered about the young author's eyes, slowly at first; then, they came tumbling over each other in crinkly eagerness to share in the mirth. Chet threw his head back and laughed a long, wholesome laugh. It swept away heaps and heaps of cobwebs in a twinkling.

"O you precocious youngster! O you born critic!" he chuckled. "That's right; sail into me if you don't like my stuff."

"You're not offended?" asked the boy, all open-eyed sincerity.

"Do I look it?"

"Then, perhaps, you will do what I have so longed to ask you?"

"Of course I will. I am here to do anything you want, Jamie."

"Would you talk out your next story to me? Chet,

(Concluded on page 20.)

THE FUNERAL OF SIR JAMES WHITNEY



From the Parliament Buildings, in Toronto, where the body lay in state, the procession passed to St. James' Cathedral. To the right may be seen Sir Henry Pellatt, Toronto, Aide-de-Camp to H. R. H. the Duke of Connaught.

At the funeral of Sir James Whitney, which began in Toronto on Monday last week and ended at Morrisburg, Ont., there was a popular representation of Anglicans, Conservatives, Liberals, Cabinet Ministers, Provincial Governments, the general public and the friends of the family. A simple service at St. James' Cathedral, conducted by the Anglican Bishop of Toronto, assisted by Rev. Canon Plumptre, Provost Macklem of Trinity College, Canon Dixon and Canon Jarvis of Morrisburg, was Canada's final tribute in form to the memory of the late Premier. The evening before thousands of people from all walks of life visited the Parliament Buildings where the body lay in state.



In this picture, taken after the service at St. James' Cathedral, may be seen all the members of the late Premier's Cabinet except Hon. Mr. Foy and Dr. Reaume; among them Hon. J. S. Hendrie, the new Lieutenant-Governor.

Peter Mackenzie, Provincial Treasurer, and Mr. W. D. McPherson, M.P.P., represented the sister Province of Manitoba. Mr. N. W. Rowell, M.P.P., and Hon. Geo. P. Graham paid the respects of the Opposition members at Toronto and Ottawa. A guard of honour was composed of prominent members of the Toronto Conservative Association. Among bodies represented were the Provincial organizations, the Methodist General Conference by Mr. C. A. Birge and I. Hilliard, K.C., Kingston city by the Mayor, Mr. F. G. Hoag, with prominent men from many other Ontario points. Mr. Garnet Whitney, a son, Master P. H. Thompson, a grandson, Messrs. E. C. Whitney and Edgar Whitney, brothers, and Richard Wagner, a brother-in-law, were the members of the

immediate family present, and the Ontario Cabinet Ministers acted as pall-bearers.

A special train bore the mourners and the body to its resting place at Morrisburg.

At the church service H. R. H. the Governor-general was represented by his A. D. C. Sir Henry Pellatt. The Lieutenant-Governor Sir John Gibson attended in person, and the Dominion Government was represented by Hon.

W. T. White, Hon. Frank Cochrane, Hon. A. E. Kemp, Hon. J. D. Reid, Hon. Robt. Rogers, Hon. T. W. Crothers and Hon. Louis Coderre. Sir Lomer Gouin, Premier of Quebec, brought with him Hon.

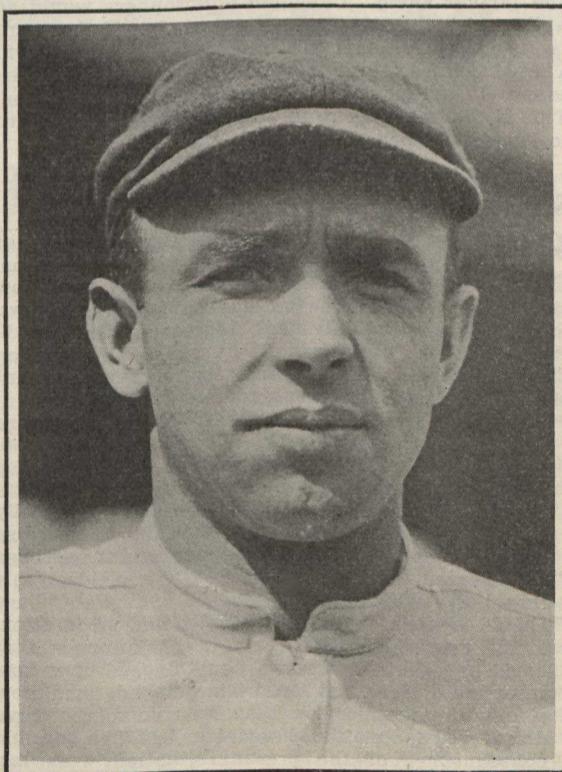
WORLD'S

Now they are playing the finals for 1914. Being interpreted "they" means the leaders of the National and American Baseball Leagues. These are the two "major" leagues of what corresponds in the United States to the bull-fighting of Spain. It is the national sport. There is another league known as the Federal, but it is new and yet an outlaw. Then there are the "minors," such as the International, in which Montreal and Toronto play, and a hundred others of more or less importance.

Philadelphia again won the championship in the American League, and is again entitled to try for the world's championship, which it won in 1910, 1911 and 1913. This team is known to the fans as Connie Mack's Athletics. In recent years they have been opposed by the New York team in the National League, currently described as McGraw's Giants. But this year the Giants fell before the Boston Braves led by George Stallings, and failed to finish top in their own league. Hence the National League team from Boston will oppose the American League team from Philadelphia in the greatest series of games in the year 1914.

All over America there are smart youngsters, staid bankers, and millionaire business men who are figuring out the chances. The Athletics are a more seasoned team, led by a brainy maker of baseball experts. The team is often described as Mack's machine. The Braves are new to championship honours, and their win over New York for league honours was unexpected. It was a win in the home stretch.

In Canada, and especially in Toronto, there is much interest in this great baseball struggle. Indeed, the interest is manifest every year, but is greater in 1914 because three ex-Toronto players are with Boston.



THE TRIUMPH OF RUDOLPH.
Pitcher for the Boston Braves in the World's Series.

BASEBALL

Chief among these is Richard Rudolph, familiarly known as Dick. He pitched for Toronto several seasons, was ambitious, was transferred to the Giants, sent back to Toronto, and finally jumped to Boston. His record this year is equal to the best. He is a marvellous pitcher. Several times he has worsted the great "Matty" and the almost-great Tesrau of the Giants. He is poised almost on the pinnacle of baseball fame. Hence Toronto's interest. Some love him and some do not. His leave-taking of Toronto, not being of the regular kind, made him a few enemies in his immediate circle.

As a general statement, Boston is strong in pitchers, slow on the bases, and weak at the bat. Philadelphia is strongest at the bat, fair in the pitcher's box and good on base-running. Of course, the two teams have never met, and this comparative statement is based entirely upon the "dope," which means the averages of the individual players for the season. On this, the Athletics should win. Yet, to do so, they must beat Rudolph and James, Boston's two great pitchers. In a measure, it will be America's greatest batsmen against America's greatest pitchers.

The official eligible list of players for the world's series is:

Athletics—Connie Mack, manager; Baker, Barry, Bender, Bressler, Bush, Collins, Coombs, Davies, Kopf, Lapp, McAvoy, McInnis, Murphy, Oldring, Pennock, Plank, Schang, Strunk, Thomas, Thompson, Walsh, Wyckoff, Shawkey.

Boston—George Stallings, manager; Cather, Cochran, Connolly, Cottrell, Crutcher, Davis, Deal, Devore, Dugley, Evers, Gilbert, Gowdy, Hess, James, Maranville, Mann, Martin, Mitchell, Moran. Rudolph, Schmidt, Smith, Tyler, Whaling, Whitted, Stroud.

REFLECTIONS

By THE EDITOR

The War and Canada

CANADA was first officially declared to be at war on the fifth day of August, when the Governor-General-in-Council issued a document concerning enemy merchant ships which began thus:

"Whereas a state of war now exists between this country and Germany."

On the following day another such order was issued with regard to the militia. The wording was somewhat different:

"Whereas in view of the state of war existing between the United Kingdom and the Dominions, Colonies and Dependencies of the Empire, on the one side, and Germany on the other side; and in view of the fact that thereby the Dominion of Canada is liable to invasion and other assaults of a hostile nature, such an emergency has arisen as calls for the placing of the militia on 'active service.'"

Canada therefore has been in a state of war for more than two months, although many of our citizens seem to have small appreciation of the fact. Canada is liable to invasion, her steamers are open to seizure on the high seas, every citizen between 21 and 60 years of age may be called to bear arms, Canadian goods may be shipped only to certain countries and certain goods not at all, aliens within our borders may be made prisoners of war, and other consequences may follow. Nevertheless our citizens go about their work much as usual. Only the closed stock exchanges and the idle ocean docks bear open testimony that a new and historical period in our history has begun.

Nevertheless it would be well for Canadians to realize that this is "our" war. The fact that the fighting so far has been in Europe should not blind us to a clear perception of the fact that we share the losses of the Belgians and the French, and that we share the cost of maintaining the allied armies in the field. The sacrifice that Canada has made in sending an army of 30,000 men to Britain is but the beginning. If the war is at all prolonged, and this seems more and more certain, the sacrifices Canada must make have but begun. It might possibly be that before the war is ended Canada will be called upon to contribute five times as many men as have already gone, and to spend vast sums in maintaining them.

Canadians therefore must prepare themselves for every emergency. Another army division must be equipped and held ready for the call which may come. Further measures are required to put our coast defences in better condition. More artillery, rifles and ammunition must be manufactured. Trade conditions must be adjusted to altered circumstances. The finances of the country should be adjusted to meet the strain of even a succession of defeats. It will certainly be several years before capital will again be flowing freely between London and Canada, as it did in years gone by. An equally long period must elapse before we can call on the factories of Europe for much that had come to be thought common necessities. It behooves us to think and ponder and plan and execute! The task which lies before this new, small nation must not be underestimated. It will require all our courage and all our resource to perform it in a manner worthy of the Empire of which we are a considerable part.

National Modesty

AT no period in the country's history has there been greater reason for modesty in all classes of the community than at present. Germany has shown the world how intellectual pride may feed upon itself and finally lead an empire to destruction. There have been in recent years a somewhat similar state of affairs in the Dominion. The Canadian was apt to think himself a more enterprising man than the Englishman, a more solid and less speculative individual than the American, a less volatile person than the Frenchman, and not quite such a stupid citizen as the German. Yet to-day, even allowing for our diminutive size, Canada is manifestly inferior in national virility and commercial skill to any one of these other four peoples. This great world's crisis has been met more vigorously and intelligently by these other nations than by Canada. We seem to be lacking in that dignity, astuteness and resourcefulness which characterizes most of our competitors in national life.

Nowhere is this shown more clearly than in the character of the men to whom we entrust the government of the country. The average member of parliament is a large man in his own constituency, but a small man when he gets to the legislature or parliament. This is due to the tendency to concentrate the power in the hands of a few administrators, which is another way of saying that too often members of parliament are voting puppets. There is lack of aggressive and intelligent independence among the members. Hence too often men, reputed to have skill in collecting party funds, manipulating

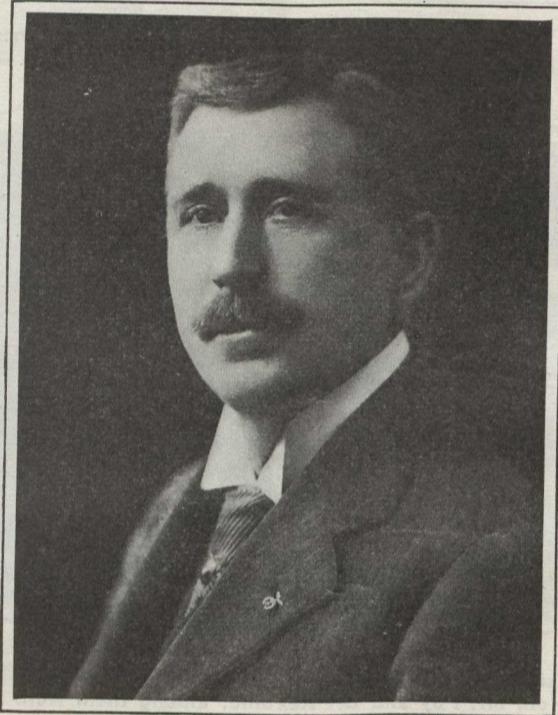
bodies of voters and versed in political sophistries are put in the high places and given an excess of power.

A proof of this situation is the prevalence of a disease among our statesmen and administrators known as "swelled head." In the clubs of to-day, two or three notorious cases of this are now being discussed quite frequently. If the Canadian people had the ballast and bottom which they think they have, this disease would not exhibit itself among our leaders.

Further, were the disease confined to the ranks of the politicians, it would not be worth while to mention it publicly. Unfortunately, the men in high places in finance, industry and commerce occasionally exhibit the symptoms. When a citizen is given place and power above his fellows it should make him modest, earnest and approachable. President Wilson of the United States, Sir Edward Grey of Great Britain, and President Poincaré of France may be cited as examples of what is meant.

If even a few of our political, financial and commercial leaders have characteristics which are not

ONTARIO'S NEW PREMIER



HON. WILLIAM HOWARD HEARST.

Born County Bruce, 1864; elected Sault St. Marie, 1908; Minister of Lands, Forests and Mines, October, 1911. Premier of Ontario, October 2nd, 1914. Barrister.

commendable, the cause must be sought lower down and farther afield. Canadian philosophers would do well to give the situation serious study. If there are faults in our national life which show themselves in a great crisis such as the world is now suffering, the causes should be sought out, analyzed and discussed. This is the only way to find the necessary remedy or to supply the needed improvement.

Sir Edward Grey's Forecast

SOME comment by Sir Edward Grey, in a letter written before war broke out, is worthy of consideration at the present time. Just how clearly he forecasted what has happened is shown in his letter, dated July 23rd, addressed to Sir M. de Bunsen, British Ambassador to Austria. He is telling of a conversation he had had that day with Count Mensdorff, Austrian Ambassador in London:

"I said I would not comment upon or criticize what Count Mensdorff had told me this afternoon, but I could not help dwelling upon the awful consequences involved in the situation. Great apprehension had been expressed to me, not especially by M. Cambon and Count Benckendorff, but also by others, as to what might happen, and it had been represented to me that it would be very desirable that those who had influence in St. Petersburg should use it on behalf of patience and moderation. I had replied that the amount of influence that could be used in this sense would depend upon how reasonable were the Austrian demands and how strong the justification that Austria might have discovered for making her demands. The possible consequences of the present situation were terrible. If as many as four Great Powers of Europe—let us say Austria, France, Russia, and Germany—were engaged in war, it seemed to me that

it must involve the expenditure of so vast a sum of money, and such an interference with trade, that war would be accompanied or followed by a complete collapse of European credit and industry. In these days, in great industrial States, this would mean a state of things worse than that of 1848, and, irrespective of who were victors in the war, many things might be completely swept away."

This paragraph shows Sir Edward Grey's tremendous ability and exceptional vision, but it is also a call to think on the part of those who have our commercial future in their keeping.

Not a Compromise

ONTARIO during the past fortnight has learned again the significance of the cry "The King is dead; Long live the King!" In the forty-seven years which have elapsed since Confederation the number of men occupying the position of chief executive has been small—John Sandfield Macdonald, Sir Oliver Mowat, Hon. A. S. Hardy, Hon. (afterwards Sir) George W. Ross, and Sir James Whitney. Now Sir James is dead and his successor is the Hon. William Howard Hearst.

The change of premiers does not mean any great change in the administration. For some time Sir James has done comparatively little of the work of governing the Province. The nominal leadership has been in the hands, alternately, of Mr. Foy, Dr. Pyne and Mr. Hanna. In practice each department has been a law unto itself. Mr. Hearst keeps his own portfolio under the new regime and there is only one real change—Hon. Finlay Macdriarmid becomes Minister of Public Works, in succession to Hon. Dr. Reaume, who retires.

The Conservative administration was sustained at the polls in June last and its majority in the Legislature is so large that radical changes in the Executive are not absolutely necessary. A political party so strongly entrenched does not feel the need for reorganization. Every cabinet minister feels that he is justified in being complacent. They all admit that the victory in June was a personal triumph for Sir James Whitney, but nevertheless they act as if they had also been endorsed. Any mutterings there may be as to inefficiency in certain departments are overwhelmed by the general success of the administration. The transcendent ability and statesmanship of Sir James Whitney more than offset the weakness of his weakest colleague.

The logical successor to Sir James Whitney was the Hon. W. J. Hanna. He had been much longer in public life than Mr. Hearst, and in Toronto at least has been looked upon as the strongest mind in the Cabinet. It is said that he refused to be considered as a possibility, preferring to serve in second place. This is reasonable, considering all the circumstances, public and private. That Mr. Hanna should be willing to serve under Mr. Hearst is the finest endorsement that gentleman could have. Mr. Hearst, in the six years he has been in the Legislature, must have impressed his colleagues favourably. He is not a compromise, as some have intimated. He has been chosen because, considering all the elements in the situation, he is the one man for the position.

Only one other point calls for comment. Sir Adam Beck has retired from the Cabinet, but retained his position as head of the Hydro-Electric Commission. This seems at first sight like a rift in the Conservative cloud. Yet those most intimate with affairs declare that Sir Adam never took any great interest in any feature of the administration outside his own particular work, and that he prefers to take no portion of the general responsibility. Sir Adam has a tendency to play a lone hand. He does not find much pleasure in twosomes and foursomes and six-somes. In his own sphere as the administrator of a provincial hydro-electric system, he finds all the scope he desires. He has never shown any decided desire to become a faction or party leader. In the House itself he has not joined in the discussion of matters of general policy. He has even ignored the minor duties attaching to the representation of a constituency. Therefore his retirement seems natural.

Mr. Hearst assumes office at a time when, in common with the other provinces, Ontario needs strong leadership. New problems require new remedies. The whole system of municipal administration in the province needs reorganization, and there should be a new minister of municipal affairs. Agriculture also needs reorganization by the further introduction of co-operative selling of products in the fruit and poultry districts. Education, which has been partially improved since the Conservatives came into power, is still in need of further progressive changes. Labour and colonization methods are in an unsatisfactory condition, and the Province has no machinery which will provide new work and new homes for the men who are passing out from the railway construction camps. The system of patronage and appointments to civil service positions requires improvement. The British system of a civil service, appointed and promoted on merit, would, if introduced, raise the quality of the public service. At present it is far from being efficient.

There never was a government in Canada so good that it could not be improved. The Whitney regime was brilliant in some respects and it is to be hoped and expected that the Hearst regime will show an equally satisfactory rate of progress.

QUARTERLY FINANCIAL REVIEW

THIRD QUARTER, 1914

Closed Exchanges Unique Conditions in Finance

WITH the world's most important stock markets and many commercial exchanges closed for two months, the third quarter of 1914 is so far unique in the world's financial history. During July the markets were actually preparing for war, although they did not know it. During August the markets were enduring the war and did not know themselves. In September the markets have been finding themselves, in fact, beating the war conditions, and resuming operations. Even if twenty million soldiers are engaged in war—their occasional business—there are many hundred millions going about their usual business. Even the consumptive demand of the soldiers still exists and has to be met. In fact, it has increased. The commercial and financial world is endeavouring to perform its functions, subject to the limitations imposed by the curtailment of credit, since "scraps of paper" have depreciated. But credit does still exist and its machinery is gradually being adjusted to the new conditions. The history of the financial world's preparation for the war cannot yet be written in correct perspective. Even though the markets during July were preparing for such a contingency as developed, the steady decline in security prices was attributed to various other causes, and it was not until the end of the month that the political conditions brought about by the Balkan war, and focussed by the murder, on June 28th, of the Austrian Arch-Duke, were seen to be having such an immense financial effect.

CANADA was far removed from the scene of the diplomatic struggle to avert a general war, and there has been always a general belief that, knowing its terrible consequences, diplomacy would certainly in the end avert it. Canadian financial operations, therefore, were not inclined to give much weight to the war prospect. The commercial depression through which the world had been passing was believed to be sufficient explanation for the declining prices. It was felt that we were practically at the end of that period; at least, that prices of securities had fully discounted the known commercial factors; that even if depression continued it would mean idle funds, cheap money and consequent appreciation in prices of securities of the higher class, to be followed by appreciation of those of lower grades, as more funds sought employment. That has been the usual course of prices in times of commercial depression. Earlier in the year there had been some improvement in the markets for high-class securities and this was thought to be the beginning of the development above indicated. The unusually large crops of the United States was another factor inspiring optimism. Although Canadian-Western crops were not realizing earlier prospects, the general results of Canada's harvest promised, at least, to stay the declining tendency of trade. In the Courier's financial review of the second quarter, Sir Edmund Walker expressed the opinion that "through the debt-paying and the purchasing power given by the crops of Canada and the United States there should be a general revival in business in North America." This was an excellent summary of the general view of Canadian conditions at the opening of the third quarter. But the war introduced new conditions.

WHAT of the future? The harvests are actually producing the "debt-paying and purchasing power" referred to by Sir Edmund Walker. One authority has estimated the value of North-West crops at \$236,000,000, compared with \$216,000,000 last year. In addition, the check to industries in other parts of the world is increasing the demand for Canadian products. While the channels of some of our trade have been blocked, other new ones are opening up rapidly. We are, in fact, in a state of transition. There is no precedent to guide as to the probable results of such a stupendous war, but there are precedents for forecasting the general result of war. The American Civil War, in its effect on conditions in North America was highly beneficial to Canada. Government expenditures for war purposes and high prices for agricultural and other products were the outstanding features then as they are in the present. The benefit of these does not yet fully appear in their financial effect, but it will be certain, and an important factor in carrying Canada through

the transition stage. The export of grain is proceeding as usual. But even in a normal year the full effect of such export does not become apparent until later on. Nor can the effect of government purchases be fully felt until payments are made.

Commercial Outlook

New Trade Channels Opened

SIR GEORGE PAISH, former editor of the Statist, is one of the highest authorities on finance in Britain, so much so, that at the opening of the war the British Government created a special office so that he might advise the Chancellor of the Exchequer on financial matters. The success of the policy of the British Government on this point testifies to the capacity of this advisor. Less than a year ago he visited Canada to investigate conditions in this country. A summary of his opinion on Canada's future was, roughly, that Canada had been well justified in borrowing as she had; that these borrowings had, in effect, furnished us with the plant and commercial machinery necessary for the full development of our rich natural resources. The commercial equipment being furnished, he looked for a very rapid development of these natural resources and thought Canada would make great strides in the next ten years. If this is a correct summary of our condition, the principal effect of the war on Canadian development will be to expedite rather than retard the development which Sir George Paish forecasts. For the war is not only calling for increased production and development of these natural resources, but it is also checking the production of competitive resources in other spheres. The high prices for agricultural products and the large demand for other materials for war purposes already mentioned will carry us through the transition period on a prosperous basis. The future, therefore, depends on the rapidity with which we can adapt ourselves to the capture of the new trade openings for us. Here is work for the Dominion Department of Trade and Commerce. We have seen campaigns conducted in favour of "Made in Canada" products. What the present situation seems to demand is that we should have campaigns in favour of "Wanted in Australia," "Wanted in Brazil," and other places. For instance, a new opening has developed in Australia for musical instruments. That is a good illustration of what can be done by the Dominion Department. Such a campaign might well follow the practical method of having a train travel through the country showing samples, etc., of the quality of goods formerly sent to these new fields now open for Canadian trade. We could even have a campaign of "Wanted in Canada," showing the classes of products we had been importing, which might well be produced at home.

Effect of Economy Great Recuperative Forces at Work

CONSIDERING the supply of available funds for investment, it must be remembered that the autumn is a time when interest and principal on many mortgages in Canada are paid with the proceeds of the crops. There seems, therefore, good probability of funds being available for loaning purposes during the fourth quarter of this year. One needs only to look about to see to what a great extent the saving habit is being developed by present conditions. It is estimated that the surplus income of Britain is sufficient to pay the cost of the war. But it is in the neutral countries, and even in Canada, that we may expect somewhat remarkable developments from this tendency. It is a maxim that more is saved during times of stress than during periods of great prosperity. An upheaval such as the present is the signal for a return to a simpler scale of living and an increased proportion of saving. It will not take a very large increase of saving per capita to make a radical increase in the amount of capital available, and the world is now engaged in saving. The population of Canada is, roughly, 8,000,000. The saving of \$2 a month or \$10 a family would represent an accumulation of \$16,000,000 in a month, or more than ample to pay the interest on

our foreign indebtedness. An English authority says that normal savings in the United States leave \$3,000,000,000 per annum available for investment. With a population of 100,000,000, extra saving of \$3 a month per individual would mean \$300,000,000 a month, and if this calculation was carried into the other neutral countries, it would be seen that twelve months can make a tremendous difference in the financial conditions, capital would accumulate with surprising rapidity. One illustration of the saving likely to be made by Canadians is in foreign travel. Canadian visitors to Florida and California in the coming winter are likely to be much less numerous than formerly, and their expenditure will be saved for use in this country.

Exchanges' Plans Devices For Operating During War

MODIFICATIONS of the law of supply and demand have been invoked and will form part of any plan adopted for reopening stock exchanges. Concentration of demand by forming powerful syndicates to take all offerings at a price, has been suggested, also limitation of supply, for instance, in New York, that foreign offerings might be excluded. Such dealings as have so far been permitted in New York, as well as in London, have been on a basis of limiting the supply, no offerings being permitted below the closing prices on the last day of the Exchanges' regular business, July 30th. Proposals for extension of business in London follow the same idea. First an open market may be permitted in the higher class investments, such as government issues, a limited supply and a class for which the best demand would be expected. Suggested plans for a general market have all included the idea that open speculative accounts should first be taken care of by some combination of capital. The first suggestions along these lines included government aid, but this idea has been eliminated, and it now seems probable that the policy of opening one section after another will most likely be adopted. Early in August the New York Stock Exchange adopted a plan permitting dealings in stocks, under limitations. Proposals were to be submitted to a committee of five. No offerings were permitted below the closing prices of July 30th, but bids were not limited to those prices; they might be higher. The reason for the offering had also to be stated, which reason was generally the necessity of the holder. In the result a good many weak accounts have been cleared up. Under the method adopted some curious episodes occurred. One day a telegram from New York reported a sale of Mackay common stock at 62. Its closing price July 30th had been 61. A broker having an order in New York to sell at 61 was naturally surprised on hearing of a sale above the price at which he was offering the stock. The explanation given him was that the committee executed the orders in the sequence in which they were received, and that the order to sell at 62 was received before his order and therefore first to be filled when a buyer appeared.

Since this plan worked satisfactorily it has been extended to listed bonds and later to unlisted bonds and stocks, and in the case of bonds some concessions in prices have been permitted, but all dealings have to be conducted through the committee.

Effect of Peace Industrial Activity Now on the Way

WHILE the immediate future of the money markets depends on the length of the war, a most important influence is: what is to be the "quality of the peace." Britain's policy wants a permanent peace. That must include a large element of disarmament. Think what that means to industry. During the last fiscal year for which figures are available the estimated expenditures of the principal nations of Europe for military purposes amount to the huge total of \$2,000,000,000. The idea that all this could be diverted to more productive uses is, of course, Utopian, but even the saving of one-quarter of it would stimulate. Add to this the sums which for some years have been carefully held in fear of this very European war. A sound peace would liberate large amounts from this source. Then turn to productive employments, one-half the stand-

ing armies that have been maintained and would be released by a sound peace. The recuperative development of France, after the war of 1870, astonished the world. Even apart from such optimistic results, it seems that too much attention may be given to the obvious destruction of the war. A general period of industrial activity and prosperity actually developed after the Napoleonic war, the Crimean war, the Franco-Prussian war and the Spanish-American war. Possibly the main factor has been the great movement of general economy which wars induce. At any rate, conditions are materially different from those of 1893, when commercial depression induced economy, for we have already experienced two years of such depression. Yet the economy of that period resulted within a few years in great accumulation of investment capital and a general upward movement of the prices of securities lasting nearly ten years. The wave of economy now operating means a much more rapid accumulation now than then, especially in Canada and the United States, since their general trade is to be stimulated by war conditions.

Industrial Dividends

PASSING of dividends indicates the industrial situation, but even in such cases, the war has not necessarily been the cause for such action. There had, in fact, been criticism of the last payments made by some Canadian companies. Yet more industrial stock dividends were passed or reduced in the second quarter of this year than in the third. Such as have occurred this quarter have caused little surprise. The Canadian steel companies had been feeling the depression. The Dominion Steel Corporation's common dividend had been passed, and doubt had been cast on the Company's ability to meet the half-yearly distribution on Dominion Iron preferred due in October. Nova Scotia Steel's business was admittedly slack. The postponement of dividends on some other preferred stocks has not been entirely due to trade conditions, rather to financial conditions. Such companies as have not supplied their own working capital, but have relied on borrowed funds, have now found it sounder policy to retain their earnings for that purpose rather than distribute them to shareholders. These dividends being cumulative, the payment is simply postponed, shareholders becoming creditors to that extent, instead of banks having to advance more funds to these shareholders.

Life Policy Loans

NO statistics are yet available as to increases of loans to policy-holders by life insurance companies, but it seems certain that there has been a large demand for funds of this sort, if for no other reason than that the rate of interest on such loans provided in many policies is 6 per cent. As the ruling rate for call loans in New York has been as high as 8 per cent., many speculators are finding it cheaper to borrow on policies and take up their shares. The effect is that the insurance companies are practically taking up these stocks and that their funds available for other investments are likely to be lessened to that extent.

Immigration

INCREASED immigration to Canada, after peace, has been forecast by many careful judges of economic influences. On this point, The Statist says: "If after the war there should, as seems probable, be a great exodus of population from the closely populated and war-stricken countries of Europe to the new countries where war is unknown and where a given amount of effort produces a much greater amount of income than in Europe, the adverse effect of the war upon world income and world trade may be repaired in a relatively short space of time."

Long or Short?

The Statist on the War

ON whether the war will be long or short depend what conditions will follow it. The editor of The Statist expresses both views. In one article he says it is extremely probable that the war will be much longer than most people anticipated, but with courage and enterprise Britain's trade should expand. It was in the great revolutionary war with France that Britain established her command of the sea and commercial supremacy. He concludes: "For if the two Central European empires are practically driven out of the world's markets we have new countries entering which can fill the void. Compare the United States now, our self-governing Dominions and Commonwealths, India, Japan, and South America, with what they were a hundred years ago, and will any sane man seriously contend that a great trade cannot be conducted?"

On the other prospect of an early peace, The Statist is equally emphatic, for "we have come to the conclusion that the strain on the physical, financial, and economic strength of Germany will be so great that the war cannot be a long one, and that as far as this country is concerned its economic effects will be comparatively small.

CANADA'S MUNICIPAL CREDIT

By THE FINANCIAL EDITOR

HAVING urged the appointment of some provincial authority in Ontario to supervise our municipal finances, the Courier proposes to show the seriousness of the problem, and its important relation to the whole fabric of Canadian credit. This is not a war proposition. The effect of the war has simply been to demonstrate what serious injury can be done by reckless and improvident methods. What is wanted is that some responsible Cabinet Minister should be put in control of a department giving special attention to supervising and assisting municipalities especially in financing. We have enough commissions. This matter is serious enough to require the attention of a responsible Minister who can make a reputation for himself, by efficient control, and by compelling efficiency in this municipal sphere. We need some permanent authority to control the operations of transient municipal councillors. In time of war prepare for peace. And nothing can have a more important influence on Canadian credit in peace than some better system of controlling municipal borrowings. There is an excellent standard in this matter, the Local Government Board in Great Britain. Let the Provincial Government "get busy" and work out this policy as successfully as the Provincial Secretary has that of Prison Reform.

CANADA, like the rest of the world, had been passing through a period of depression when the war clouds burst. We had made financial mistakes, and will have to pay the penalty. During the rapid expansion of this country we have been heavy borrowers. We must continue so. But during the lull caused by the war we must improve our methods. In the confident assurance of the country's development, we went ahead capitalizing the future in a reckless way, and in this game of confidence none has been more reckless than some of our municipalities. That Canadian municipal treasury bills abroad total over \$30,000,000, and that our municipalities have also borrowed from our own banks nearly \$40,000,000, shows the seriousness of this problem of municipal finance. In addition to this total of \$70,000,000 in current liabilities, the amount of municipal borrowings in 1913 by public issues was over \$115,000,000. In the same year the total Government issues in Canada, Dominion and Provincial, were only \$53,000,000, and even of this a large share was only a refund of a Dominion issue. In fact, municipal borrowings in 1913 may be said to have been more than three times those of the

Total Issues.	Eastern Municipalities.	Western Municipalities.
\$115,761,925	\$61,914,134	\$53,847,791

governments. And the floating indebtedness shows that these municipal authorities have been, in fact, speculating on the money market, betting that at some future time they would be able to float long-term debentures at better rates, and thus fund their current debts. That is one of the mistakes they have made. Perhaps it is not the worst.

HERE is a sample of some city of Toronto financing. In its report the Toronto Bureau of Municipal Research shows that: "In the preparation of the annual budget for 1913, it was estimated that \$1,075,000 would be paid into the city treasury by the Toronto Street Railway Company as the city's percentage of the gross earnings of the railway and the mileage rental. This entire sum, less a total of \$230,155 for sinking fund and interest charges on street railway pavement debentures previously issued, was included in the total revenues applicable to the reduction of taxation. This was done in face of the fact that the general ledger of the city disclosed that for the years 1911 and 1912, \$826,223.92 had been expended for track allowance repairs, the funds for which had not been provided for as of December, 1912. The balance on the books represented actual disbursements for repairs, to fund which no provision was made by council until 1913, when debentures were authorized to be issued for this purpose. Why the city should apply the total amount of revenues derived from the operation of the Toronto Street Railway to the reduction of taxation, and make the necessary repairs to the railway track pavements through debenture issues is beyond conception. Such practice has the effect of the city issuing debenture bonds, the proceeds of which are applied to the reduction of taxation."

An official report shows that of a total of \$4,500,000 for pavements issued by Toronto between 1892 and

"Of course it is evident that, whether long or short, the war cannot fail to affect the world's general prosperity for many years to come, but we are not without hope that its effect will be more or less confined to the stoppage of the expansion in the world's prosperity and that it will not bring about any great diminution in well-being."

1913, \$2,500,000 were for repairs which should not have been funded, but should have been paid from current revenue. Then, too, we find that every year Ontario cities appear before the Private Bills Committee of the Legislature asking authority to issue debentures to provide funds which should be furnished from current revenue. The applicants know it. The Committee know it, and yet much of the legislation is granted. All sorts of incidental expenditures are covered by bond issues which spread the payment over future years.

THE problem is shown to be all the more urgent by reason of the onerous terms now being imposed on municipal borrowers. For instance, the city of New York, which ordinarily has got funds at 4 to 4½ per cent. has had to pay 6 per cent. for \$100,000,000 in one, two and three year securities, and the terms also provide that improvements authorized by the city during 1915, which are not self-sustaining, are to be paid for 25 per cent. from taxes and 75 per cent. by the issue of one to fifteen-year corporate stock. Improvements authorized during 1916 will be paid for 50 per cent. from the tax budget of the next year and 50 per cent. by sale of serial stock; during 1917, they will be met 75 per cent. from the budget and 25 per cent. by serial stock, and in 1918 the full cost of such improvements will be met from taxes.

WHO can say what, when peace arrives, will be the ruling interest rate for municipal loans. We cannot get too much advice in the matter. Certainly one of the advantages of Provincial supervision would be a higher regard for municipal issues among investors and a consequently lower rate than under the present haphazard system.

In the three Maritime Provinces, borrowing by a municipality is permissible only after that municipality has obtained the authority of a special act of the provincial legislature. The result is that few maritime cities have unduly large general or net debenture debts, and their obligations are highly regarded by conservative investors. But the legislatures are not in session continually, and official authority over municipal borrowings should rest in executive rather than in legislative hands.

M. R. E. R. WOOD, President of the Dominion Securities Corporation, in his annual review of the Bond market in Canada for 1913, shows that total government issues were about \$53,000,000, and that total municipal issues were made and placed as follows:

Sold in Canada.	Sold in United States.	Sold in Great Britain.
\$25,850,653 22.33%	\$22,135,762 19.12%	\$67,775,510 58.55%

Mr. Wood's comment on the market conditions points out the increase from 8 per cent. in 1912 to over 19 per cent. in 1913 of these issues which were placed in the United States, and still further increase in sales there is to be expected, since the yield on Canadian municipal issues has usually been higher than on similar American debentures.

HERE are some additional opinions received by the Courier from bankers and others who have studied the question:

"I have carefully read the Courier article on 'Money for our Cities,' and heartily agree with your suggestion to appoint Local Government Boards in the different provinces, whose duty it would be to O.K. municipal debentures after having investigated the use to which the debenture moneys are to be put."

"I think your suggestion regarding a department to supervise the issue of debentures by municipalities is a very good one."

"I certainly believe the financial conditions of our cities would be very much improved if a department similar to the Local Government Board were established, which department would have supervision over all municipal flotations. They would be able to regulate and in a way guarantee such flotations and would, in my opinion, make the borrowing on these securities a much more easy proposition. One phase of the situation, and the most important one, it seems to me, is the fact that there is a desire on the part of nearly all city councils to issue debentures for almost every conceivable thing for which they require money, in place of letting the citizens meet fairly and squarely from year to year, what and really are their honest debts."

The head of a municipal bond dealing firm writes: "To my mind the proper solution is that the people

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in Ontario should be educated by the Press, and by the Government to purchase the securities of municipalities within this Province. Probably nowhere on the American continent, or Europe, is there such a wealthy community as little interested in securities of the highest class. . . . The suggestion that Ontario have a Department of Municipal Affairs, or a Local Government Board, is a good one. Doubtless we

shall come to this. It may be that in isolated cases municipalities have spent too much money, perhaps some of our cities have done so, but in no case has this been done to the extent of endangering the security of the debentures of Ontario cities or towns, but we agree with you that all expenditures should be authorized by the Government." *This subject will be discussed further in succeeding issues.—Editor.*

MUNICIPAL BONDS

This Market is, at Least, "Open"

AS the first half of the year was drawing to a close, investment funds, which had piled up because of the slackening of trade, were contributing to a municipal bond situation strong and active, in contrast with the drooping markets for more speculative securities. The buying of bonds, which was unprecedented for the dog days of July, because of the then rather uncertain outlook, was mainly directed towards short-term securities, and these were especially active until the Stock Exchange closed precipitately, and investors, both corporate and private ceased, for the time, to be interested in anything but the business of conserving capital. The inevitable recovery from this stagnation is only now beginning to be seen. The large financial institutions, which in ordinary times are the mainstay of the bond markets, have felt the pinch of declining revenues. Interest collections have been slow, and where payment on mortgages and other engagements have failed, trust companies, insurance companies, and other fiscal institutions have not been disposed to take extreme measures. Insurance companies have been keeping themselves strong to meet the extraordinary demands for policy loans. For this reason they have not been buyers of securities, but with them, as with the other large lending corporations, a check in the outgo of investment funds very quickly produces a considerable accumulation, and they are expecting to be buyers this autumn. The individual investor has been the first to respond. Much more individual wealth was accumulated in this country during the long period of prosperity than was revealed in the statistics of savings deposits or other commercial indices—because it was being employed, for the most part, speculatively, it is true. A great deal of it is being lost by the collapse of speculative values, but the salvage is moving cautiously into gilt-edged securities.

preparing a list of its European policy-holders between the ages of eighteen and forty, and is getting ready to pay death claims, which, at the best, will be very heavy.

Some Recent Loans

OUR experience in the London market this year has shown unmistakably that the bloom is off Canadian securities for the time being, although in the extent to which the Old Country public participated in our borrowings we have been in at least as good a position as other international borrowers. The percentage of our offerings shouldered upon the underwriters was rather below the average. In the important municipal loans in London this year the underwriters fared as follows:

Underwriters	Amount took.	of Issue.
Vancouver	86	£425,000
Winnipeg	73	1,150,000
Montreal	37	1,500,000
Edmonton	60	350,000
Vancouver Drainage Board	88	500,000
South Vancouver	62	223,287
Greater Winnipeg Water Board	97	400,000

It was, however, the rather discouraging results obtained in London which prompted Canadian borrowers to look to New York and elsewhere, but their experiences have shown that the Old Country must continue to be our main financial market, no matter how successful temporary expedients may be elsewhere.

Temporary Advances

THE statement of the chartered banks, showing loans to cities, towns, municipalities and school districts, throws some light on the amount of municipal securities unmarketed. In August, 1913, the banks placed the aggregate of these at \$41,310,281, and the report for August of this year, the latest available, shows a reduction to \$39,664,534. But during the first month of the war period there was an increase in the unsold and unsaleable securities in bankers' strong boxes of over three million dollars, and the municipal bonds now held by the banks as collateral is nine million dollars in excess of the total so used at the beginning of the year. Most of these increases are represented by the financing of the bigger cities, and the centres which have the largest over-drafts are each in the hands of strong bankers, who are perfectly able to carry them over a much more extended period of depression than is likely to be experienced.

Recent amendments to the Bank Act have made municipal securities more welcome to the banks, for the reason that they are good delivery to the Dominion Government in exchange for Dominion currency. At first this privilege was utilized by smaller banks only, but it is probable the larger banks will soon be accepting the relief offered, and it is not impossible that they may do so as a body, to prevent any invidious comparisons, which some of them wish to avoid.

The Western Prospect

PESSIMISM regarding the future of Western municipalities appears a little overdone. Several financial authorities, who are in the way of obtaining accurate information from the West, have hinted at a break in the long and proud record of Canadian municipal debentures, in the matter of interest payments. These prophecies have not been expressed beyond the circle of those immedi-

Old Country Cautious

THE Old Country is waiting for the complete rehabilitation of its own position and has not become a buyer upon any large scale. Time is on the side of the Canadian bond seller, however, for the anathemas directed against Canadian securities in general a few months ago have lost force because the predicted awful climax to the "Canadian boom" has not come to pass. The Canadian Agency failure, the most serious blow of the year to Canadian financial prestige abroad, is now being revealed as the result of London high finance and very far from an index of Canadian affairs. In so far as it related to the municipal bond market it is perhaps only a happy accident that not one Canadian municipal security was concerned in the collapse.

The U. S. Market

THE most hopeless position in the matter of the sale of securities exists in New York, which centre during the last few years particularly has taken a steadily increasing volume of our municipal offerings. With the first hint that England was at war, corporate buyers there dropped out of the market abruptly. The investment committees of the great corporations' boards adjourned indefinitely, and since then New York, to the bond seller, so far as business is concerned, has been almost as useless a field as Germany. There is some reason for this. One insurance company, always a good customer for Canadian securities, has millions in insurance within the war zone. It is

The Chief Consideration

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BRANCHES AND CONNECTIONS THROUGHOUT CANADA

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ately interested, such as bankers and the bond men themselves, since an unpleasant effect might be created by even the suggestion of defaults. The effect which actual inability of these municipalities to meet their obligations would produce upon the general credit of the country is not being underestimated. A careful search for weak spots has failed to disclose one locality unable to take care of its interest charges. There are several centres in which the failure of the bond market has produced some embarrassment, but, with due respect to the eminent prognosticators, no holder of securities issued appears to be running any real risk of impairment in income.

Present Problems

MUCH of this temporary trouble might have been avoided if the municipalities had been wise enough to take advantage of the eager market for municipal securities which existed up to the declaration of war. But in the second quarter of the year some ambitious elected bodies refused to take the advice of their financiers and they are now paying the penalty. Even Montreal had its financing deadlock before it was forced into the arms of the Bank of Montreal and accepted the condition of five years' dominance of its financial affairs by that institution as the price of relief.

A scattered few Western school districts have been slow in meeting their coupons, but this is a falling to which dealers in these securities have become more or less accustomed. Certain school districts, especially those in which recent European settlers predominate, have been generally lax in their financial arrangements, and this falling is taken into consideration when the securities are sold. The usual procedure is for the house handling the transaction to meet the coupons and later to collect from the borrowing corporation, charging a good round sum for the use of the money in the meantime.

As a whole, the municipal bond market is in a healthier state than any authority would have predicted for it at the beginning of the year, even without allowing for the contingency of war. But it can hardly be expected that the situation will be entirely cleared by this date next year.

Practical Methods

LEHIGH VALLEY RAILWAY COMPANY is taking a very practical way to bring before American interests the possibilities of South American trade. A special train has been organized to carry samples and speakers through the industrial centres served by the road, with specially expert trade advisors conversant with the possibilities. In addition to the special trip, the company has placed at the service of those wishing further information the services of its industrial department.

Restoring International Credit

BRITAIN'S position as the greatest creditor nation has been brought into marked prominence by the financial conditions induced by the war. The most important steps now being taken to restore international credits show that the war has embarrassed American even more than British finance. Since August 1st, New York exchange on London has been abnormally high in an effort to meet American indebtedness. New York city had a large amount falling due. This has now been cared for. In order, however, to put American credit in London on a stronger basis, contributions of gold totalling \$100,000,000 have been asked from American banks towards a pool. The gold for this purpose is to be gradually deposited with the Canadian Government as London's agent. So soon as this operation is completed, a better basis of exchange will be reached. In normal years the United States has been able to establish a credit in London at this season

by crop exports. While the usual conditions are helping this so far as grain exports are concerned, much less demand for cotton has added to the embarrassment of the situation. On the result of these efforts will depend the reopening of stock exchanges, since preparations are considered necessary to meet extensive liquidation of American securities by European holders. This liquidation would be due more to necessity of holders than to fears for the value of the securities themselves, especially should the American railways succeed in their application for higher freight rates.

July Closing Prices of Canadian Stocks

NEW YORK Stock Exchange has permitted dealings in stocks for cash, through the committee, with the closing prices of July 30th, the last day of trading, as a minimum below which offerings could not be made. There have been considerable dealings on this basis, tending to relieve the speculative position. In some cases higher prices than the minimum have prevailed, notably for American Beet Sugar common. Its last sale was at 19½, but as high as 30 has since been quoted for it. From closing prices dividends have since been deducted, and the market in C. P. R., for instance, is now 155, that is 157½ the closing price less the 2½% dividend paid Oct. 1st. As this method of trading may be adopted in Canadian Exchanges we give the following list of closing prices:

Ames Holden	9½
Ames Holden, pref.	55
Barcelona	15¾
Bell Telephone	140
Brazilian	54
British Columbia Packers	111
F. N. Burt	67½
F. N. Burt, pref.	89
Canada Bread	29½
Canada Bread, pref.	89
Canada Cement	28½
Canada Cement, pref.	91
Canada Cotton	25
Canada Cotton, pref.	71
Can. Gen. Electric	90
Can. Locomotive	30
Can. Locomotive, pref.	85
Can. Steamships	10
Can. Steamships, pref.	59½
C.P.R.	157½
Consumers' Gas	176
Detroit United	62
Dominion Cannery	30½
Dominion Cannery, pref.	79
Dom. Coal, pref.	98
Dom. Iron, pref.	71
Dom. Steel Corporation	19½
Dom. Textile	64
Dom. Textile, pref.	102
Duluth Superior	55
Laurentide Paper	164½
Lake of the Woods	129
Macdonald	9
Mackay	61
Mackay, pref.	(bid)
Maple Leaf Milling	24½
Maple Leaf Milling, pref.	88
Minn., St. Paul & Soo	104½
Montreal Power	211
Nova Scotia Steel	45¾
Nova Scotia Steel, pref.	120
Ogilvie Milling	107
Ottawa L. H. & P.	124
Penman's	48
Penman's, pref.	80
Porto Rico	45
Quebec L. H. & P.	10½
St. Lawrence Navigation	100
Sawyer-Massey, pref.	69
Shawinigan	111
Shredded Wheat	91½
Shredded Wheat, pref.	91½
Sherwin-Williams	57
Sherwin-Williams, pref.	98½
Spanish River	9
Spanish River, pref.	35
Steel of Canada	11
Steel of Canada, pref.	69
Toronto Paper	35
Toronto Railway	111
Tuckett's	28
Tuckett's, pref.	93
Twin City	94½
Wm. A. Rogers	96
Wm. A. Rogers, pref.	99
Winnipeg Electric	180



Courierettes.

A MOTHERLY inquirer at camp at Valcartier reported that somebody or other's "Unshrinkables" were in general use there among the soldiers. This is a brand of underwear that strikes us as one of the sub-precautions the foe neglected.

Mexico has started another revolution, probably in the vain hope of getting on the front page again.

Giving a penny for the thoughts of some people is the rankest form of extravagance.

Three women claimed to be married to a Canadian hero at Valcartier. He had to be a hero to wed three.

That little old British Empire keeps on adding a patch of red to the map of the world almost every other day now.

The leader of the German Socialists is making speeches to the effect that his party opposed the declaration of war. He must be a good sprinter.

So far the Kaiser has handed out the iron cross to 38,000 persons. Iron crosses will soon be as common in Germany as "Colonels" in Kentucky or J. P.'s in Ontario.

"Mail and Empire" heading: "The 48th Paraded Minus the Kilts." The "Mail" should have added that they wore trousers.

In these days of war it is hardly safe to keep even a Northern Spy on the premises.

They are saying a lot of nasty and uncomplimentary things about Attila. The Hun, these days, well knowing that the gentleman, being some centuries dead, cannot make reprisals.

Britain's loan to Belgium will be without interest. Britain has other interests at heart.

That French bull which killed sixteen Germans has shown quite conclusively that the Germans are miscast as toreadors.

A man may whistle Wagnerian music and still be a patriot, while everybody that sings "Tipperary" may not be doing his duty.

Now that the war is on we hardly notice events which would ordinarily shake the earth—for instance the going dry of old Virginia.

Rev. Dr. Carman wants Methodists to adopt a militant policy. Militancy seems to be in the air.

The Czar has decorated the King of Belgium. Some of those monarchs, if they lost their thrones, could make a living in the decorating business.

All this decoration, however, should stir up the trade in medal-making.

It is said that what deterred Bishop Farthing from choosing as his subject "The Widow's Mite" when he recently addressed the Soldiers' Wives' League of Montreal, was that he feared the meeting would call him egotistic.

Distribution Day.

A Chicago doctor at present visiting in Toronto, is responsible for the following story. It shows that the Teuton is not without a sense of humour. Recently six or eight acquaintances met at a table in a restaurant in the Windy City for a mid-day lunch. They were of a varied racial ancestry; two were Canadians by birth, one a German, most of the others native-born Americans. The conversation turned on the war and the probable change settling day would bring to the map of Europe. One said Belgium would get Luxemburg; another that France would receive Alsace. "Who will get England?" asked one of the Americans in a bantering mood. The

German spoke up: "Oh they will give England to Ireland."

War Notes.

Germans destroyed rare Belgian paintings and works of art. The Teutons are mere copyists of the militants of Britain.

The Czar, having changed the name of his capital to Petrograd, will now endeavour to change the name of Berlin to Mud.

If the warring nations continue to take prisoners by the thousands they will soon be unable to feed their own armies.

England is to have a regiment of football players. This sounds like savagery to the Germans.

The claims and damages department will be rather busy after all this fuss is over.

Switzerland's navy has been cutting almost as big a figure in this affair as the others.

Paris has abandoned its night life. Does that supply a reason for the German retreat?

The Czar's promise to treat the Jews as he does his other subjects is not so awfully generous, is it?

It seems to be clear that the Kaiser put the "ague" in Hague.

Gymnastics.

The Kaiser stood upon his head. Said he, "What ails this planet? My eagle's on the floor instead of ceiling. Can't be, can it?"

'Tis clear, quoth he, I am O.K. For am not I the Kaiser? I'll turn the world the other way. Yea, nothing could be wiser.

He sought to turn it upside-down, His wrist was dislocated, The topsy-turvy Kaiser clown Had some miscalculated.

Getting Worse.—Europe used to fuss a lot over "the sick man" of that continent, but poor old Europe is looking more and more like a hospital every day.

A Feminine Trick.—You can depend on it that when a woman consults a phrenologist she is fishing for compliments.

Pardon This One.—German spies have been signalling by means of clocks in the towers. The allies should keep a constant watch for such clock-work methods.

But, after all, it's only a matter of time.

Another Adaptation.

The melancholy days have come, The saddest of the year, For from the views of war experts There's no escape, we fear.

Not Just What He Meant.—Ald. David Spence, of Toronto, prominent in the ranks of the Irish Rifle Club, the Irish Protestant Benevolent Association, and the fruit commission merchants, is known to all his friends as a man of blunt speech and plain. He does not make many speeches in Council, and when he does say something it is short and to the point.

At a recent session, the aldermen were debating a motion to meet weekly instead of fortnightly. The length of the sessions was deplored.

Ald. Spence arose. "Yes," said he, "the Council sessions are too long, but there is no member of Council speaks as often and says as little as I do." And then he looked around in sur-

prise when the aldermen roared in laughter.

A Call to Arms.—Bang! Bang! went the rifles at the military manoeuvres. The pretty girl screamed—a nice, decorous, surprised, little scream. She stepped back, right into the arms of a gallant young man.

"Oh," she said, blushing, "I was a little bit frightened by the rifles. I really beg your pardon."

"Don't mention it," said the nice young man. "Let's go over and watch the artillery."

He Made a Mistake.—General Von Kluk, according to the papers, was facing both ways for a while when the Allies were pressing him. The general should have chosen politics instead of soldiering as his profession.

Another Theory Exploded.—There now seems to have been more poetry than truth in Rudyard Kipling's line about the female of the species being deadlier than the male.

We All Like It.

We have been often taught in schools That flattery is the food of fools; Nevertheless, you'll find wise men Who take a nibble now and then.

The Problem.—Fancy what the Nobel Peace Prize awarders are up against! They will hardly be able to find a blessed person in Europe to whom they can give that prize this year.

What is Needed.—Wouldn't it be great for the busy reader if this war could be boiled down into a sort of box score, with the batting average of Sir John French, Joffre, Von Kluk, and all the rest of them appended?

The Inevitable.—These are the days when the war of the Braves and the Athletics rivals that of the powers of Europe.

The Same Thing.

"Let's take a trip to Niagara Falls," Said Freddy to his Flo, But she replied "If it's roar you want Let's go to a baby show."

The Line They Laugh At.—Many comedians are now trying to get laughs by various remarks anent the great war raging in Europe. Some of them have poor success, because it is not easy to make people laugh nowadays, particularly on the subject of war, unless there is a gleam of real humour in the lines spoken.

It remained for a burlesque comedian, Lew Kelly, the "dope" actor, to spring the most telling line of them all when he played in Toronto recently. It was just after the report had gone out that 7,000 Germans were gathered in Buffalo, ready to invade Canada and march on Toronto. Of course the report was a silly one and people laughed at it, but when Kelly heard it he saw a chance to turn it to good advantage.

In his show there is a battlefield burlesque entitled "Shenadoah," and in this scene Kelly has the role of a despatch-bearer. He came rushing into the presence of the General and saluted.

"Gen," he said, "there are 7,000 Germans over in Buffalo who want to invade Canada and a big Irishman won't let them!"

The roar of laughter that swept over the house was his reward.

Can't Beat This.—From the Toronto "News": "Fine weather prevails throughout the Dominion, except in British Columbia, where a gale is blowing on the east coast of Newfoundland." Some gale!

In the Game of War.—The methods of those German ships move us to remark that they must have studied baseball. They are strong on the hit and run game.



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(Translated from the French by Harry Hutcheson Boyd.) This volume by this eminent specialist of Berne makes a valuable addition to the flood of light which Prof. Dubois has already shed upon the subject of self-control, and especially upon want of it as contributing to the production of nervous disorders as set forth in his "The Psychic Treatment of Nervous Disorders" and "The Influence of the Mind on the Body."

CONTENTS.

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"This is a philosophical and direct discussion as to what self-control may accomplish, and how it may be secured. He shows the influence of conscience, and how education develops conscience. He makes plain the necessity of moral clear-sightedness, and expounds the difference between mere egoism and so-called altruism. The book is certainly stimulating and helpful."

—San Francisco Examiner. 12mo, cloth. Price \$1.75 postpaid.

Norman Richardson
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The German News Bureau

British Ambassador at Berlin Exposes Its Conspiracy

London, Sept. 23.—

A Parliamentary paper [Cd. 7595] has been issued containing reports from the British Embassy in Berlin "respecting an official German organization for influencing the Press of other countries."

Throughout the early months of this year there was extraordinary activity in German industrial circles about schemes for pushing German exports.

Some of them broke down owing to internal dissensions, but there was one thing that everybody was agreed about—the desirability of capturing the foreign Press.

THE CONSPIRACY

On February 27 the British Ambassador reported to the Foreign Office:—

A short time ago a meeting, of which the secret has been well kept, was convened in the Ministry of Foreign Affairs, of which Dr. Hamann, the notorious head of the Press Bureau of the German Foreign Office, was the originator and at which the Foreign Secretary himself was present.

The meeting was attended by members of the leading industrial concerns of this country—the North-German Lloyd, the Hamburg-America Company, the Deutsche Bank, the Disconto Gesellschaft, the Allgemeine Electricitatsgesellschaft, Siemens and Halske, the Schuckert Works, Krupp, the Cruson Works, &c.

They formed a private company with the purpose of "furthering the German industrial prestige abroad"—a conveniently vague purpose. The company was financed by private subscriptions and by a Government grant.

All the big German enterprises subscribed heavily to the fund and the Government agreed to place in the estimates a fixed annual sum for its maintenance.

This is the "GERMAN SECRET SERVICE FUND," created for the purpose of the payment of subsidies to certain newspapers.

The company has entered into an agreement with the "Agence Havas" that the latter will in future only publish news concerning Germany if supplied through "Wolff's Telegraphen-Bureau."

The latter will receive its German news exclusively from the new company.

The foreign Press was to be "watched" by the company's agents, who were to be "journalists" specially dispatched for the purpose.

It was arranged that the German cable rates for Press telegrams should be reduced in the interests of the new company, which, as the Embassy report remarked, was "preparing the ground for a vast system of international blackmail."

In the course of April and May the British Embassy reported a new system of "week-end telegrams" to the United States, Canada, South America, India, and most of the British Dominions.

In June the Deutsche Export Revue betrayed the organization of the scheme.

The British Ambassador reported that high official quarters had given instructions that this article should not be reproduced or referred to "as its inadvertent publication is considered extremely inopportune and embarrassing."

Independence of the Agence Havas

The following statement has been issued by the official Press Bureau:

Conclusive evidence produced by the Agence Havas has satisfied the Foreign Office that the statement occurring in the recently published report forwarded by his Majesty's Ambassador at Berlin that the Agence Havas has agreed in future to publish news concerning Germany only if supplied through the Wolff's Telegraphen-Bureau is not correct.

Such an arrangement appears to have been intended by the German organization, but it is not one which the Agence Havas ever even contemplated.

It is with great satisfaction that the Foreign Office have been enabled to give publicity to this correction.

THE CANADIAN STREET CAR ADVERTISING CO., LIMITED

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Breaking Out of Germany

(Continued from page 8.)

one station in particular I noticed they had erected a small temporary hospital, and on the platform row after row of wounded soldiers, and in the hospital a great many more, no doubt the more seriously wounded.

We reached Hanover about 2.30, having accomplished one half of our journey without any further incident. At this station we all got out and walked up and down for a little exercise—were permitted to buy some light refreshments which they were pleased to take money for. Leaving Hanover at 2.40 we were then getting on for the frontier. We noticed in this district that the farms and crops were all being handled by old men, women and children, also that the crops over the whole district were looking very fine.

Travelling in my compartment with me were an American family from New York, Mr. and Mrs. Z

By this time, getting on for 5.30, we were nearing a frontier station called Blenheim. At 5.45 we came to a stop. Looking out of the windows we saw a slight commotion, and various big, grand looking officers about, and came to the conclusion we had reached the frontier. Our car was the first passenger coach from the engine and the third car in, the other two being baggage cars, and we were the first car to have our passports examined. We were in the fourth compartment of this car.

I was very curious to see how the officers examined the passports. They drove us all into the compartment and had us close the door so that nobody could get out of the car without being thoroughly overhauled. Finally there came into our car four of these Prussian officers, looking very arrogant and full of their own importance. Mr. Z. handed his passport over and it was handed back to him all safe. The German did likewise.

Then came my turn to hand over my passport, which I did. This passport, I might say right here, belonged to a gentleman of the following description: "Age, 50. Height, 5 ft. 5 ins. Brown eyes. Black hair. Roman nose. Russian cast of countenance. Round face. Sturdy." I thought it advisable not to stand up under the circumstances, as my height is considerably over 5 ft. 5 ins. Also I did not look at the officer who had taken the passport, but I could see he examined it pretty thoroughly and for a little longer than the other two in our compartment.

I stretched out my hand and took the passport, almost pulling it out of his hand: folded it and put it in my pocket. He looked at me and passed on. That moment seemed to me to be a lifetime and the following ten minutes that these officers were in our car I was not quite comfortable, but having brought my pipe and tobacco with me, I filled it, looked out of the window and began to smoke.

The next half-hour seemed to me like an interminable day, till at last the officers had finished examining the train and gave the signal to start. In a car four or five behind ours they took off a gentleman, or a man, with a black beard, presumably a Frenchman. I saw how they hauled him into a shed on the platform at Blenheim and we never saw him again; and I thought to myself how the dark gentleman with black hair, 5 ft. 5 ins., might have been treated in the same way, only a little more so, if he had been recognized as a British subject!

Across the Frontier.

After crossing the frontier we came to the first station in Holland, called —, where they examined the baggage. We again had to stop and Dutch officers came aboard the train and asked for our passports. Feeling more comfortable by this time I put mine forward with a great deal of faith, thinking there would be no trouble here. As predicted, the officer looked at it and handed it back to me. The train having been examined, we went further up the line and stopped at the Customs House station and the officers examined our bag-

gage. There was no trouble about this as they simply asked if we had anything dutiable and were very civil and nice about this examination.

Nobody was allowed to leave the train, but immediately it was all over we were asked to proceed up through one of the doors of the station to have our tickets examined. We marched along through the various doors just like the animals going into the ark. We finally got out of a door on to the platform again and had a few minutes to secure a cup of tea or coffee as they have it here, then back to our compartment feeling that we owned the earth.

About 7.30 to 8 we arrived at Amsterdam and were strongly advised to get off either there or at The Hague, as Rotterdam was so full up with people, Americans, etc., we should not find a place to sleep. So arriving at The Hague at 10 o'clock, the Z. family and I decided to get off. We procured a conveyance and drove to the Hotel de Bellevue, where we found comfortable quarters and a lot of excited American people discussing their chances of leaving by the boat sailing at the end of that week, a Holland-American liner. Some few of them, one American in particular who had been living over there, had very little good to say about the English. He ridiculed the speech of Lord Kitchener to his troops, advising them to do and act as Britishers, which rather brought forth something in me that I had been keeping under all the time I was in Germany, and I can assure you when it came out it was good and ripe. That American went to bed very shortly after that, having nothing more to say.

Next morning we were up bright and early. A nice sunshiny morning, and the Z. family and I decided to go down and take a trolley run to Rotterdam. We went over there and they got their heavy baggage all arranged for, then got some lunch and walked about Old Rotterdam—a very interesting and busy city, full of canals and quaint old buildings. We found that Holland had issued various kinds of money paper such as a one gulden piece and one florin. On examining this paper I came to the conclusion it was nothing more than a piece of white paper stamped with an ordinary rubber stamp.

Wednesday, Sept. 9, 1914.

WE went back on the electric tram to The Hague, arriving about 4 o'clock, and immediately went to the Peace Palace which Andrew Carnegie paid two million dollars to build. The front railings of the main entrance are built on the same lines as in his house in America. The grounds are laid out very beautifully. I noticed beds of red geraniums larger than any I have ever seen before. We took tickets at the gate costing us about five cents, Canadian money, and went through the gardens, up a flight of marble steps to the main entrance hall, where we again bought tickets. We left our hats and canes with an attendant and walked through the various council chambers and judgment halls. The decorations, furnishings and floors of the magnificent rooms we went through were furnished by different Governments. For instance, the large council chamber which we entered first had chairs, tables and desks made of teak supplied by the Argentine Government. The tapestries on the wall were given by France, and the floor, of mosaic, was made by a celebrated Dutch manufacturer.

It took us about one hour to go through the various places and we noticed particularly one very fine statue of Christ, made out of some of the cannon used in the wars between Chili and the Argentine, when some years ago they were always at war with each other. A celebrated priest, or bishop, then came to the conclusion that the only way to stop these wars was to have them melt their cannon and make a statue and put it on the borders of their coun-

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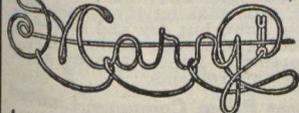
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try. This they agreed to do and placed this magnificent statue of Christ with one arm over each border blessing each country. The facsimile of this statue is now at The Hague.

Having ascertained on our arrival back at the hotel what time the train left for Rotterdam in the morning we found we would have to be up at 5 o'clock to catch the train from The Hague to Rotterdam, as we had to change cars at Rotterdam for Flushing.

Thursday, Sept. 10.

WE were up and away in good season, having paid our bill, which I thought about 50 per cent more than it should be, but glad to get out. Arriving at Rotterdam we changed cars, and finally arrived at Flushing at 11 o'clock.

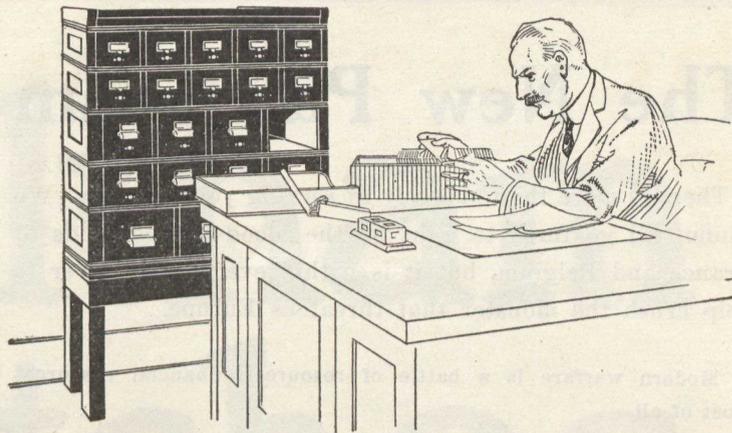
Having gathered together all our belongings, we proceeded to the boat, and the first thing asked for on climbing the gangway was passports. I somehow or other had put my 5 ft. 5 inches passport, with dark complexion, away, and found my British passport which I handed to the officer in command. He asked me in a very sharp voice where I lived, where I was born. I told him Canada. He said, "Pass along," which I did.

Arriving at Queensborough after a delightful run over of about five and a half hours, we had to undergo another serious inspection before landing. On a document about eight inches square we had to write our nationality, age, where we were going to, and where born, and then had to sign our names on it. Before landing we had to pass a rigorous examination by two doctors, the Custom House officer, and a shore officer. The doctors looked us well over, passed us to the Customs officer who passed us to another officer to hand our passports to, as we had to sign the white paper which he compared with the signature on the passports to see all was well. I might say, that if I had to do the same thing on passing the German frontier—well, you can imagine the rest.

Then we landed on the shores of good old England. I took charge of the family while my friend Z. looked after the luggage and got them all through excepting one piece of mine which I had to go back and open up. The officer who examined this piece asked me if I had anything dutiable. I said "No." "Have you any German papers?" I replied "Yes." "Let me have a look at them," which I did. These papers were a collection of various papers I had got for the last month, including what I would call a "rag" called the "Continental Times" issued by the German papers for what they call the "Amerikaner" people. The officer very kindly took the whole lot away from me, tore them up and told me they had tons of this class of thing and they were not wanted. I pleaded for him to either keep them himself or give them back to me, being one better than a Britisher. Looking at me with a laugh he said, "You have got a nerve, but all the same the papers have to be torn up." Then, with a funny twinkle in his eye, he asked me "How in hell did you get through the frontier?" I said, "By the aid of the devil." He said, "You had better go and take your seat in the train," which I accordingly did. I lifted my hat to the gentleman with a smile and walked away.

Needless to say, when we got seated and everything arranged, we had a good old cup of English tea, and then the time came to start for London, where we duly arrived, and the Z. family and I put up at the Hotel Victoria, feeling very happy after our exciting journey through the enemy's country, through beautiful Holland and its well cultivated fields, across the dangerous English Channel (which we heard in Berlin was mined and almost impossible to get through) to the chalky shores of old England, eager to meet the smiling Britishers, but to tell any German we saw he might go to h—.

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Spirit of the Doctor

(Concluded from page 10.)

would you? You must have one in your mind."

There was one lying unfinished on his table. It had run half its cynical course when the ill-advised house-party had abruptly interrupted its growth. Chet's work, of late, had become bitterer, harder, more brilliant. He gloried in the brilliance to such an extent that he quite forgot to deplore the bitterness. His young intellect was experiencing its growing pains; therefore, its cynicism seemed praiseworthy to Chet.

"I have a story, but you wouldn't like it," he said.

"Perhaps we can improve it," urged Jamie.

With another gay laugh, Chet began his tale. He followed closely the unfinished manuscript, which was lying on his table at home, his retentive memory making it no effort for him to "talk it out" verbatim.

Jamie lay back in his chair, with his eyes closed, and a rapt expression on his little white face. Sometimes, he smiled when he particularly liked some speech. Then, he frowned, and shook his head ever so slightly in silent disapprobation of an irony that hurt.

As Chet neared his climax, the boy grew suddenly nervous. He opened his eyes and glanced bashfully at his visitor, then at a small stand beside his own chair. Finally, he interrupted:

"Chet, I'm an awful nuisance; but it's time for my tonic, and my water-pitcher is empty. Would you—"

"You dear little boy," cried Chet, springing up. "Why didn't you choke me off sooner?"

He ran to the kitchen and pumped and pumped until the water flowed clear and cold. He caught sight of his face in the little mirror over the sink and smiled back in answer to the friendliness of the reflection.

"Some of the Doctor's spirit, I wonder?" he mused, as he poured out Jamie's tonic and settled him a bit more comfortably amongst his pillows.

"Shall we go on with the story?" he asked.

"O, yes, please," said the boy.

It was not easy for Chet to tell the ending that he had in mind. He stumbled, and went back, came to his former point again, advanced, changed a speech in the making, omitted a line of brilliant casuistry, and reached the turning-point.

The boy raised his head from the pillow as far as his pitiful measure of strength would allow. His eyes were bright with excitement.

"Don't let him do it, Chet! Don't let him do it!" he pleaded, in a perfect agony of suspense. "Just think how many people, like me, perhaps, you'd make unhappy."

Chet drew in his breath sharply. The tragedy in the boy's face was a live, vital thing.

"Dear chap," he said, "does it mean as much as that to you?"

The boy nodded eagerly.

"We'll have to do it all over again from the beginning, you and I. Will you help?" asked the author.

"Oh!" gasped Jamie.

Mrs. Morrison came in at that moment. Her eyes lighted with pleasure as she saw the happiness in her boy's face.

"Jamie is helping me with a story," said Chet, simply. "We will finish it another time, soon."

Chet stood on the wide door-step a moment in the gathering darkness. A tender little crescent moon hung in the dark velvet of the sky. A sleigh-bell tinkled merrily far down the road. He watched the smoke from the village chimneys rising straight into the still, frozen air, while in his heart was a happiness that was akin to tears.

With head held high, he started on his homeward walk. "I will work tonight at something new; the old one belongs to Jamie," he said, happily.

Suddenly, he stopped. "There is something more important than work," he breathed; "and I dare it now."

He faced about. With a smile on his lips, a song in his heart, he took the road to Anne's house.



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Local and Express

(Concluded from page 10.)

shoulder and saw the billboard.

"Excuse me, one moment," I said.

It didn't take long. I returned to him on tiptoe, and whispered, "Tell me—in the strictest confidence."

"What," he hissed.

"How to get there."

"Where? In the name of the sacred Zerubbabel. Where?"

"General Fire—no, Labour Extinguisher Company," I connded.

His form straightened at once. He was evidently a Rectors' Warden. Hooking his arm firmly into mine he pushed me into an elevator.

"Dump him at twenty-eight." He said it roughly. Just like that.

The elevator started. I leaned against the starboard rail. A slight sea was running, but the vessel rode easily over the long smooth swells.

"Good weather for the North Atlantic," I said to the Captain.

He looked at me haughtily. You know how Captains like to look.

"When do we sight land, Skipper," I continued affably. The sea is after all a friendly place. I always feel talkative at sea.

He did not answer. The vessel made port. We were there at last. He opened the door and pushed me out. Opposite was an office door. It was numbered 2827. Something told me my fortune was still waiting.

I knocked.

The door opened. A woman was there. She had just got up. Her arms and neck were bare. She had been washing the floor.

"Is this the office of the General Labour Extinguishing Company?" I said. In the back of the room was one table, one calendar, two chairs and three cuspidors.

"General what," she said suspiciously.

"Labour Extinguishing Company."

"It was," said she, "till last week."

"And where are they now?" I had a sudden sinking of the heart.

"Extinguished, I guess," she replied, and spilled some water on my boots.

I descended, a prey to mixed feelings. They suggested other mixtures. My friend was there, in a place they mix cordials. He had just put his foot on the taffrail.

He saw me and held out both hands. "Ah—tell me—No—wait a moment. George!" he said to a pugilist who wore a white naval suit with epergnes and admiral's buttons, "A quart of Pommery."

We touched glasses. "Now—tell—me—" he said brightly. "You are only one of many Canadians who have come here and done well. One moment—let me fill your glass. We must make an evening of it. My wife is unfortunately out of town."

I told him.

His face changed.

Then your visit has been,"—he hesitated—"fruitless?"

"Just that," I said. "But no—not fruitless. I have met you."

A crowd of men entered the room, talking loudly. One of them clapped my friend on the shoulder. "Hullo," he said.

My friend turned to speak. I caught his eye as he turned. It was full of dejection. He felt for me, and in that delicate way of his was glad to give me a moment to myself. I liked him for that.

The crowd moved on. I waited. My friend walked with them to the door. He, too, was just naturally polite. I kept on waiting.

Presently the pugilist in the white picquet suit pushed a ticket at me. It read \$4.50.

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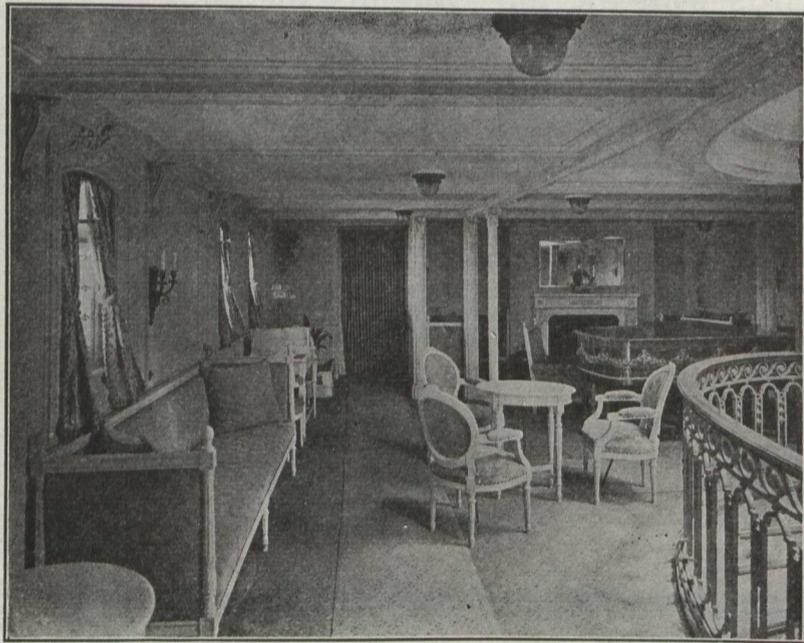
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EXPERT TIPS ON TENNIS

VIII—PLAYING IN "DOUBLES"

By C. P. DIXON

METHODS and species of skill required in the double game are so widely different to those necessary in a single that it not infrequently happens that a player proficient at the one is relatively a poor performer in the other. This fact is scarcely to be wondered at when it is remembered that in the former, four players are engaged, and the width of the court is enlarged, thus giving endless opportunities for the use of those oblique volleys, which tell so heavily in the four-handed game. Nevertheless though volleying plays such an important part in doubles, this alone will not carry a player far unless he possesses the many other qualities which go to make a first-class doubles player. Too little importance, in my opinion, has always been given to the value of ground strokes in the game. One of the first essentials of a good doubles player is a well directed and forcible return of the service; without this the finest volleying in the world will be of little avail. The return of the service constitutes the opening move of the striker out, upon the efficacy of which the whole course of many rallies is determined. When we consider the great advantage the server possesses, with his partner well up at the net, to pounce upon any tentative or weak stroke, the importance of a good return of the service cannot be overestimated. Everyone who has closely followed a doubles match will have hardly failed to notice how often the winning of an opponent's service game has resulted in the winning of the match. Players whose ground strokes are more or less stereotyped are at a great disadvantage in doubles; their strokes are easily anticipated. To vary direction, and judiciously mix up your game, so as to have your opponents always guessing is sound advice in a doubles. Strategy and generalship are even more important in a doubles than in a single. The rallies being as a rule faster and shorter, quickness of decision is indispensable.

CONSTANT practice with the same partner soon accustoms one to instinctively leave a ball to him, which you know he is in a better position to take. Rackets will clash sometimes even in the best regulated pairs, but this defect is better than allowing a ball, say, to go down the centre of the court without either of you making the least effort to go for it. A point on which many players are at variance is the position a player should take up when his partner is about to receive the service. Some advocate the parallel formation, others strongly urge that the receiver's partner should always be well up at the net. A middle course that I have often found to act very well is to be level with my partner on the first service and, if at fault, then to advance quickly to the net. This policy, of course, is founded on the assumption that a second service is generally a much weaker one than the first, and so will enable my partner to make much more of an aggressive return, thus giving me the opportunities to score off any weak replies. Players, however, in this matter should be guided by the particular circumstances. If a player's second service is a strong one, in fact almost a replica of the first, the parallel formation appears to me to be the wisest. The objection to the receiver's partner being always up at the net is that, however strong a player may be on the return of the service, he is bound, in many cases, if the service is hard and well placed, to make more or less of a defensive return, and his partner at the net, unless he is an adept at picking up smashes or low volleys at his feet, is placed at an obvious disadvantage. What may be set down as the anathemas of the double game are the short lob, the weak second service, and delay in coming up to the net after the service. All these should be studiously avoided. Apropos of

the short lob, I remember in a doubles match, my partner giving me good advice. When I was lobbing short, he shouted to me, "Lob 'em out, for goodness' sake, lob 'em out." I took his advice, and though some of my tosses fell over the base line, a fair number fell in, and my length improved. I think everyone will agree that the two Dohertys at their best were by far the best combination in doubles ever seen. There was no weakness in their play that could be discerned, and a perfect understanding seemed to exist between them. The Dohertys, of course, were well equipped at all points of the game, but quite a useful pair is often formed by one partner supplying the strength in a department where the other is weak.

It is almost superfluous to say that a good service is a most precious possession in a doubles. However, it is a mistake to attempt too much in this direction. A well placed first service of moderate pace, which enables the server to come close in to the net, is the one for most players to adopt. Other forms of service, such as the American swerve, or a hanging service of any kind, are also useful to follow in on. In doubles the watchword should always be attack, and throughout for both sides, it should be a race for the commanding position at the net. The value of a good temperament must also not be overlooked in a doubles. To be disconcerted or disheartened because your partner is badly off his game does no good and much harm. Rather in such a case does it behoove you to make extra efforts to play all the harder, until your partner gets back into his form. Deep driving, which is such an adjunct in singles, is not nearly so effective in a doubles. More useful are the short subtle shots which force your opponents to hit up, rather than down. Good combination again is naturally of paramount importance. This can only be obtained by frequent practice, and with it two players of only moderate pretensions can nearly always rely upon beating a scratch pair, though the latter may contain two players individually their superiors. From a spectacular point of view nothing at the game is comparable to a good doubles match between four first-class players, each at his best.

ONE cannot urge too strongly the advisability of a pair having some settled plan of campaign before entering upon an important match. You and your partner may have played the same pair you are about to oppose, before many times, if so, and you have been observant and wise, you will have picked up many useful wrinkles as to the best way of playing them, and a knowledge of their apparent weakness. If you have not met the pair before I admit your task and plan of action is not so easy, but it should be your aim while playing to so vary your methods that defects of your opponents may be brought to the light. One player may show a weakness overhead, another may have a distinct preference for the backhand volley or the forehand. It is a sad sight to see two players with quite a fine repertoire of strokes never ceasing throughout the match to feed their opponents' strong points, and then failing to understand how they lost. Even the finest pairs in the world have their vulnerable points. It is good policy, before playing a match to have a thorough understanding between you with respect to the smashing of lobs and the taking of balls down the centre of the court. Other things being equal, I believe in each player going back in his own court, that is, of course, in his own court. Some I know advocate the plan of partners changing over, but this, I think, is apt to cause a little confusion, and be more likely to lead to one or other being out of position for the next stroke. To take an instance, the service has been delivered, and the return is a lob over

the head of the player at the net. If of good length, and it is left to the server to deal with (his partner changing to the other court), he must be some way back to start with, and the fact of his partner quickly moving across, in front of him, is apt to exercise a disturbing effect upon his smash. In the other case, that is, if the player at the net goes back for the lob, the server can at once gain the commanding position at the net, and is at once ready for any weak return, which may result from his partner's skill. It is clear that in the latter case there is less shuffling of positions, and the combination is less disarranged. There may be cases, I won't deny, in which, even at the expense of loss of position, it may be advisable to adopt the plan of the server taking the lob; for example, where the server is by far the better equipped overhead. Even the best of players vary from day to day in the manner in which they mete out punishment to lobs. So much depends on light wind, and other factors. This course may also apply to other strokes in the game. Most players have their favourite shots, and their most telling positions from which they score. Usually, if there is any doubt as to which player should take the ball, it is best to leave it to that one whose position is the most advantageous for it, and in many cases, this should be the player who made the last stroke, and is perhaps trying to work out the rally to a successful issue. Practice together is the only method by which two players can get accustomed to each other's pet strokes and devices. If constant practice is possible the number of balls that will go by untouched will become smaller and smaller, for one will learn by experience which to take and which to leave for your partner.

I have dealt with the doubles game from a spectacular point of view. To the player himself there are many advantages which the single game does not possess. Requiring far less exertion one can go on playing despite anno domini, far later in life than in singles, where a hard 5 set match is generally quite enough for the day, if not too much. Again with four players engaged instead of two there is more variety and charm about the play, more scope for tactical skill. Though the standard of doubles play in this country is relatively much lower than that of singles our best pairs can compare very favourably with those of other countries. No country ever possessed a pair of the calibre of the two Dohertys. The great American pairs, Messrs. Ward and Davis among others, were perhaps not very far behind them. However, to specialize in singles has always been the chief aim of our friends across the herring pond. As evidence of how strength of combination may be obtained by frequent practice together, one has only to turn to our Varsity tennis. Both Oxford and Cambridge are relatively much stronger in doubles than in singles. Only just recently in one of their matches against one of the northern counties they lost nearly all their singles contests, but by winning a bigger majority of their doubles they were successful in the whole match.

[In our issue of the 23rd of May we published an article entitled, "Service in Lawn Tennis," purporting to have been written by Mr. S. N. Doust, the well-known lawn tennis player. This article was supplied to us by a well-known press agency. It has since transpired that the press agency was imposed upon by a certain individual who led them to believe that he was Mr. S. N. Doust and who made use of Mr. S. N. Doust's name. We desire to express our regret at having, though quite innocently, attributed to Mr. S. N. Doust an article which was not in fact written by him.—The Editor.]

A Cautious Owner.—A Pennsylvania farmer was the owner of a good Alderney cow. A stranger, having admired the animal, asked the farmer: "What will you take for your cow?" The farmer scratched his head for a moment, and then said: "Look a-here, be you the tax assessor or has she been killed by the railroad?"—The Argonaut.



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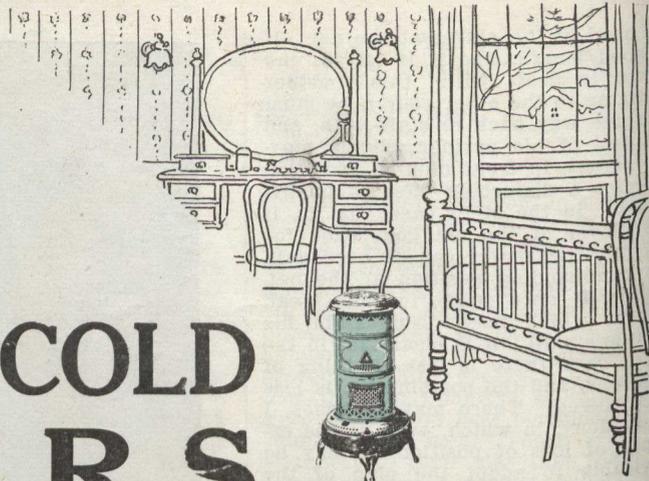
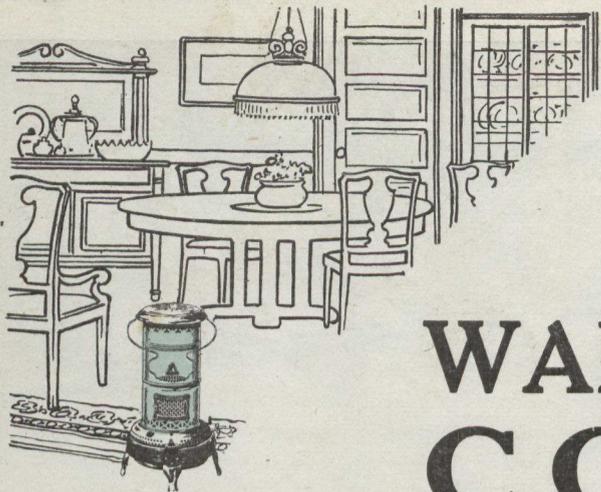
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