

The Canadian
Courier
 THE NATIONAL WEEKLY



AUTOMOBILE NUMBER

Drawn by W. S. BROADHEAD.

EDITED BY JOHN A. COOPER

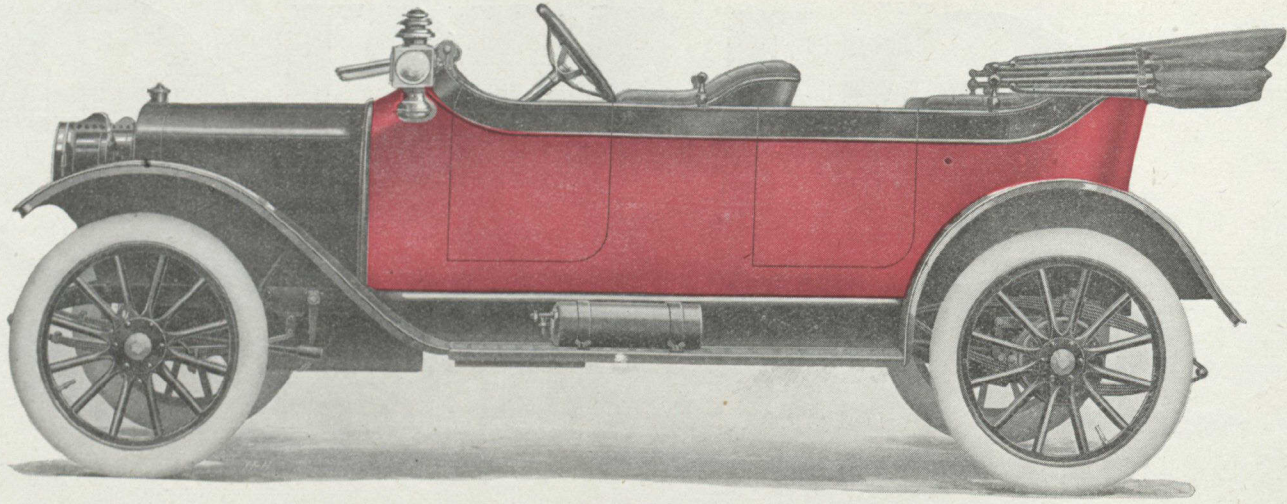
COURIER PRESS, Limited. TORONTO

The First Touring Car Sold in Canada Under \$1500

WITH SELF-STARTER

\$1175

F. O. B.
WINDSOR, ONT.
Duty Paid



R-C-H MODEL SS
"Twenty-Five" 5-Passenger Touring Car
110-Inch Wheelbase

Equipped with SELF-STARTER 32 x 3½ tires, dual ignition, demountable and quick-detachable rims, Prest-o-lite tank, extra rim, top, windshield, 5 lamps, horn, tools and tire repair kit—LONG STROKE MOTOR—3-SPEEDS—ENCLOSED VALVES—MAGNETO

There, as it stands, is the most startling motor-car announcement ever made. For no such car has ever been offered at anywhere near this price—and many of these R-C-H features have hitherto been confined to cars costing \$3,000, \$4,000, or \$5,000. You who read motor-car advertisements day after day will see this at a glance.

And remember that we could not build more staunchly or more sturdily for a car at any price. \$5,000 would buy you no greater satisfaction, no better service—\$2,000 cannot buy you as great value anywhere else.

Strong statements? Yes. But we want you to challenge them—we want you to compare the car, item by item, with any other you have in mind at \$2,000—or more. Will you do it? Can you afford not to do it?

HOW THE R-C-H IS BUILT

123 drop forgings are used in the R-C-H—more than in any other car in the world, irrespective of price. Chrome nickel steel is used throughout all shafts and gears in the transmission and rear axle; high-carbon manganese steel in all parts requiring special stiffness.

A feature of the R-C-H construction is the ready accessibility of the parts and the complete interchangeability of parts resulting from the extensive use of drop forgings. We do not think there is any other car in the world of which this is so true—certainly there is none among so-called popular-priced cars.

The drive is left-side—the only sensible drive under North American road rules; and the control is center lever—out of the way, yet most convenient to the operator's right hand.

The spring arrangement is semi-elliptic front and full elliptic rear, tilted and mounted on swivel seats. This insures especially easy riding, with a minimum of strain.

THE LONG-STROKE MOTOR

The motor is the first adaptation in this country of the long-stroke idea so successful abroad. It is really long stroke (3¼ x 5) with just the proper relation of stroke

to bore that the best engineering practice has demonstrated to be most economical and efficient. Remember that no matter how long the stroke, if the bore is widened in proportion the much desired long-stroke effect has not been obtained.

THE BODY DESIGN.

This follows the roomy, graceful English type, which has been recently adopted by some of the very high-priced cars in this country, but has never before been used on a car at a moderate price.

This English body, as all who have seen it admit, has the grace of a greyhound and the same aristocracy of line. It has a class possessed by few other automobile bodies, however expensive.

SPECIFICATIONS

Motor—4 cylinders, cast en bloc—3¼ inch bore, 5 inch stroke. Two-bearing crank shaft. Timing gears and valves enclosed. Three-point suspension. Drive—left side. Irreversible worm gear, 16 inch wheel. Control—center lever operated through H plate, integral with universal joint housing just below. Springs—front, semi-elliptic; rear, full elliptic and mounted on swivel seats. Frame

—Pressed steel channel. Axles—Front, I-Beam, drop-forged; rear, semi-floating type. Body—English type, extra wide front seats. Wheel Base—110 inches. Full equipment quoted above.

SEE US AT THE SHOWS

Come and see us at the Shows, or call at any of our dealers. We want you to prove this wonderful car for yourself.

We feel sure you'll say, like everybody else who has seen it, that it is easily the most wonderful value the industry has ever seen.

STANDARD MODELS

The standard models of the R-C-H are completely equipped with top, side-curtains, wind-shield, lamps, generator, horn, tools and kit, but do not have the self-starter or other special equipment mentioned above. They are priced as follows, f. o. b. Windsor, duty paid:

5-passenger Touring Car	\$1,050
Touring Roadster	1,000
Roadster	850
(Equipped for 4 passengers)	925
Colonial Coupe	1,300

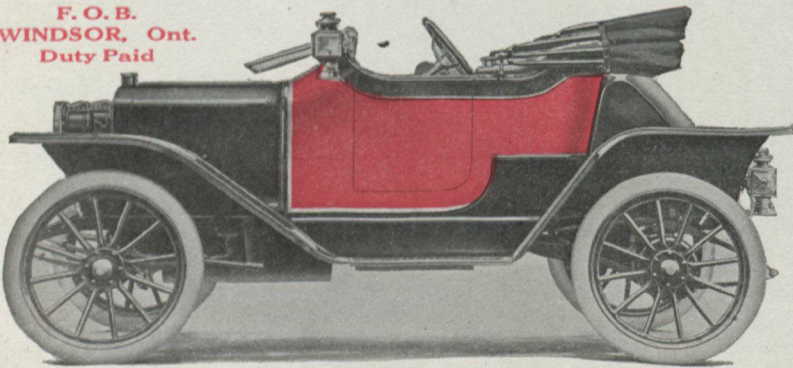
R-C-H CORPORATION OF CANADA, Limited, WALKERVILLE, ONT.

DEALERS—Vancouver, B. C., Dissette Motor Co., Ltd., 924 Grandville St.—for Alberta and British Columbia; Winnipeg, Manitoba, R-C-H Motor Sales Company, Osborne Place—for Manitoba and Saskatchewan; Amherst, Nova Scotia, E. M. Wilband, P. O. Box 642—for Alberta and West Morland Counties, New Brunswick; Halifax, Nova Scotia, G. B. Oland & Co., 28 Bedford Row—for Nova Scotia; Toronto, Ont., The Virtue Motor Sales Co., 487 Yonge St.—for Central Ontario; Ottawa, Ont., Pink, McVerty, Blackburn Co., 301 Sparks St.—for Eastern Section of Ontario; London, Ont., T. Agar, 125 Bathurst St.—for Western Section of Ontario except Essex Co.; Quebec, P. Q., A. Gagnau & Co., 155 Bridge St.—for Eastern Quebec.

The R-C-H roadster, roomy, powerful and exceptionally easy to handle, is the ideal car for five large classes of the public; the business or professional man; the farmer; the salesman; the pleasure-car owner with small or no family; the large-car owner who needs a smaller car, economical in upkeep, for day-to-day motoring uses. The regular Roadster Model SS can be furnished equipped for 4 passengers at \$1,050.

\$975

F. O. B.
WINDSOR, Ont.
Duty Paid

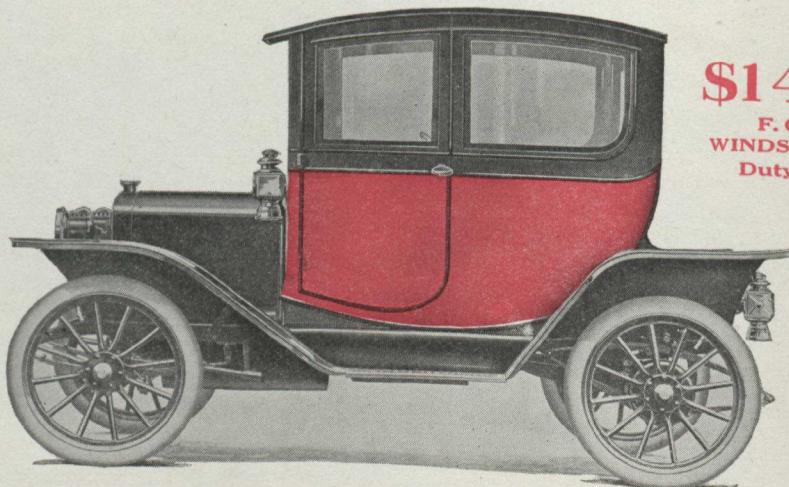


R-C-H MODEL SS
"Twenty-Five" English Body Roadster

Equipped with self-starter, 32 x 3½ tires, dual ignition, demountable and quick-detachable rims, Prest-o-lite tank, extra rim, top, windshield, 5 lamps, horn, tools and tire repair kit—long stroke motor—3 speeds—enclosed valves—magneto. Touring Roadster, same equipment, \$1,125. Extra large gasoline and oil capacity. Wheel-base of roadsters, 86 inches—other specifications same as touring car.

\$1425

F. O. B.
WINDSOR, Ont.
Duty Paid



R-C-H MODEL SS
"Twenty-Five" Colonial Coupe

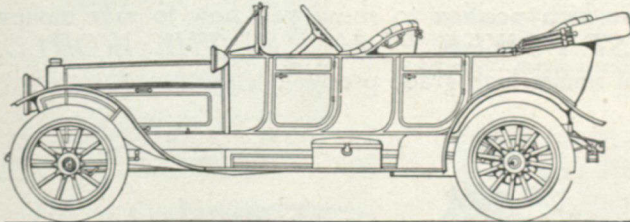
Specifications:—Enclosed body; drop seat for third person; 100 ampere hour lighting battery. Full equipment includes 2 electric lamps, combination electric and oil side and tail lamps. Other specifications and complete equipment same as roadster.

In no closed car at any price will you get greater comfort, service and beauty than this.

SILENCE **PEERLESS** COMFORT

ALL THAT THE NAME IMPLIES

"48-SIX"



48 "SIX" FIVE PASSENGER PHAETON

In the generous wheel-base, low center of gravity and well planned suspension of highly perfected springs, and in deep, luxuriously upholstered seats, is founded the ease of riding qualities for which the Peerless Cars have become famous.


The bodies, Touring, Phaeton and Torpedo are roomy, and individual in design. All have fore-doors and inside drive.

Ask for catalogue describing this model, the "38-Six," "60-Six" and the "40-Four."

The DYNAMO ELECTRIC LIGHTING SYSTEM, complete with five lights, standard in the Peerless equipment for 1912, supplants the gas tank and oil lamp, affording a brilliant, effective light for every lamp on the car.

You are invited to visit our Salesroom.

Dominion Automobile Co., Ltd.
Bay and Temperance Streets
TORONTO



Stevens-Duryea

Easy Riding

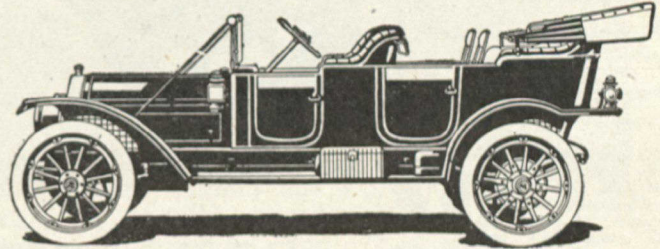
The Stevens-Duryea is designed and built to make motoring a pleasure.

It is not a mere combination of mechanism and wheels, but is built on the tried-out principle of flexibly supported six-cylinder motor.

You enjoy your ride in a Stevens-Duryea — smooth, comfortable, quiet, and powerful.

The Stevens-Duryea mechanical features are clearly described in the 1912 catalogue
Demonstration by appointment

DOMINION AUTOMOBILE CO., LIMITED
Bay and Temperance Streets
TORONTO
Distributors for Canada.



Model AA, Six-cylinder, Seven-passenger Touring Car

Stevens-Duryea Company Chicopee Falls Mass
Pioneer Builders of American Sixes

The New Self-Starting HUDSON "33"



The price for any one of the three models—Touring, 5-passenger; Torpedo, 4-passenger; or Roadster, 2-passenger—is \$2150.00 duty paid, F. O. B. Detroit. Not a cent more is needed to equip either car before it is ready for use, for Top, Windshield, Self-Starter, Demountable Rims, Big Tires, Prest-O-lite Gas Tank, Magneto, Dual Ignition System—and all things usually listed as extras are included.

Send for Catalogues. Demonstration by appointment.

The Dominion Automobile Co., Limited
Cor. Bay and Temperance Sts.
Distributors TORONTO.

REPUBLIC

STAGGARD TREAD



"THE TIRE PERFECT"

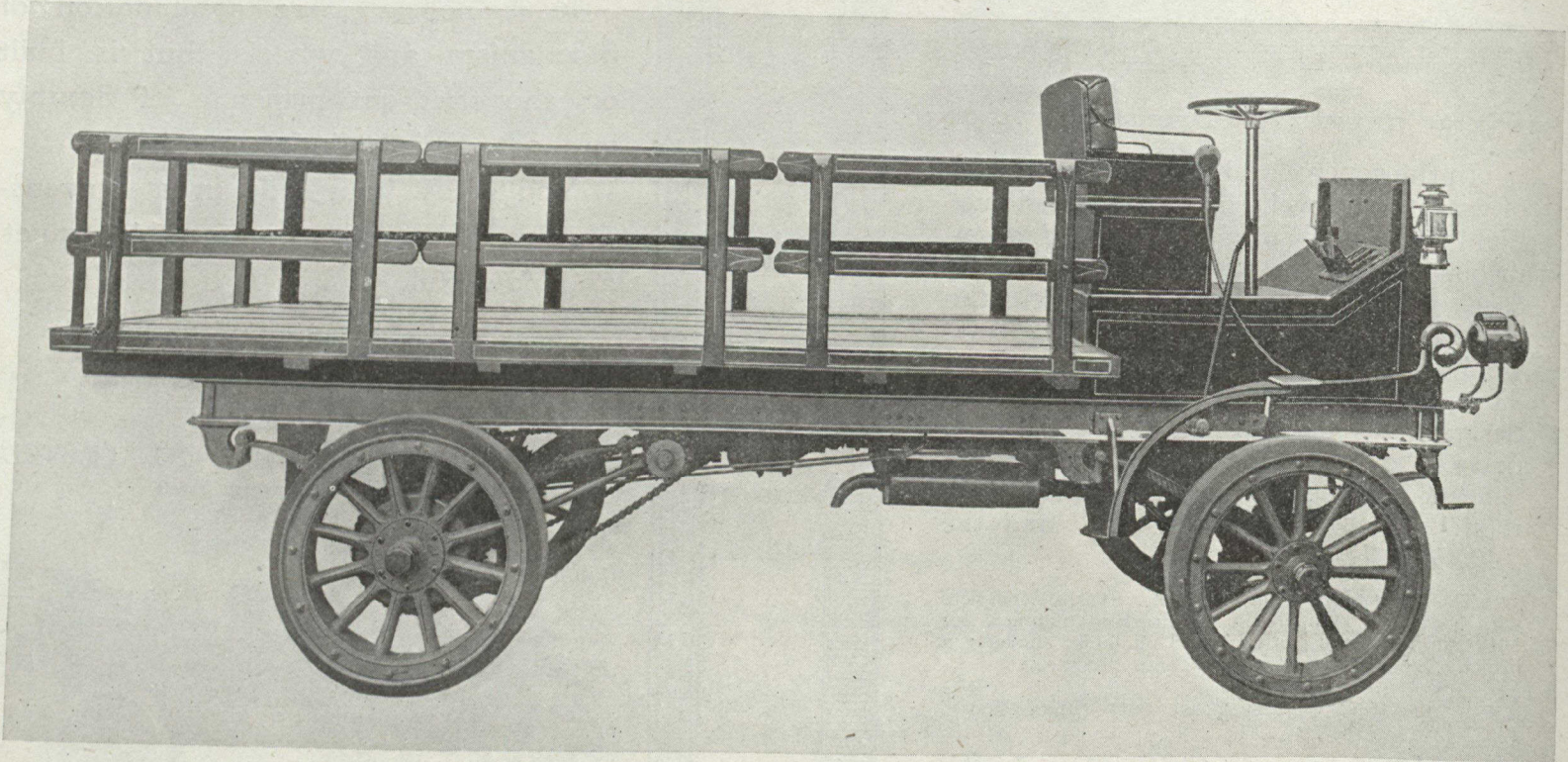
Dominion Automobile Co., Limited
Bay and Temperance Streets
TORONTO
Distributors for Canada



CANADIAN MADE TRUCKS

The time has arrived when Canadian goods are used by Canadians, and justly so with *THE CANADIAN TRUCK*. We want to say to the manufacturer, the merchant and the wholesaler, that *CANADIAN TRUCKS* will do as much, if not more than any other at less cost.

What is the cost of your delivery? Figure it out and write us. We want to be in a position to show you how to save money. The truck above is equipped with a *CONTINENTAL MOTOR*, the *BEST POWER PLANT IN THE WORLD*. Everything in *CANADIAN TRUCKS* are of similar high grade product.



Condensed Specifications, 2 Ton Canadian Chassis.

FRAME—Constructed from 5-inch rolled channel steel bars joined at the corners by steel gussets and riveted; sub-frame constructed of 3-inch steel channel joined by steel castings and angle steel corners. Frame assembled: Length, 174 inches; width, 36 inches.
WHEELS—Artillery type, with felloes full width of rim, Tread 56 inches.
WHEEL BASE—111 inches.
TIRES—Solid rubber. Dimensions: Front, 34 x 4 inches; rear, 36 x 5 inches.
FRONT AXLE—Forged from high carbon steel, yoked at the end for the steering knuckles, which are mounted on ball bearings. Dimensions: 2 1-4 x 3 1-4 inches. Roller bearings used on spindles. Steering arms forged from 1 1-4-inch round vanadium steel.
REAR AXLE—2 3-8 x 3-inch square machine steel Roller bearings on spindles.
FRONT SPRINGS—Semi-elliptic. Hung from frame by steel castings and special bolts. Fastened to front axle by steel castings and clips. Length is 46 inches.
CROSS SPRING—Hung from frame by vanadium steel clips. Length is 36 inches.

REAR SIDE SPRINGS—Semi-elliptic. Hung from frame at front end by steel castings, shackles and steel bolts, fastened to rear end by shackles and shackle bolts fastened to rear axle by steel casting and large bolts of vanadium steel. Length is 50 inches.
MOTOR—Water cooled, four cylinders, four cycle. Cylinders cast in pairs, vertical bore, 4 1-4 inches, stroke 4 1-2 inches. Horsepower 40. Schebler carburetor, float feed type. Oil: Self-contained in motor. Gear driven. Oil supply in sight.
IGNITION—Bosch magneto.
COOLING SYSTEM—Radiator with fan and gear-driven pump.
CONTROL—Spark and throttle levers on steering column. Change speed and emergency at right of driver's seat. Clutch and running brake operated by foot pedals.
TRANSMISSION—Sliding gear type enclosed in a malleable iron case with jackshaft. It is in a direct line with the engine shaft and is connected to the clutch by a propeller shaft, fitted with two universal joints. Timken bearings are used. Three speeds forward and one reverse. The gears are of German chrome nickel steel and

are hardened to test 80 under the scleroscope. The pitch is 6 stud tooth and the face, 1 1-4 inch.
SPROCKETS—Jackshaft: Teeth, 14 or 16 Pitch, 1 1-4 inch. Steel casting 3-4 inch. Steel Rear sprocket: Pitch, 1 1-4 inch. Malleable casting 3-4 inch thick.
CHAIN—Whitney. Pitch, 1 1-4; 3-4 by 3-4 inch. No. 212.
CLUTCH—Disc running in oil.
BRAKES—Two sets; one set, running brakes on jackshaft operated by foot pedal. One set emergency brakes on rear hubs; operated by hand lever.
STEERING—Large wheel; irreversible.
WEIGHT—Approximately 3,400 pounds.
CARRYING CAPACITY—Two tons.
LOAD SPACE—68 inches x 128 inches.
EQUIPMENT—Two side oil lamps, oil tail lamp, set of tools and horn.
PRICE—\$3,000, with body \$3,200.
BODY—Extra.

We build 1500, 1 ton, 2 ton, 3 ton and 5 ton trucks. Write for Booklet and Prices.

The Canadian Commercial Motor Car Company, Limited

Department D. "THE PIONEER CANADIAN TRUCK BUILDERS," Windsor, Ont., Canada.

THE ELECTRIC AUTO. THE CAR IDEAL.

NO FIRE. NO ODOUR. NO NOISE. NO FREEZING.

These advantages make it the logical car for city or suburb. Three hundred and sixty-five days' service per year, ready any moment, whether for light or heavy business or for pleasure.

GET IN AND GO.

THE TORONTO ELECTRIC LIGHT COMPANY LIMITED.

12 ADELAIDE STREET EAST.

Seven Cars at once can be charged at our Scott Street Garage.



Pure Gelatine Most Wholesome of Foods

Do you know, madam, that the leading Food and Health Authorities highly recommend Gelatine dishes on account of their great nutritive value? But your Gelatine dishes must be pure in every ingredient—and there is just one way that you can insure this. Use pure, plain Gelatine, and add your own flavoring and sweetening—seasonable fruits, pure sugar, etc.



This world-famous, pure, plain Gelatine, in addition to making countless dainty desserts, also makes or improves many other dishes and saves housewives time, because it is granulated and dissolves quickly; saves trouble, because it never fails; saves expense, because every package contains two envelopes of Gelatine, making together two quarts (one-half gallon) of pure jelly. There is no better economy than the use of Knox Gelatine.

DESSERTS made with Knox Gelatine are as wholesome as they are delicious. **SOUPS** are greatly enriched by adding a little Knox Gelatine. Just try some in a thin soup-stock and see what a rich, savory soup you get. **SALADS**—the most delicious you ever tasted—can be easily prepared with Knox Gelatine. See our Recipe Book. **SAUCES.** The next time you want to make a "thick" sauce or gravy with a rich body, just use a little Knox Gelatine. The result will delight you.

KNOX Acidulated Gelatine

When you must prepare desserts in a very great hurry, you will find this "Busy Housekeeper's Package" convenient. In addition to the two envelopes holding enough Gelatine for two full quarts this package also contains an envelope of pure concentrated fruit juice (lemon), affording a pure, ready-prepared flavoring.

SEND FOR RECIPE BOOK

We want you to have a copy of the Knox Recipe Book, "Dainty Desserts for Dainty People." You will find its many recipes for Desserts, Salads, Candies, Puddings, Ices, Ice Creams, etc., a great help to you. Sent free for your grocer's name. Pint sample for 2c. stamp.

CHARLES B. KNOX CO.
510 Knox Ave. Johnstown, N.Y.
Branch Factory: Montreal.



The Canadian Courier

A National Weekly

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

VOL. XI. TORONTO NO. 10

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Editor's Talk

FEBRUARY is the month of automobile shows, and so we are starting the month with an automobile number. Our object has been to make it a number that will appeal to readers in general as well as to those who are owners of cars. We believe that our readers will agree with us that that object has been attained. As is the case with our other special numbers this one is larger than the regular issues.

In order that the automobile number could be issued at the first of this "automobile month," the February Country and Suburban Life Supplement was put on a week. It will be issued February 10th, and, we believe, will show an improvement over preceding issues of that supplement. Mr. E. T. Cook, the author of "Gardening for Beginners," "Trees and Shrubs for English Gardens," and several other standard works, has been engaged as editor of this department. Mr. Cook was for many years assistant editor of the English "Country Life," and came to Canada some months ago.

Following the Country and Suburban Life Supplement will come the regular issue of the Woman's Supplement. Many of our women readers look forward eagerly to the coming of the Woman's Supplement, and they will find the February number fully as interesting as those that have already been published.

Many appreciative letters from subscribers have been received during the past few weeks. "For a long time The Courier has been a welcome guest in my family circle," says a Montreal subscriber. "In each issue of 'Reflections' I find something to endorse and admire." Mr. George J. Mitchell, Fort Frances, Ont., wrote, under date of January 18, as follows: "I am sorry I was not in my office when your agent called a few days ago for the renewal of my subscription to your magazine. We look forward every week for the 'Courier' and would not be without it now. I wish you every success in the management of the premier Canadian magazine." Other subscribers have written equally encouraging letters.

<p>146 MARIE</p> <p>—The title of a book destined to be one of the best sellers for 1912.</p> <p>The author's name—H. Rider Haggard—assures wide popularity for any story he may write, and competent critics believe "Marie" to be the notable writer's best production.</p> <p>"Marie" is quaintly or diffidently sub-titled "An episode in the life of the late Allan Quatermain"—but that hardly does justice to the book.</p>	<p>H. RIDER HAGGARD 147</p> <p>The story is practically a complete and wonderfully fascinating history of Allan Quatermain's early life—a story that also reveals many incidents in the strenuous life of South African settlers more than half a century ago.</p> <p>The book shows Africa's big mystical philosopher at his best.</p> <p>Price, \$1.25</p> <p>Can be obtained wherever books are sold.</p> <p>CASSELL & CO. Limited Publishers of Books with Merit London, Eng. Toronto, New York Melbourne. 21</p>
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A LOW-PRICED
ELECTRIC IRON
is not therefore a cheap iron.
QUALITY
means perfect materials and careful construction
Without these your cheap iron has a short life



GET A
Westinghouse

Canadian Westinghouse Co.
Limited
HAMILTON, ONT.
Stores: Vancouver, Calgary, Winnipeg, Toronto, Montreal, Halifax

ONE STAMPS 108 all diff., Transvaal, Servia, Brazil, Peru, Cape G. H., Mexico, Natal, Java, etc., and Album, 10c. 1000 Finely Mixed, 20c. 65 diff. U.S. 35c. 1000 hinges, 5c. Agts. wtd., 50 per ct. List Free. I buy stamps. C. Stegman, 5943 Cote Brillante Av., St. Louis, Mo.

SUCCESS

is within the reach of every man who works a fruit farm in the fertile Fraser Valley.

Bigger profits can be made on fruits grown in the Fraser Valley because

We have the markets
We have the price
and
The fruit has the flavor

Ask me to-day for particulars of my five and ten-acre fruit lands, payable over five years.

W. J. KERR
Limited
614 Columbia Street
NEW WESTMINSTER, B. C.

Overland

This 45 Horse Power Touring Car—\$2500

COMPLETELY EQUIPPED



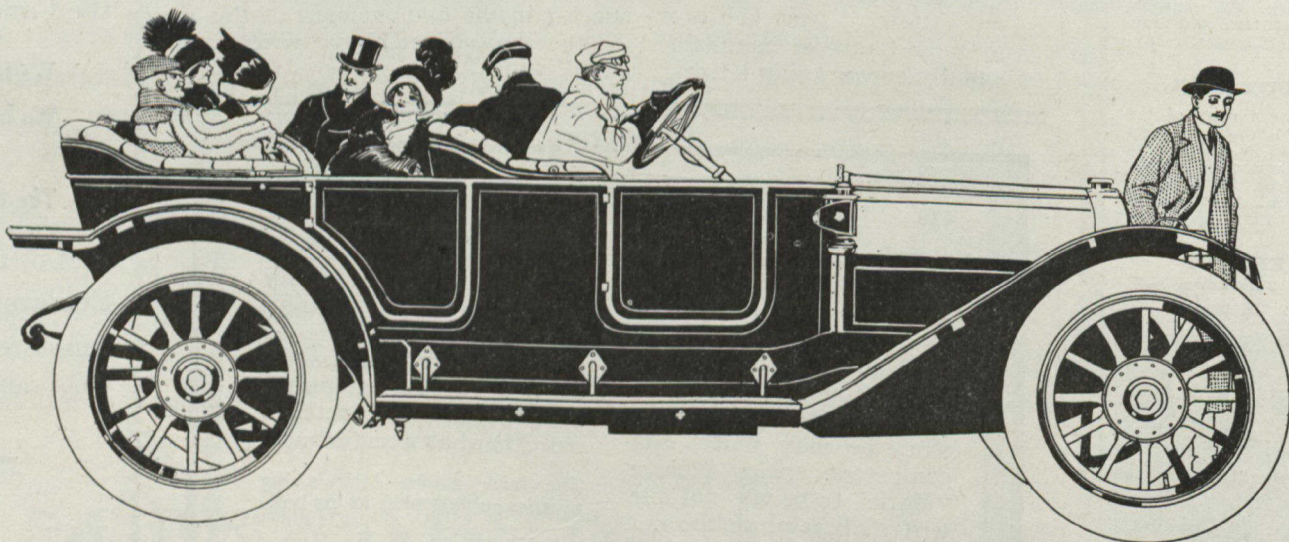
HERE are more Overlands being bought to-day than any other similar car in the world. This great success must be due to the fact that we are giving more car for less money than any other maker in the business. Our factory is the largest and most complete in the industry. Our enormous facilities make possible a method of economical production which the smaller plants cannot touch.

This car is our Model 61. It is a 45 horsepower, five-passenger touring car—priced at \$2,500. A survey of the specifications will actually show you the average \$3,000 value. The wheel base is 115 inches. The selective transmission is fitted with F. & S. bearings which are used on the most expensive cars made. The axles are fitted with the finest Timken bearings. The frame is of pressed steel with a double drop. The magneto is a Bosch. The body is finished in rich Brewster green, ivory striped. All the bright parts are nickel-plated. The lamps are dead black trimmed with heavy nickel. The tires are big. The upholstery is of the finest leather hand stuffed with real hair.

If you wish, we will equip this car with a Self-Starting System. Our system, we believe, to be the simplest, safest and most economical starter made. Always works and a child can work it.

An investigation will prove that this car for \$2,500 is, at least, the equal, speaking very conservatively, of most of the \$3,000 cars now on the market. Write for one of our big 1912 books, which gives you its detailed value.

The Willys-Overland Company, Toledo, Ohio
Shaw-Overland Sales Co., Distributors, 53 Adelaide St. W., Toronto



The CANADIAN COURIER

A National Weekly.

Vol. XI.

February 3, 1911

No. 10

SCOTCH CURLERS AT RIDEAU HALL



The position of H.R.H. the Duke of Connaught is indicated by a cross at the bottom of the picture. To his right sits Col. Robertson-Aikman, leader of the visitors.



The Scotch curlers winning out at Rideau Hall. They were in their element playing in the open air on heavy ice such as they are used to in Scotland.

Photographs by Pittaway.

THE trip of the Scottish curlers goes merrily on. They have yet to play in Chicago, St. Paul and Winnipeg, and probably in some Canadian cities west of Winnipeg. They have been well entertained all along the line. At Ottawa they were invited to Rideau Hall by the Governor-General, H.R.H. Duke of Connaught. They doubtless departed from the vice-regal portals in a well satisfied frame of mind, for not only were they royally entertained, but in addition they played the "roarin'" game for the first time since their arrival in Canada, under what were more like Scotch conditions. The open-air rinks were used, the temperature was somewhat milder, with a raw feeling in the air, and there was a slight fall of snow. Under these

heavy-going conditions, the Canadian curlers, accustomed to inside rinks and keen ice, were readily defeated by the visitors, who play almost entirely in the open air at home.

The visitors are all big, healthy looking Scotchmen, who seem to find great pleasure in the cold weather they have so far experienced. Colonel Robertson-Aikman is the leader of the party, which also includes an ex-amateur boxing champion of Scotland, and two ladies. There are thirty-three men in the party, and out of this number, twenty-eight are teetotalers. This is the first time in nine years that a body of Scotch curlers have visited Canada. The Canadian curlers hope that it won't be nearly that long till the next visit.

SAM POSNER'S PHILANTHROPY

Second of a Series of Humorous Jewish Stories

By ED. CAHN

WELL, Mr. Berger, what do you think of this trip?" asked Sam Posner, leaning back in his chair. The question was spoken in the confident tone of one who thinks, "Now for a well-deserved compliment."

His employer, Sol Berger, while in reality highly pleased with the amount of business his salesman had managed to secure on the road, nevertheless, had no intention of spoiling by too much praise. Berger's motto was: "Never be satisfied."

He lived up to it a thousand times a day. If the morning mail brought nothing but orders, Sol would grunt, "Well, it could 'a' been more yet." If the operators, always rushed to desperation, turned out a record number of shirtwaists, he would sigh heavily and audibly wonder, "Why, with the best of machines and materials, my help has always got to be slower as ossified snails." Did his ever-patient wife get a dream of a hat for ten dollars less than the marked price, Sol would declare that any other woman could have bought it for less.

All through the trip just ended, Sam Posner had found good business and had just handed in his last order, the banner one of the trip. It was from a firm Berger had been trying in vain to sell goods to ever since he had been in the manufacturing business.

He was so pleased that he could not trust himself to speak at once, lest he betray his pleasure and "give it that feller Posner the idea that he is justified in getting himself a swelled head."

So he offered Posner a cigar and lit one with great deliberation himself. After a few reflective puffs and a careful lick at a loose leaf, he cleared his throat and answered in an unenthusiastic tone, "I'll tell you, Sam, what I think of this here trip's business what you done it. It aint bad, and it aint the biggest what's ever been done, neither."

This was more praise than Posner expected, and he judged that the time was ripe to prepare the ground for the seed he meant to sow as soon as possible.

"Of course it's not the biggest, but considering all the handicaps I have I think myself I did pretty well."

This brought Sol to his feet.

"Handicaps! Aint you got it a fine territory? Do I restricts you where you should go? Sure, you spends it enough expenses money to get it every dollar's worth of business in America. What do you mean it, handicaps?"

"The styles, Mr. Berger, it's the styles."

"Gott in Himmel! The styles! What's the matter mit 'em, hey?"

Berger's face was fast turning purple. Assail his financial integrity or his religious beliefs if you must, but meddle not with the fair name of the Esther B. brand of shirtwaists, pride of his heart, object of every thought.

"Mr. Berger, the styles we show are too conservative. Nowadays you've got to give the women striking styles, striking enough to knock them off their feet the minute they see them. Take it from me, I call on the customers and I know."

"That designer you have is no good on earth. He ought to be designing night-caps for an old ladies' home, instead of keeping the Esther B. nailed to the style mast of seventeen-seventy-six. Far be it from me to knock, Mr. Berger, but I'll guarantee to sell twice the goods if you will get a designer that is a designer instead of a third-class cutter." He pulled down his cuffs and relit his cigar.

"Well, Sam, for a feller what aint no knocker you got a lot to say against a feller what aint done you no harm. Kraussman he's been my designer and worked steady by me already ever since I been in business, and so far I ain't failed yet."

"I know you haven't, and you wont so long as I'm selling goods for you, but get rid of Kraussman and get a designer, and I will bet you'll come to me inside of six months and say, 'Sam, excuse me for calling you a knocker, you were right, you have good judgment.'"

"Yes, I will—not!" snorted Berger in a tone of great derision, but Sam could see that he was impressed. Therefore, he rose hastily, and reaching for his hat, made for the door.

"All right, Mr. Berger, if that's the way you feel I wont say any more. I take an interest in this business and I think I'm in as good a position as anybody to see where improvements can be made, but perhaps I'm mistaken, and I guess I'll have to be satisfied with just so much business and no more. I'm going to lunch now. I'll be back in about an hour."

Sam opened the door, and a second later gave a

loud exclamation. "Why, hello, Julius! Glad to see you. Just had you in mind, talking about designers. I want you to step inside and meet my boss, Mr. Berger; he's a prince!"

This was said exclusively for Sol Berger's benefit, though it was lucky for Posner that that gentleman did not see the broad wink with which he favored Julius Salinger.

"Sorry, old man," replied Julius, "but I'm a little short of time now, or I would."

"Oh, come on! It will only take a minute—by the way, have you made connection yet?"

"Sure thing. I'm going down to see Katzenstein & Engle now; they want me to start in on Monday."

"You don't say so! Gee, that's too bad! Well, come in a minute, anyhow; no harm done."

"But if you have been talking about designers just now, and trot me in, wont he think it is a put-up job?" objected Julius, in a stage whisper.

"Certainly not, Mr. Berger is no fussy old woman." Pushing open the door which he had purposely left ajar, Sam ushered in his friend.

BERGER was reading a letter with such an innocently unconscious air that Sam made sure he had not missed a word of the dialogue so carefully prepared for his benefit.

"Mr. Berger, this is Mr. Julius Salinger."

"Howde-do," said Sol, in his best manner.

He liked Julius's honest open countenance and modest clothes, and thinking him out of reach, immediately began to wish he could secure him.

"He's a good friend of mine and a cracker-jack designer," continued Sam. "I was going to suggest his name to you to-morrow, but I guess it's no use. He tells me he is going to go to work for Katzenstein & Engle."

"Well, Sam, the contract isn't signed yet; many a slip, you know," put in Julius in a voice in which just the right amount of confidence and modesty were mingled.

"Just the same," observed Berger, genially, "many a feller's changed his mind about a contract at the ninety-ninth minute and been glad of it."

"That's true, Mr. Berger," agreed Julius, accepting a chair, "but I don't think I'm making a mistake here unless it's about the salary. This house has a certain fixed rule that everybody gets so much and no more, no matter how much they improve or how long they stay. I'd rather be with a firm where there is a chance of advancement."

"Sure, I don't blame you," said Berger, and they straightway plunged into a very friendly conversation. Sam again consulted his watch, made a hasty apology, which neither Julius nor Berger took the trouble to answer, and disappeared.

THAT night, safely home, collar, tie, and waistcoat off, slippers on, and an excellent dinner of *schnitzel a la Holstein* in process of being put in, Sam, after consuming the major portion of the *schnitzel* and critically tasting his coffee, unfolded the story of the day's doings to his wife, Agnes, who, before her marriage, had been Berger's book-keeper and stenographer, and was thoroughly versed in all his idiosyncrasies.

"You know Julius Salinger?"

"Uh-huh," murmured Agnes, setting her even white teeth squarely in the center of a cream puff. "What's he up to now?—the ol' wretch."

To Agnes, everything from her second best barette to a cherished friend or an amusing acquaintance was "a ol' wretch."

"You know he was all the time scrapping with Jaffee & Janowitz, where he used to work, and he's quit them."

"Of his own accord or by request?"

"Both. You see Janowitz's cousin is a designer, too, and he needed a job, and so Janowitz picks a fuss with Julius and Julius makes a bluff he will quit and Janowitz calls the bluff. I wouldn't wonder if he is already sorry, for that cousin is certainly a frost, and Julius is a natural born artist with the shears. I want to get him in with us. But if I let that old *schlemihl* of a Berger know it, he'd never have him in the world. He is harder to drive than a balky hen. If you want to make a hen run north, drive her south; but it's not so easy with Berger. If you try to drive him north he is sure you want him to go south and so he will dodge northeast by southwest."

"Don't I know that? But what about Julius?"

"Agnes! The first duty of a good wife is to listen

patiently to all her husband's dissertations, no matter whether she is interested or not."

"I dare say, but I'm not half as anxious to become a good wife as I am to train you to be a model husband. Come, now, tell your story and then beat it. I have to get my dishes done sometime to-night."

"Yes, Mrs. Henpeck! Well, I met Julius this morning on my way down town and we cooked up a scheme. He came down to our building and I had the janitor let him into the empty office across the court, while I put the first flea in Berger's ear. I tip him the wink he was watching for, that things are going right, and as I'm leaving I accidentally on purpose meet him in the hall, and then he tells me, loud enough for the old man to hear, that he has a new job with Katzenstein & Engle."

"That was a pure fake, but it worked, for when old Sol heard that, of course he was crazy to get Julius himself. I introduced them, and now it's up to Julius to do the rest."

"I know the answer. Julius gets the job," said Agnes. "Have some more coffee, *mein lieber*?"

"Only one thing worries me," muttered Sam, extending his cup. "What is to become of poor old Kraussman?"

"That is what I have been thinking. He has a family to feed and clothe and Mrs. Kraussman isn't very strong. It will come hard on them if Berger turns him out. Perhaps it would be better if Julius didn't get the place; he is young, and nobody is depending on him."

"I know, Agnes, but Kraussman has fallen asleep at the switch; he is going to seed. I've told him time and again he ought to wake up, but talk don't do any good."

"It will take a good big jolt to get him out of the rut he's in. It will scare a few more ideas into his head to lose his job."

"Why, he has an idea that he has a mortgage on it. He thinks the old man couldn't run the place without him, and that if it wasn't for him I wouldn't have my job. He thinks he is the only pair of shears in the whole district that don't need sharpening—the bald-headed old chimpanzee."

"I know it, and I agree with you also that he looks like a cross between a Hottentot and a fried egg, but that's no sign you have any right to be the cause of his losing his job, Sam. Even if Julius does better than ever before, and you sell a million dollars' worth of goods, I would never be happy if I knew the Kraussmans were suffering. I wish you had not interfered. I have a sort of an idea that it would have been better not to have done it."

"Just you leave this thing to me and don't worry," interrupted Sam. "I guess I can manage Sol Berger as well as any one can, if I do say it myself. If Berger does give Kraussman his walking papers and he don't get a new job himself inside a week—well, I'll fix him up some way."

A week later, thanks to Posner's manoeuvring, Julius's eloquence, and his own uncertain temper, Kraussman found himself dismissed and the clever Julius installed in his place.

All unaware that Posner was one of the causes of his downfall, he poured out the story of his woes to him.

"Ach, Mr. Posner, such an ingratitude that Sol Berger has got it! I think it to myself I know already all of his meannesses, but I see now I didn't know a damn bit. For him, I been tearing out of my head, hundreds of swell styles. In sickness and in wellness it's all the same to me, I am always on the job. Many times when he was starting up in business and money was tight, I waited two weeks for my wages and didn't charge it him no interests, and now, because a fresh feller comes and makes it smart talks to him, he fires me out."

Sam's heart smote him and he lost all desire to chant, "I told you so," and suggested that Kraussman think up something new in the matter of models; instead, he assured Kraussman that it was his private opinion that Berger was a fool and would rue the day he let him go.

"Say!" Sam demanded suddenly, "why don't you go and see Jaffee & Janowitz? They make the J. & J. line and are fine people. They had a relative for a designer, but I heard they just fired him. I know one of the firm and I'll speak a good word for you, Kraussman." Which he proceeded to do that very day, painting the deposed designer in colors quite different from the ones he had used while talking to Berger.

One morning a few weeks later, when Sam got down to the office, he found Berger in anything but a good humor. In fact, as soon as he put his

head inside the door, Berger began on him.

"Hey, you butter-in! I hope you're satisfied now. I ain't, that's *allus*. I bet you two got it all made up between you together to ruin me, and by Golly! I got it a notion to fire you both out—each, bodily!

"I'm losing money faster than I made it, let me tell you that, and all on account of you. Nothing would do you but I must fire it out a good man and hire it one what's so rotten that—"

"Why! What's the matter—isn't Julius a good man?" inquired Sam, not without trepidation.

"Good! That's a joke. He is the very most rottenest feller what I ever knew with nerve enough to call himself a designer. He could not design cases for sausages. Already he's spoiled enough piece goods to make me wisht I never saw this business. Come here! I'll show you the freaks he's been turning out. It's enough to make a fourth rate designer die laughing. This morning he shows me a design what if I ever made it up would bring Andy Comestocks down here running."

"Whew!" whistled Sam.

"Yes, a couple of whews! I wisht I didn't a listened to your fool's advices, and hadn't never let Kraussman go. Maybe he is a conservative, but anyhow he is on time, and don't come walking in two mornings, one after the other, ten minutes late.

"After this, don't you butt in on the factory. You aint such a much on the road, but at that, you're better there than as a advicer here." So saying, Sol rushed out of the office in a rage.

He returned half an hour later wearing an even blacker scowl, and after banging his hat on a nail and wriggling out of his coat in a way that reminded Sam of a cat frantically dragging itself out of a hole too small for it, he let loose a torrent of profanity.

"I just seen Mrs. Kraussman in the street. She tells me Kraussman is working by Jaffee & Janowitz and is doing fine. She says he gets five dollars more a week as what I paid him and is tickled to death with his job.

"Because I'm such a big fool as to listen to you I has to go it and hire the worst designer in the business what Jaffee & Janowitz fires, and they get it in the place of a fakir, a fine man. Now, if I get

Kraussman back again I got to give him extra a week six dollars, maybe seven."

"So you want him back?" ventured Sam.

"Do I want it a million dollars?"

"You don't seem very grateful for all I try to do for you," said Sam, rising, "but I think maybe I can fix it."

"You ain't much of a fixer, believe me. You better leave it alone before you do it yet more damages," retorted Sol.

But Sam, noting that it was Julius' lunch hour, left without replying. He intercepted that worthy young man and in spite of an unfriendly frown, joined him.

"Hello Julius, I just got back in town. Had a swell trip. What do you think of Mr. Berger and your new job?"

Thereupon, Julius proceeded to give his opinion of his new position and Sol Berger and all Sol's ancestors, in terms that made up in sulphur what they lacked in grammar.

"Why!" he concluded, "I'd rather take it two dollars a week less from my old bosses, bad as they were, than stay with Berger for fifty dollars a minute. That's what I got for listening to your fool advice. I might have been connected up with a good concern if it hadn't been for you."

"That gratitude!" Sam commented, bitterly. "But just to show you that I don't hold it against you, I think I can get you back your old job again, but perhaps you'd rather I didn't butt in any more."

"Gee, Sam, get me back my old job and I'll eat my hat! Jaffee & Janowitz aint exactly the easiest fellers to get along with, but they aint the worst in the business, neither; and, anyhow, they know a designer from a butcher, and that's more as Sol Berger does. I heard Kraussman has my old job. If that aint a pretty kettle of fish!"

"Say, Julius, what'll you have to eat? The lunch is on me."

"I think I'll have a plate of *gefulte fische* and a cup of coffee," answered Julius promptly, smiling for the first time in ten days.

After Julius, filled to satisfaction, had departed, Posner drank two cups of coffee and finished his *mohn kuchen*, meanwhile doing some consider-

ing. Then, he telephoned his wife, told her the results of that consideration, and asked her advice. It was not what he had hoped it would be, so he proceeded to act contrary to it, after the manner of men.

Sam went out of his way again to meet Kraussman as he was leaving his new position that night, and asked him how he liked it.

"Like it!" stuttered Kraussman, "I'd like it like a cat likes to swim! Such a fierce job I never had it yet. Jaffee & Janowitz are both crazy mens. Nothing suits them. They treat everybody like a mangy dog. *Ach*, I wisht I had my old job back. How is that young feller what's got it doing?"

"Fine. But he can't get along with Berger. Now, listen!"

Posner unfolded his scheme. Kraussman declared it was "a lofely idee" and promised to give Jaffee & Janowitz plenty of reason for complaint in case Sam's scheme did not work.

"But, say!" he added, anxiously, "are you sure Berger will fire that feller and that I will get it the job?"

"Dead sure. He is crazy to have you back, and says he knows after this, that you will give us some new stuff. You have it in you, I know that."

The next day Posner called upon Jaffee & Janowitz and found that they entertained much the same opinion of Kraussman as Berger did of Julius and quite as much ill-will toward himself as the cause of all the trouble.

Registering a mental vow never to try to do anyone a good turn again, he told Jaffee & Janowitz, in the strictest confidence, that Berger had offered Kraussman three dollars a week more than they were paying him, to return to him, and that he meant to leave as soon as he had picked up a little more information about their business.

This so enraged Jaffee & Janowitz that they dismissed Kraussman on the spot.

Sam, waiting around the corner, took him in tow and accompanied him back to the home of the Esther B., waist and Berger.

As they entered the office, they found Sol just dismissing Julius, who did not appear at all cast
(Continued on page 24.)

"A S G O O D A S N E W"

By WM. BANKS, JR.

HARRY drove the car home himself. He was greatly excited. "What do you think of it?" he said to mamma and myself. "It's a four seated roadster. Runs like clockwork; is as good as new, and I got it for one quarter of the regular price. Isn't it a beaut?"

"Harry!" said mamma, gently—she does abhor slang.

"Oh, well, mamma, you know what I mean, and surely a little slang doesn't matter when one gets his truly own car, and pays for it out of his own allowance, and—"

Dad came in just then. He's a bit old fashioned, is Dad, and sticks to his horses and the brougham for mamma and me. When Harry told him of his bargain Dad shook his head and eyed the roadster critically. "A little too shiny, isn't it boy?" he asked; and really it did look as though it had been scraped and varnished and rubbed and—oh, well, you know the look, too fixy.

But Harry didn't think so. He asked me if I would go for a spin with him in the morning, and of course I promised. I knew very well there wouldn't be many more invitations from him if the car behaved itself, for he was just perfectly foolish over Flossie Delisle, and she has two sisters who go everywhere with her. She's good to her sisters, is Flossie. Harry had a notion that none of our set, not even Flossie, knew how hard hit he was. He might have counted on me knowing, at any rate; the only girl in a family of six, and two years his senior. But really a boy at twenty-one is so stupid in some things.

We started out the next morning in charming weather. All the stories say that, I know, but this is mere statement of fact, and the roadster ran beautifully. And you should have heard Harry talk about it. I had never dreamed that an automobile possessed so much machinery of so much importance; and talking about machinery always did make my head ache anyway.

We made for the Big Macadam road—there's sixty miles of it altogether, and it runs through the most delightful country—and, well, never mind that part of it. About three miles outside of the city limits the roadster suddenly stopped. There wasn't the slightest warning; it just stopped dead, and almost threw me out. Harry muttered something naughty, jumped out, cranked the machine, climbed into the seat, and pulled the lever, or whatever it

is they do pull to start an auto, but it never moved. He jumped out again, and just as his feet touched the ground the machine started. Harry climbed in quickly and I choked back a scream. One look at Harry's face convinced me that it wasn't a good time to ask questions.

Nothing particular happened for fifteen minutes, and then the roadster began to run from one side of the road to the other in an aimless kind of fashion. It's ridiculous, I know, but really I couldn't help thinking of the way a chicken will sometimes do that without apparent reason or excuse. Of course that started me giggling, and then you should have heard Harry. He was talking wildly about steering columns, whatever they are, up to the time I giggled, and then he began to talk about me.

In the middle of a particularly scathing sentence the roadster stopped again, and Harry once more climbed out to investigate. I haven't the time, really, to tell you all that he did, or pretended to do to that wretched machine. Every time I ventured a suggestion he glared at me like the villain does at the hero in one of those melodrama cry producers. So I just sat still.

By this time quite a number of cars were passing us, some outward bound, some for the city. Quite a few stopped—perhaps a dozen in all—and their drivers proffered any assistance in their power. Harry refused the first proffer so curtly that I was heartily ashamed. Thereafter, every time I noticed a driver about to slow up his car I shook my head. Autoists are quick to understand; there were no more proffers for a long time. Finally, Harry lay flat on the ground and wriggled under the car until I could see nothing of him but his legs from the knees down. I could still hear him though; it was terrible.

It seemed to me that Harry must have been under that car for an hour when he decided to come out for a breathing spell. I know it sounds heartless, but I couldn't help it; the moment my eyes rested upon him I laughed and I kept on laughing. What's the use of trying to tell you what oil, and road dirt, and perspiration had done for him. I laughed until the tears began to roll down my cheeks, and Harry stood in the road with a big wrench in one hand,

a hammer in the other, and a pocket knife in his teeth. He dropped the knife and fairly hissed at me, "get out."

I got; spread a rug near the road fence and sat down, still laughing. I don't know how long I would have kept it up, but just as I was drawing my breath for a new start a quiet voice said, "What's the joke?"

That stopped me. I knew the owner of that voice; it was Mr. Ross Ford. There he was, alone in a big touring car; his own. He had brought it to a standstill near us.

Of course Harry should have explained the trouble to him at once, but he continued to glare at me, and that made me quite angry. I waved a hand towards that abominable roadster and simply said, "that," and, would you believe it, the word was hardly out of my mouth when that roadster began to shiver and shake and grunt. It was the weirdest thing you ever saw. And every moment or two something dropped from it. A bolt, a wire, a nut; it fairly rained hardware. Harry acted like a maniac. He threw the wrench at the machine and smashed a lamp, and was about to throw the hammer when Mr. Ross Ford called out "Whoa," and like a well-trained horse the roadster "whoa'd."

Then Ross—I mean Mr. Ross Ford—looked the wreck all over and said, very deliberately, "It's a four-seated roadster; runs like clockwork; is as good as new, and you can have it for one quarter of the regular price."

I thought for a moment that Harry would make an attempt to strangle him, but Ross—I mean, Mr. Ross Ford—went on, "Don't get angry, old fellow, but the shark who caught you with that relic of the pre-historic period has many notable catches to his credit. He happens to be under considerable indebtedness to my Dad, and we'll see if we cannot make him return some of the money he got out of you. Better come along with me. You can leave that noble ruin there without fear; no one will touch it."

By the time we were almost home Harry had plucked up heart enough to ask, "What's the matter with that roadster I bought, anyway?" and Ross—I mean, Mr. Ross Ford—said, "Oh, nothing much. It needs a new carburetor, a new clutch, two or three new cylinders, two new wheels, a new front axle, a new front spring, and a few odds and ends like that. Otherwise 'it's as good as new.'"

A MEDICAL MOTOR-CAR

By AUGUSTUS BRIDLE

HOW the motor-car has transformed the practice of the country doctor!—remembering that a few years ago it was a four hours' drive with a good team from the doctor's office to a patient who might be needing attention within an hour.

Doctor Bates was a young man who had succeeded to a very large and widely diffused practice in a county of many poor roads and some hills. For the first three years of his incumbency he drove horses; wearing out several of the best he could buy at high prices, racking to pieces a whole series of buggies, never knowing when his chores might be done after a long day's drive, and not inclined to the expense of hiring a man for the purpose.

Besides this general handicap of mere horse, he once became bamboozled into buying at a high price a beast that had all the qualifications of a fine roadster—except for the fact that she simply declined to travel on the roads. That relic of David Harum was capable of a 2.10 clip in a good pasture. On the road she was a monument. Sand dribbled into her ear was a mere delusion. Bluebeeching was useless. Hitching a chain to her neck and hauling her with a team till she gagged slightly but hung back with the heft of a freight train, seemed likely to make the brute a martyr. So after she had been the cause of a few patients giving up all patience with the doctor, she was removed from the stables, furbished up and sold to somebody at a distance who wanted a good-looking horse that would "stand without hitching."

The doctor took a notion to buy a motor-car. But he was several weeks deciding; first, that he could really afford it; second, when he had settled that he couldn't afford not to—what kind of car he should get, or more definitely what kinds he should avoid. Being of a mechanical turn—quite outside of surgery—he spent a good many hours whenever he was in the city, fooling about various garages, inspecting chassis, and listening to patter of salesmen.

"Perhaps you don't notice it," he said to one who had enough sense to keep quiet and let the doctor worry through the anatomy of a car, "but there's a large resemblance between the mechanism of a good chassis and that of a human being."

"Well, there's no constitutional ailment about that machine," said the salesman. "You'll find the heart right and the lungs sound."

"Oh, yes," he interrupted, "but there's many a man who has a good heart and sound lungs that's nothing but a lazy loafer. I want a car that has ginger enough to pick herself up and go, and keep going as long as the tank holds out. I don't want a good-looking car; nor a car for picnics or quick runs every little while. The car I buy will have to go seven days a week, and the best part of twenty-four hours a day."

It was really remarkable how much this young doctor who, brought up on a farm among self-binders and hay-forks, and accustomed to the anatomical idiosyncrasies of a human being, but hitherto as green as grass about automobiles, managed to pick up about the real effective economy of a motor-car, before he found the one he wanted and wrote his cheque for a first instalment.

The advent of the medical motor-car on the concessions and side-lines of two townships was considerable of a sensation. The doctor did most of his early travelling by night, scaring a large number of horses. His first unusual experience occurred when, on his way to a patient one morning, he pulled up in front of the stable of the man who had bought the balky horse. Being of a quietly humorous turn he shut off his engine and took a stroll into the stable.

"Good-morning, Tom! Going for a drive?"

The buncoed person said with sad jocularly: "Maybe I be. But not with that mare you sold me."

"What's wrong with her, Tom?"

"Oh, nothing. Except that she won't go."

"Fudge! You don't know that mare. Hitch her up. I'll make her go for you."

They hooked up the stationary mare, who cocked her ears at the new motor-car, snorted a bit, and then as she found herself in the shafts, and the hold-backs hooked, laid back her ears for a fine exhibition of standing still.

Tom got into the rig and took the lines. The mare observed him, but did nothing. When the driver tickled her a bit with the whip, she started to back the buggy towards the drive-shed again.

By this time the doctor had his spark-plug in and

his engine running. The mare's attention was somewhat distracted from the buggy to the motor.

"Hang on to your lines and brace your feet!" he shouted. He shoved on the low forward gear and the car shot up fair alongside the buggy.

The mare gave a new exhibition of standing, by doing it on her rear legs only. She came down with a snort and a look of wild remonstrance in her eyes. One look at the huge, aromatic and noisy beetle with its huge eyes convinced her that standing round was not the better part of valour. With a terrific plunge she struck the middle of the road with her fore feet, and from there till the turn on to the gravel road she flung a streak of dust over the fields, with the motor-car rollicking behind, and the doctor laughing so hard he scarcely knew which pedal he had his foot on.

"All you have to do, Tom," he said to the man when next they met, "is to buy a motor-car. That mare will never give you any more trouble."

"Yah. That's what you call a joke, I s'pose."

But joking aside, the doctor's motor-car, when it got past the stage of merely scaring horses and diverting the attentions of ambitious young ladies, completely revolutionized that country practice. On a raw spring day the doctor took a friend for a whirl in his car, which by that time had become used to his peculiar kind of driving, and purred along the roads almost as though, like a milk-delivery horse, she knew when the turns came and where to stop. He performed a double loop round the most interesting and populous parts of the village where his office was, distributing advice and incidental packages of medicine without even stopping his engine. He struck out to the open road, and to a man unloading things from a waggon he shouted:

"Here's your wife's medicine. Tell her to—"

The rest of the directions not on the wrapper, along with the latest symptoms, were transferred from one to the other without more than slowing down the car. On they went, swung up a long avenue of pines and stopped at a brick house.

"Just hold the lines," he said. "I won't be a jiffy." With his black satchel he dodged into the house, leaving the passenger to argue with the collie dog. In seven minutes he was out again.

On they went; in five minutes scooting up a long, crooked lane. The doctor was too busy with the car to get out and open the gate, so the passenger leaped for it while the car was still in motion, and got in again. Here at a lonesome house, while a large, loose boy loafed round the car and asked the passenger random questions about it that no man could answer, the man of medicine attended to one patient and made two examinations for life insurance.

"Now, another jog or so and we'll go back to the village," he said, as he got in again.

But the jogs the doctor made and the hills he climbed and the lanes he drove that car into that spring afternoon of chilly wind were more than the passenger could count. The doctor never spent a moment on the anatomy of his car beyond shutting off the engine and cranking up. When towards sunset they struck the far end of a long road that led ultimately to the village, he reckoned:

"Well, we've done something like nineteen dollars' business this afternoon on less than three gallons of gasoline at twenty-five cents a gallon. How's that?"

"Almost vulgarly good," replied the passenger. "It seems to me that medicine is no longer a science—"

The doctor laughed as he gave the car an extra hunch, just missing the last quarter of a sheep.

"Science? Of course it isn't. It's a matter of straight business. When I had a horse I used to think it was a science. Now I figure on how much time I've got to stack up against the number of miles I have to cover. I study out the roads to economize on covering the same ground twice. But if I have to go over my own track twice in the same day, well—"

Here he let the car out to about thirty-seven an hour on a smooth bit of gravel.

"You see there isn't much time lost after all. Besides I have more fresh air for the time I'm out. There's less wear and tear for the driver. My patients are better pleased to see me—and they see me oftener. Oh, I never knew what the real joy of a country practice was till I got rid of most of my horses and got a car."

Inside of a month the practice had so extended that the doctor had to engage an assistant on salary to drive the horse on night work.

"Oh, I'll buy him a car if he makes good," he said. It's only a matter of cutting in on the territory of the doctor who will stick to the old-fashioned horse."

Why Buy a Canadian-Made Auto?

By N. P. L.

WHY should I buy a Canadian-made automobile? Because if I don't there will be no Canadian-made automobiles. And if there are no Canadian-made automobiles there will be no automobile factories in Canada, nor any native automobile workmen. If I do not buy an automobile which is made in Canada, the five thousand cars now manufactured annually in Canadian factories will be made in some other country, probably the United States, and so many more workmen will increase the demand for food and goods in a foreign land.

To-day there are about 15,000 automobiles in Canada, largely of foreign make, representing a value of twenty million dollars. To-morrow, or five years hence, it is safe to say there will be 50,000 automobiles in Canada. Why not let us spend most of the fifty or sixty million dollars that will be required to buy these thousands of cars, right here at home? It will mean much more than thirty or thirty-five thousand automobiles. It will mean that I will get a fair portion of that fifty million dollars back again in some form or other.

Look at the development of the automobile business in Toronto, and what it has meant to the people of that city. One large suburban automobile works, and four smaller factories, which make accessories for automobiles are able, by reason of the development of the motor-car, to employ at least 3,000 hands, so that the automobile industry in Canada has easily meant a growth in Toronto's population of 10,000 people.

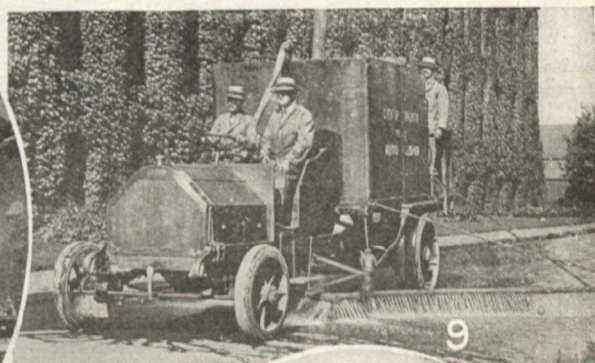
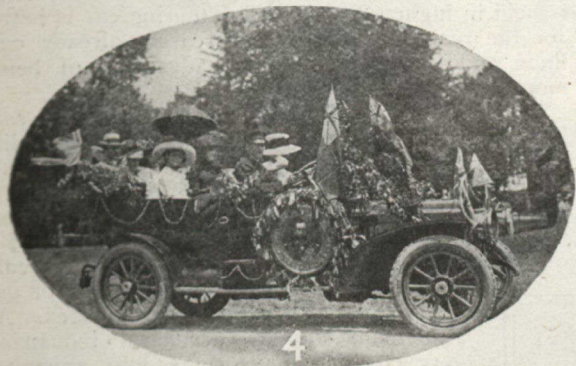
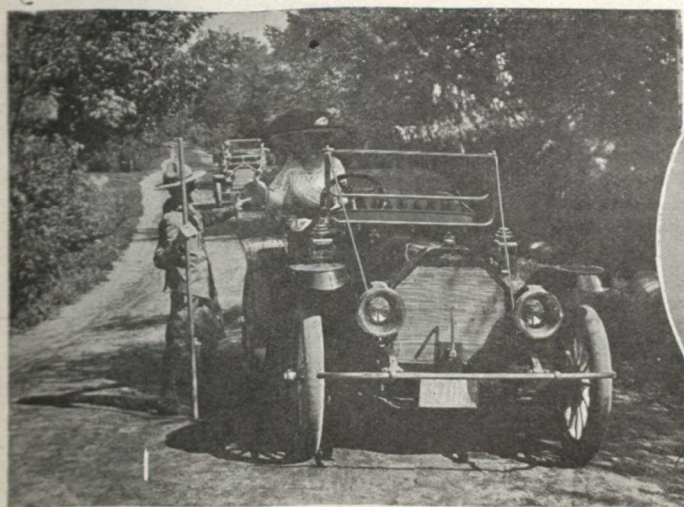
But, you ask "What about the ability of the home-made machine to compete with the products of other countries? It is all right to ask a man to buy an automobile that is made in Canada, but can he not buy as good a one, or even a better one, imported from the United States, for less money?"

There is no sentiment in business, and if a Canadian can buy an automobile made across the line for less money than he can at home, and if it also has a reputation for quality, then Canadians will support their neighbour's factories. The point is, however, that people competent to know are positive that many of the automobiles made in Canada are quite the equivalent of any other car selling for the same figure. This is to be expected, because the art of automobile manufacturing is now well known. There are few patents to restrict development; the machinery used in Canada is identical with that in Europe and United States, the workmen just as competent, hence Canadian machines need make no apologies to any competitor.

A strong, well established factory, whether it be used for turning out automobiles or perambulators, is a national monument to the country or town in which it happens to be located, and because I want Canada to be a great nation, with busy workshops and splendid farms, I will buy an automobile which has been made in Canada. This decision I make on the strength of the fact that a Canadian-made automobile has value as well as nationality. There is really as much reason why I should be as patriotic about buying an automobile, if it is a good automobile, as I should be about singing the praises of the country's undeveloped resources. One is practical patriotism, and the other is pure sentiment. The singing of praises will never develop those great latent resources of the soil, forest, mine, lake and river, which are contained within our boundaries. It is only by buying the products made and finished from the country's raw materials that our dreams of greatness will be realized. Therefore, by purchasing an automobile from a Canadian factory, I am encouraging the development of vast supplies of

(Continued on page 34.)

WONDERFUL PROGRESS OF THE MOTOR CAR



1—A McLaughlin Pleasure Car. 2—In Racing Trim. 3—A Russell town car as used by H. R. H., the Duke of Connaught, when visiting in Toronto. 4—Decorated for the Procession. 5—Car presented to Bishop Fallon, of London. 6—Toronto's Fire Chief finds it invaluable. 7—A Russell built for the Post Office. 8—Convention Day at Toronto City Hall. 9—Flushing the streets. 10—Enjoying the famous Eaton Road, near Toronto. 11—Of course, they enjoy it. 12—Ladies use it on calling day. 13—This is not a water wagon. 14—The last ride. 15—The Big Truck is coming.

THE MOTOR CAR AS A UTILITY

By FRANK H. ROWE

"H'E'S the limit."

A group of automobile men talking in a Toronto hotel the other day turned a full stream of ginger-and-mustard conversation on that usual personification of wisdom—the family doctor.

The use of an automobile as a utility was under discussion. The immense value of a motor car to a practicing physician was commented upon.



"But did you ever see anyone abuse a motor car like a doctor?" said one man. "My car is a suitable type for doctors and I sell lots of them, but whenever I do my troubles begin."

"Talk about abuse! Why, all doctors seem to think is necessary in running a motor car is to crank it, jump in and let-her-go. They come back to me in all kinds of real trouble—for example, engines seized and cylinders scored, for lack of oil. I know of one man who drove over to my place and said he couldn't stop his engine. Would you believe it! his cylinders were red hot and igniting the gas as fast as it came from the carburettor. Cutting out his ignition wouldn't accomplish anything and he'd monkeyed with his throttle mechanism so that he couldn't prevent his engine from sucking in a supply of fuel.

"And as for adjusting and looking the machine over occasionally for loose nuts and bolts, doctors never do it. Of course things go wrong but it's all the maker's fault. Submit him a bill for repairs—submit it in detail—and what happens? Why he will let a patient suffer while he comes down to your place to call you a thief and a robber! Then he goes home and makes out his own bill as your family doctor and it always reads 'for professional services rendered.'"

How much of all this is fair I am not prepared to say, but one thing is sure—more and more the physician has come to be dependent upon the automobile. It extends his field and it holds his patients. If he is located in a city he finds the ever-shifting city population disintegrating his practice, and if he hasn't this year ready means for overcoming distance, it gets away from him. Furthermore, a car adds to his prestige (don't smile), it produces a sense of satisfaction in many a mortal breast to have the physician drive up in a stylish car.

To the country physician with his long drives over bad roads and in all weather, the motor car is a wonderful help, and as a life-saver it deserves the Victoria Cross. Compare the deadly slow method of answering an emergency call over miles of country in the old days with the swift flight of the country doctor's car of to-day and it is easy to appreciate what a valuable utility the car has come to be in this branch of professional activity.

TO the real estate man the motor car is more than a utility—it's a mint—an El Dorado. Willingly will he pay occasional fines for breaking speed laws where it brings his Lonesomehurst lots within five minutes of somewhere. The car has proved invaluable for taking a prospective customer to suburban properties. Frequently a customer is to be shown several properties, perhaps far apart. He can take his wife along and the real estate man wants him to do it—he wants no chance for a postponement of decision till he "talks it over at home." In city work, too, the real estate agent finds the car invaluable for, in an extremely short time, he can carry a "prospect" around to a dozen places and be back again for another man.

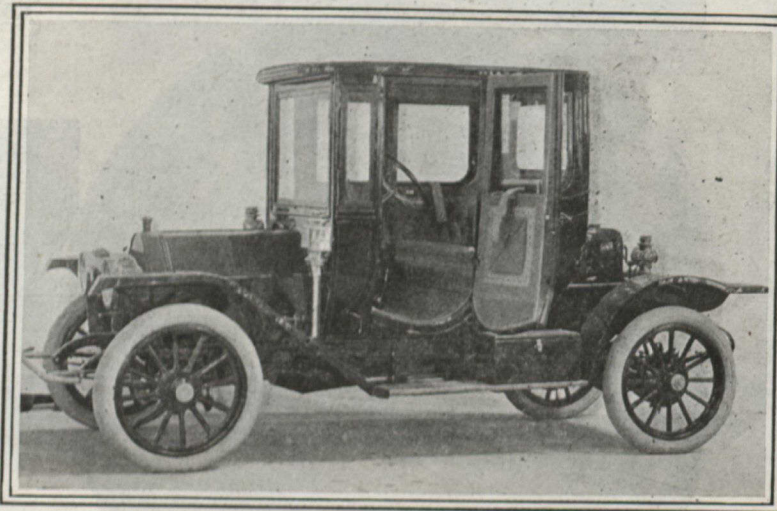
As a utility proposition, however, perhaps no one has come to appreciate the automobile more than the house employing a city traveller. Given a good salesman and a good automobile and one man will thoroughly cover a territory once indifferently covered by three. It's a matter of minutes to reach a man who once required an hour. In the old way a salesman arrives in an office with a heavy sample case, red in the face, out of breath, soaked in perspiration and hating his job. Delightful mood in which to approach a customer! In the new way the salesman carries his heavy samples in the back of his car and when he arrives he feels and looks like a gentleman. Frequently, too, there is a special attraction at the warehouse, the store or the fac-

tory—a new shipment just in, or perhaps a job lot, going fast. The handy motor car enables the salesman to take the customer to headquarters, show him the goods and get him back again with but a trifling loss of his time.

And this same advantage of operating cars as a convenience to customers is taking hold strong in Canada with manufacturers.

Many a mill and factory is situated some distance from the depot and the customer who comes from a distance to look at a machine or other product must secure means for reaching the factory and getting back, and must consume valuable time on the road. In addition, the impending sense of the danger of losing his train makes him anxious to get away and in a far from satisfactory mood for profitable business. The manufacturer who can meet his customer at the station with a motor car, rush him to the plant in half the usual time and then assure him that the car will be ready to take him back in plenty of season for his train, puts the customer in a comfortable frame of mind at the outset and assures a chance to talk business.

Then there is the automobile livery business, a distinct development. The investment in touring cars, limousines and landaulets for livery purposes in the cities reaches a big figure, this, too, leaving out of consideration the capital tied up in taxi-cabs and motor busses. Purchases in Canada of cars for this purpose range from single cars to batteries



A Russell coupe, 30 horsepower, popular with physicians.

of ten or a dozen on a single order. A good idea of this business, when reliable cars are used, may be had from the experience of a Toronto liveryman operating but one seven-passenger car. His mileage in two years has amounted to 65,000 miles, at the end of which time he disposed of the car for over a third of its original price.

Good business has made the motor car a utility, and, whatever the business may be or where it is located, it is finding out fast that it cannot afford to be without one.

The improvement of the motor car has made all this possible. In the early days motor cars cost so much money and were so unreliable that nobody could afford to touch them but the rich, and they only as play-things.

Now the first cost and cost of maintenance are where they ought to be, the service a car will give is a matter of proven figures, and any one of many good makes will give fair returns on the investment.

And as cost has come down, service has been built up—the service of the motor car manufacturers to the customer. Important as this is to the owner of a strictly pleasure car, it is vital to the owner who uses his car in his business. To him a lay-off of days means serious handicap and often actual loss. He must have a car whose maker can be reached quickly in an emergency and with

standardized parts for quick replacement.

This, together with the character of the product, is a strong feature in the development of the motor car in Canada as a utility. Factory and branch depots throughout the Dominion have paved the way for the sense of security which buyers have rightly come to demand. In consequence the increased use of the automobile as a utility has developed enormously in Canada in a very few years.

NATURALLY the first question asked by one who considers a motor car from a utility standpoint is how much it will cost and what is its cost of upkeep.

To answer these questions positively is plainly impossible. Cars vary so widely, not alone in quality, but in type, that the price varies correspondingly, and the buyer has every need to exercise judgment. The roadster type of car has become very popular with the city traveller and the physician, although the enclosed coupe for the physician is held in highest favour. The touring car is better for the real estate dealer for reasons already outlined and it likewise has the advantage of being more acceptable for private use.

As to cost of upkeep, too much cannot be said in favour of buying a good car, for upon its quality this cost rests almost absolutely (barring accidents). There is less mystery in the public mind to-day regarding the automobile than ever before, and perhaps less excuse than ever for the purchase of a car on faith. Many makers of cars have had years

in which to demonstrate their fitness or unfitness, and reputations are established. As with many rapidly developed industries, however, there have come into existence less reliable products, and it should be remembered that long established reputation of the product and its makers should be one of the most important guides. There is no back alley short-cut in the automobile business whereby a high grade product can be reached in some wonderful way without reasonable cost and therefore reasonable selling price. Nor is there the great margin of profit per car so popularly supposed. In an automobile intended for utility purposes quality is plainly of great importance if the car is to be reliable and a money-maker for the house.

An interesting instance of the use secured from a "utility" car is the record of one owned by a Toronto real estate firm. This car has now been in continual operation since February, 1910, covering in that time 43,000 miles.

A country physician in Ontario over exceptionally rough roads informs me that his regular average is about 1,000 miles a month.

Another real estate car operating in Alberta has covered 30,000 miles in a year; while an instance is on record in Australia (to which market Canada ships many automobiles for utility and pleasure use) where the average mileage of a car in exceptionally hard service has been over 100 miles every 24 hours, or over 36,000 miles a year, perhaps a unique record.

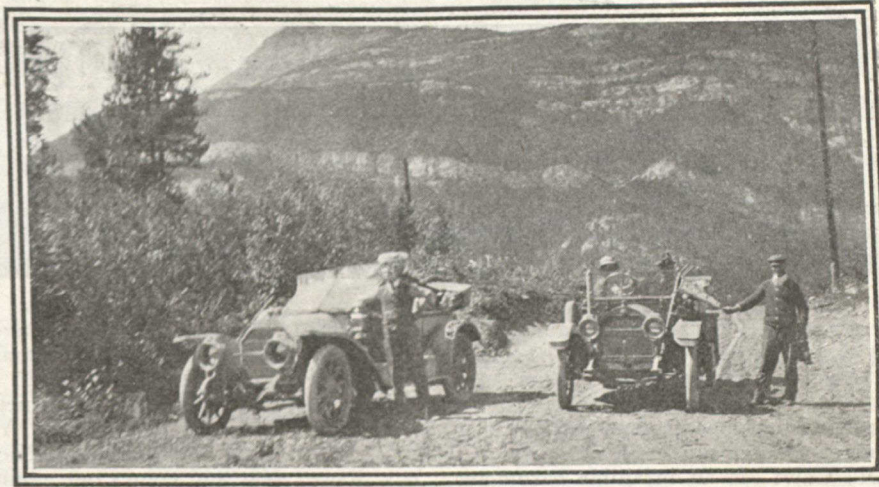
Of the motor truck I have made no mention as being outside the scope of the present article. Its economic success is too well known to question. In Canada the motor truck yearly becomes a more familiar traffic feature, but its adoption is less striking than the marked transition of the motor car from a pleasure vehicle only to a business proposition.



The new method of transport now being adopted by the Canadian Army.



On the summit of Crows' Nest Pass.



On top of Morrisey Hill.

Across the Rockies in an Auto

By ROBERT JOHNSTONE

TORONTO, Montreal, and Winnipeg men are sometimes inclined to talk as if they represented the quintessence of automobile culture in this country. Last summer three Calgary motorists effectively demonstrated that they could show anybody on the continent tricks about automobiling. The West sets a fast pace. Whether it be pleasure, or the money game, the Westerner wants to get the most out of things. The three Calgary men, six months ago, determined to exhaust the possibilities of the motoring sensation. They had at least a joy ride unique in the history of the sport of motoring. Every motorist, no matter how staid, has a venturesome instinct. He likes to thread his car through the maze of down-town traffic at noon hour; go a trifle over the limit when the P. C. is not looking; and "let out" for a mile or two on the open road. He wants to be thrilled. It was the lure of excitement and adventure which took F. D. Soloan, Herbert Mapes, J. G. Maxwell, and their chauffeurs, all of Calgary, on a short tour which provided more of those little thrills, so dear to the affections of motorists, than were felt by any other three Canadian motorists last year.

In Calgary, is an Automobile Club. Soloan, Mapes and Maxwell belong to this club. So they do to the Metropolitan Security Company. Last summer, they divided their time between these two institutions. The dog days came. One day in July, all three became peeved at the same time with heat and business. They got their heads together; also their machines. In a burst of Western impulsiveness, these three hard-working business men of Calgary quietly announced to their friends that they were going to do the Rocky Mountains by Auto.

Who but a Westerner would think of attempting an audacious stunt like that? The average Easterner, and the average Westerner, too, for that matter, realizes his entire insignificance whenever the Rocky Mountains are mentioned. If he doesn't, he ought to. Most of us have got some kind of impression of the Rockies sufficient to inspire us with reverence and awe for those great monuments of nature. If we haven't seen them, we have read vivid word pictures of the "majestic splendour of the Rockies," from which we have gathered that they are very lofty, precipitous, cavernous, treacherous, and very beautiful; also deceptive and illusory to the tenderfoot who thinks to grasp them, and then looks about him for seven league boots.

Soloan, Mapes and Maxwell, of Calgary, are the first men to have been conveyed through the Rockies, in a squat vehicle with four rubber



The road leading to Wardner, B. C.



On the road to St. Mary's Lake.



Going to Jaffray, B. C.

tires, and delicate engine supplying all the motive power. They chugged out of their native city at 5 p.m., on July 23rd, 1911. They had two well-filled cars, one sixty, the other thirty horse power. Their equipment was that of an expedition travelling light. They had cameras for snapshots of landmarks to satisfy credulous friends at the Club; instruments of pleasure such as fishing tackle and hunting rifles; and they did not forget a mascot. There is still some dispute as to who was really mascot. That honour has been variously claimed by a four-year-old youngster and a tiny, fluffy, white dog, both of whom were carried. The excursion of the motorists lasted exactly three weeks. Their route lay from Calgary and the Alberta Foothills, through the Great Divide to Windermere, B.C. This is a jaunt of 473.4 miles. Altogether, including the return journey, and a side trip, the speedometer registered 1133.7 miles.

The hazardous nature of the trip through one of the unexplored treasure palaces of nature makes the excursion of the Calgary men significant in the annals of American motoring. Some idea may be given of the perils which beset them at every turn; little that would be adequate, can be said of the wild, magnificent scenery which lay in the canyon's riot of colour, the gurgle of the mountain stream, the peak's sunset glow. The man who views the Rockies from a C. P. R. observation car with an opera glass gets a kaleidoscopic view; the Calgary men in their motors were at the heart of a spectacle. They could specialize on parts of the panorama.

But they had to pay for their orchestra chairs in heart throbs. There were dangers of the road—or rather trail; for the paths of the Rockies were fashioned by Indians and surveyors long before the panting of a gasoline engine. Consider the adventure with the coal miners. Taking a narrow grade one day, the cars suddenly met three tons of coal hitched to four horses. The pathway on one side looked into a ninety foot "drop"; on the other, a cliff banked high. It seemed impossible for motors or horses to pass each other, unless one party sacrificed itself for the other's convenience by taking a plunge over the precipice. That would be effectual, but messy. Necessity is the mother of invention. With considerable ingenuity, two of the horses were assisted to the bank side and pastured among the trees. The three tons of coal were hoisted by a jack and their position altered. Scarcely was there passage for the motors. They took a chance and lost nothing but some paint.

Corridor Comment



WHEN Sir Wilfrid Laurier drops his manuscripts on his desk, turns his chair and focusses his attention upon some new speaker in the House of Commons, seasoned parliamentarians forthwith credit the fortunate young man with being a "Comer." The "Old Chief" is an infallible barometer. His diagnosis doesn't err. He knows the symptoms of Hansarditis from indications of effective debating ability. The former cannot move him; the latter always finds him at attention.



WILLIAM F. NICKLE, M.P.

In the middle of a rather dreary and academic discussion on a proposal to establish old age pensions in Canada, a hardy annual, the other day, the veteran Liberal leader unexpectedly relinquished the schedules he was studying and leaned forward in evident interest and attention. A slim, auburn-haired young man, with unusually striking brown eyes, was talking on the other side of the House. And he was saying things; saying them quietly, but as if he meant them; saying them, withal, in utter disregard of party obeisance to the Minister in charge.

The young man is a successor to Sir John A. Macdonald in the representation of Kingston. Incidentally he is the nostrum—"cure-all" or "kill-all" as you will, according to your party, gentle reader—which has turned his native city upside-down, or downside-up—again as you will—politically within the last few years. Note the pictures, before and after "taking":

Behold Kingston, ancient capital, historic spot, place where in reality there are sermons in stones, stories in brooks and history in everything. A city which loves political fighting, and where everybody fights politically. A city which is no respecter of persons, when the great "John A.," his fame abroad in the land, fought tooth and nail for the seat, sometimes getting it and sometimes not. A city which revelled in gory political warfare, and was happy. With the passing of the distinguished Conservative statesman in 1891, Kingston solemnly makes up its mind to be Liberal, and keeps it up pretty well, too. In vain the Tories fight, and fight, and fight. Victory, the Blue Bird of Political Happiness, takes the little Grit boys to the Fairyland of Office both at Ottawa and Toronto. Thus, in June, 1908, the first curtain falls.

Then look on this: It is December 4, 1911. Things political have been a-doing, and even Kingston has moved. A Tory has once more gone to Ottawa. Sir John A. Macdonald's seat is again filled by one of his party. But stranger far, and more exceeding wonderful—a Tory is being sent to the Legislature at Toronto a week in advance of polling day. Kingston Liberals, once powerfully triumphant, have ceased to fight.

The answer is William Folger Nickle—not very old, not very big, not very noisy, but possessor of qualities that count and a personality that wins. Born in Kingston, brought up in Kingston, graduate of Kingston's university, football player on Kingston's team, pillar in Kingston's St. Andrew's Church, trained in the fiery school of Kingston politics, having made his first speech as a mere lad on Sir John's platform, he appears on the scene when the late E. J. B. Pense, having triumphed in two or three successive and strenuous campaigns, looks invincible. He wins by 350, and commences a brilliant legislative record at Toronto. A prime mover and member of the Milk Commission, father of the bread bill, he specializes in things that actually improve the condition of the people. Is making good progress towards cabinet rank when along comes the federal call, with a big issue at stake. He boldly and skilfully faces the situation.

Kingston still has a couple of strong Liberals. There is Hon. William Harty, unbeatable for a dozen years and more. He retires. Then there is J. Macdonald Mowat, nephew of Sir Oliver, popular and long in training. Yielding to the imperative party summons, Mr. Nickle resigns his Legislative seat and comes out against this popular young man and old school-fellow, entrenched with the government patronage and influence of the Military College and Penitentiary, to say nothing of the Harty locomotive works. He takes the nomination but eight days before the election, and again wins by 350. The political one-man transformation of Kingston is complete.

Mr. Nickle is a young lawyer of good ability and sound judgment, but the characteristics which, more than any others, are credited for his winning Kingston—or Kingston's winning him—are his sterling integrity, his practical ideals and his inevitable sympathy with the under-dog.

PARLIAMENTARY deliverances have much ordinary fallability. Members have largely tabooed the effort for oratorical effect, and the plain-spoken contribution to debate is recognized as the acceptable and telling one. Nevertheless many "bulls" and mixed metaphors occur, always to the unsympathetic and sometimes boisterous enjoyment of the listening members. So old a parliamentarian as Mr. Hugh Guthrie, K. C., last session informed the House that his political opponents had "stepped upon a coiled adder, and dropped it like a hot potato," while Mr. David A. Lafortune, another King's Counsel, gravely informed Mr. Speaker that he had "only one word to say, and I will say it in two words." Probably the best of last session's contributions was that contained in Mr. A. S. Goodeve's classic description of the Hon. W. S. Fielding's announcement of the fateful reciprocity arrangement. "He placed his Pandora's box upon his desk," declared the British Columbia man, "opened it, and out stepped the Trojan Horse." The new Parliament has already contributed its quota of members possessing peculiar oratorical qualities. Richard Bedford Bennett, of Calgary, drives Hansard to the tall timbers with his fusillade of words and two-hundred-odd-per-minute delivery, while Aikins, of the many initials, who succeeded Hon. Clifford Sifton in Brandon, holds the record

of poetical quotations. Foster, the baby member, who defeated Sir Frederick Borden, and Armstrong, who takes Sir Allen Aylesworth's constituency, possess the strongest lung power and prevent the House from feeling lonely over the absence of Hon. William Paterson. But the maiden speech of Webster, the vanquisher of the doughty Hon. George P. Graham in Brockville, took the palm. In the course of his two-hour deliverance Mr. Webster traversed a wide field. Canada for the Canadians, he opined, was "the greatest battle-cry ever unfurled." He did not propose to "conduct a post mortem over the dead corpse of reciprocity." Entering upon the agricultural field he noted that "Canadian cheese has climbed to the top of the ladder," and, in a burst of eloquent patriotism, proclaimed that "if the firmament of Heaven was a blackboard and the Rocky Mountains a piece of chalk, space would not suffice to write what this great country might become." Nor was the pathetic touch missing. "There is no more sadder sight," wailed Mr. Webster, "than to approach a big city and find all the chimneys lying dead."

* * *

A STORY of the retort courteous comes from the Speaker's gallery. Prior to the Christmas recess a vigorous debate was in progress. The gallery was well filled by interested ladies. Dr. Neely, the Humboldt Liberal, had the floor, and had been interrupted several times by more or less embarrassing queries from the alert and militant Major Currie. According to the story, which, by the way, is vouched for by one of Ottawa's fair society devotees, Mrs. Neely, who occupied a seat in the gallery, turned to her neighbour and enquired: "Who is that man who keeps interrupting?" "That man," smilingly responded the lady who had been interrogated, "is my husband." H. W. A.

Automobile Shows.

MONTREAL, Toronto and Ottawa all hold automobile shows this month, the dates being: Montreal, Feb. 3-10; Ottawa, Feb. 13-20; Toronto, Feb. 20-28. And there is every indication that the number of exhibits and the attendance will be in keeping with the rapidly increasing importance of automobiles.

The Toronto show will be held in the huge Armoury on University Avenue, and the Montreal show in the spacious Drill Hall, on Craig Street. A feature in both of these places will be an immense Union Jack formed of electric lights, and it is said that these flags will be the largest copies of the nation's emblem ever seen. Montreal announces another innovation—a ladies' orchestra—which is expected to greatly increase the interest in the show.

There will be noticed at this year's shows a great improvement in the finish of the cars on exhibition, as the Canadian manufacturers seem to be agreed that buyers desire the finest appearance as well as the greatest durability and efficiency.

THE NEW TYPE OF BUSY, BUSY BEE.



Deaf Old Gent: "My hearing must be improving. I can distinctly hear the hum of a bee."

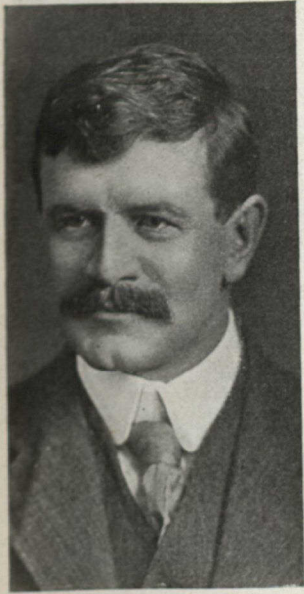
Who Pays The Taxes?

First of a Series of Three Articles

BY

Stephen Leacock

THERE is an old saying that there are only two things which may be looked upon as absolute certainties,—death and taxes. In regard to death, the saying may be taken as indicative merely of resignation, but in regard to taxes it carries with it that suggestion of resentment which all men are apt to feel towards the tax-collector. Nobody likes to be taxed. George Washington and Benjamin Franklin objected to taxation without representation, but the degenerate citizen of to-day is apt to object to taxation with or without it.



PROFESSOR LEACOCK

NO MAN LIKES TO BE TAXED.

Most of all does each man object to the particular taxes that he himself is called upon to pay. No doubt the British business man thinks the income tax of his country a direful burden. If he earns \$10,000 in a year, he has to hand back \$500 of it in cash to his government. The large farmers of Australia

probably view the matter in a different light. They pay no income tax on the British plan, but under the new law of 1910 they will be called upon to face a federal land tax that is expected to bring in some \$7,500,000 every year. In France the small shopkeeper of the country town objects as much, no doubt, to the "business tax" that falls upon his occupation as does the great corporation of the United States to the new federal tax that takes away one per cent. of its annual net income. In our own country many people view the tariff system under which we collect almost the whole of our national revenue with such hostility that they clamour for any other form of taxation without realizing that each system carries with it advantages and disadvantages of its own. The plain fact is that the burden of taxation, while it may be rendered more tolerable by sound public finance, cannot be altogether removed.

NEED OF ENLIGHTENMENT.

What is needed most of all in the discussion of tax problems is fair-mindedness and a willingness to look upon the subject from something other than a purely personal point of view. Unfortunately very few people know much about the science of public finance. From the current items of newspaper reports they learn a few things about the revenue and expenditure of their own government without being in any way able to compare it with the fiscal operations of other countries. Take for example the question of the volume and increase of governmental expenditure. In Canada we are paying out, for ordinary current expenses over \$87,000,000 a year; in the first year after confederation (1867-68) our wants were met by an outlay of \$13,500,000. But these facts must not be taken by themselves. They do not represent an exceptional and isolated extravagance on the part of Canadian administrations, Conservative and Liberal, during 40 years, but a general and world wide tendency. When the American republic was founded, its national government expended in the first year of its existence some \$3,000,000; by 1850 the annual expenditure had reached \$40,000,000. At the present time it stands at more than \$700,000,000. Great Britain in 1850 raised a revenue of \$265,000,000; at the close of the century the amount had increased to \$585,000,000. The budgets of the last three years show an average annual revenue of \$855,000,000.

VAST NATIONAL EXPENDITURES.

The same general situation is to be observed in all the great commercial countries of to-day. In part, of course, the swollen national expenditure and the need for high taxes is due to the appalling pressure of the war budget. Great Britain expended \$350,000,000 on this in the past year. But beside

this is the fact that increased expenditure is also due to the greatly increased activity and usefulness of modern governments as compared with those of a hundred or even fifty years ago. In Canada, for example, our federal authorities undertake a wide range of operations—public works, the collection of statistics, the care of agriculture and immigration,—which are of very great benefit to the citizens at large. The greater part of our national outlay is of a truly reproductive character, by which in the long run the citizens are in no way out of pocket.

THE TWO KINDS OF TAXES.

But the immediate burden of the outlay must be met, and to that purpose we are called upon to impose national taxes to bring in something well over \$80,000,000 a year. In other words, Canada, like every other country, has to devise a general tax system, or plan of raising national revenues. There are a great many methods that may be employed,—income taxes, property taxes, business taxes, stamp taxes, customs duties, excise, land taxes, and a large variety of minor sources of revenue. Let us consider the merits and defects of some of these. First of all, we note the broad distinction that lies between what are called direct and indirect taxes. Direct taxes may be defined as those which are levied immediately upon the citizens in respect of certain property which he owns, the expectation being that the tax will actually come out of the pocket of the person on whom it is levied. The most conspicuous examples are capitation taxes, income and property taxes, together with those levied on land and on inheritances. Indirect taxes are those which are levied on certain goods with the expectation that the person who pays the tax in the first instance will reimburse himself in the additional price charged to the consumer of the goods. The real test, therefore, of the indirectness of the tax lies in the shifting of the burden from one person to another. Familiar cases are found in the customs and excise duties raised by practically all modern governments.

THE BRITISH BUDGET.

Each of these two forms of taxation,—direct and indirect,—has its own peculiar recommendations and shortcomings. Most national tax systems combine the two, though some of them lean more heavily in one direction than the other. Thus the government of Great Britain,—which has only a limited customs tariff,—is compelled to make a very extensive use of direct taxation. In the financial year 1911 no less than \$461,000,000 was raised in this way. This is equal roughly to \$10 per head of the population and would correspond to a levy of about \$75,000,000 in Canada. In the same period Great Britain raised in customs, excise and stamp duties about \$404,000,000, so that the larger half of the British tax revenue was direct. It should be mentioned that the total receipts into the British exchequer in this year were swollen by the addition of \$150,000,000 of back taxes, the collection of which was delayed by the budget crisis of 1909-1910. But in each and every year the British government makes an enormous fiscal use of direct taxation on a scale unknown in Canada.

TARIFF AND REVENUE IN CANADA.

In this country, indeed, the larger part of the public money is raised in indirect form. Our tariff, which we too often think of only in its industrial aspect as offering protection to home industry, is a powerful engine of finance. In the fiscal year 1910-11 our whole public revenue amounted to \$117,780,409, of which no less than \$72,965,394 was raised from the customs duties, and \$16,869,837 from excise. There is also a further difference between the two national systems even in the customs duties themselves. The Canadian duties are levied on a wide range of manufactured articles and raw materials and aimed especially at those things which are, or can be grown and made in the country. The British customs system taxes only a few things, aiming at the production of revenue. Hence, tea, which enters Canada free

of duty, was taxed in Great Britain to the extent of \$29,000,000 in the last financial year.

IS DIRECT TAXATION POSSIBLE.

The first thing to remember, then, in dealing with questions of tariff and revenue is, that since we cannot escape taxation altogether, we have to make our choice between the two great systems, or combinations of them, that may be adapted. What are the particular advantages of each? Direct taxation,—which has always had many enthusiastic advocates in Canada,—is not without its recommendations. Chief among these is the fact that the burden of it is so visible and so palpable that the citizen not only pays his money but is well aware that he is paying it. Anyone who has to confess to the tax collector exactly what is the value of his property and the amount of his income, and to hand over a percentage of it to the state, is but little likely to favour public extravagance. Thus the direct tax is often commended for its simplicity, straight-forwardness, and rugged honesty. But it has, too, the defects of its qualities. It must be paid on the allotted day no matter whether the time of payment suits the citizen or not.

TAXES THAT ARE NOT FELT.

As against this the indirect tax,—such as a payment in the form of customs duties on imported woollens, carpets or machinery, is paid by the importer and handed on to the consumer. The latter pays the tax when he is ready to make the purchase and not before. A Canadian consumer who buys a suit made of imported British cloth pays the price of the suit and the tax to the government at one and the same time. If he prefers to somewhat shorten his purchases, he thereby lessens the amount of his tax. Thus the indirect tax strikes the citizen, as it were, at the moment of his prosperity and purchasing power; the direct tax is with him even in adversity. Hence the very high praise that has been given by the many writers of distinction to this form of public revenue. "Indirect taxes," says Professor Bastable, of Dublin, perhaps the highest modern authority, "are not felt by the payer in the same degree and therefore cause him less annoyance. A tax mixed up in the price of wine, tea or tobacco, is not brought so clearly to his mind. If the best tax is that whose forms most effectually disguise its nature, there can be no doubt of the superior merit of the indirect ones." Even Adam Smith, the great free trade economist, was not without a certain praise of indirect taxes on commodities. The citizen, he says, "pays them little by little as he has occasion to buy the goods. He is at liberty to buy or not to buy as he pleases."

But perhaps we can best understand the peculiar relation of these taxes to the national finance of Canada by entering into a rather more detailed comparison of our own with other systems.



He never believed in signs till now.

REFLECTIONS

By THE EDITOR

Welcoming a Hero.

ON Sunday and Monday the people of Great Britain will welcome home a hero. It is not usual to term a King a hero, that being an honour reserved for more ordinary mortals. Yet on this occasion, there are many who will strip George V. of his rank, his high estate and all that goes to make the monarch, and who will say, "There goes a man and a hero."

There may have been no special danger in his going to India. The reports of sedition and unrest may have been grossly exaggerated. There may have been little foundation for the false reports of trouble and disaster which occasionally found credence with newsboys. Yet there were many thoughtful men and women who believed His Majesty showed great rashness in going to the Delhi Durbar. Considering the dangers which are known to beset all modern crowned heads, this public belief was probably well based.

Fortunately for national peace and comfort, King George has returned in safety. He returns as the crowned King-Emperor of the greatest empire the world has ever known. But more than that, superior to that, he returns a plain hero. He went into the jaws of death unafraid. He ventured the unknown. He faced the inscrutable fates with unblanched countenance—accompanied by his noble and queenly Consort. As Field-marshal and chief Admiral of a nation's military and naval force, he has set an example to all in the service—an example which gives the phrase "Our Sailor King" a decided and abiding significance.

* * *

The Madness for Bigness.

AGAIN comes up the subject of "The Madness for Bigness," previously referred to in these columns. Then it was the mad haste to build big cities. Out in Calgary, they have laid out a city as big as Toronto or Montreal. They are selling lots from \$100 to \$500 each, that in five years will be sold for taxes. And yet Calgary is a promising city, whose growth will be steady and satisfactory. So in other places in the West—they are gambling in town lots and doing all sorts of foolish things because of this "Madness for Bigness."

But this disease takes other forms. For example, the people of Ontario, led by Sir James Whitney, have been making the University of Toronto big. They think that its greatness depends upon its bigness—a big endowment, numerous buildings, costly equipment. And yet it is a question if the University of Toronto is anything like the intellectual force it was thirty years ago. It is more like a big high school than a university. There is little contact between professor and student—consequently there is little character building.

Did you ever see a big chicken farm? There are thousands of chickens being fattened for the market. A few men go about emptying bags of grain here and there for the chickens to eat. Every chicken gets the same food; every chicken has the same destiny. So in the big university. Two hundred students troop into a big lecture-room, and an over-worked professor spills a bag of facts. Each student takes as many of the facts as he can crowd into his crop and goes away. The professor knows nothing of their individual needs. He doesn't even know them by name. He calls the roll, "Number One," "Number Two," and so on. A student may spend four years at the University of Toronto and never have a personal conversation with any professor or lecturer. Thus is the Madness for Bigness.

* * *

Similarity With Hospitals.

NOR is the Madness for Bigness confined to cities and universities. It permeates other phases of our civilization. It affects our ideas of hospital work. It is questionable if the two million dollar hospital is either the most economical or the most efficient. The larger the hospital, the higher the cost per day for public patients, and the higher the rate per week for private patients. In the new hospital now being built in Toronto, the rate for private patients will be from \$20 a week up.

It is the same with hospitals for consumptives. It is a splendid idea, the building of places to which tubercular patients may go for treatment. But

would it not be better to have small hospitals for consumptives in every county in Ontario, than two or three large hospitals at central points?

In the first place, the transportation of tubercular patients is dangerous and costly. It is dangerous—because they must travel in public railway carriages to the detriment of the general public. It cost a great deal of money to transport the patients themselves, the people who must accompany them in their travels, and the friends or relatives who desire to visit them.

In the second place, the large hospital is more expensive to manage than a number of small hospitals. There must be a number of high-salaried superintendents, head nurses, secretaries and treasurers. With small hospitals, the staff can manage themselves under supervision of a local physician and a local public-spirited board.

In the third place, the small local hospital becomes a centre of influence, teaching each locality the value of fresh air and proper food. This educational influence is of supreme importance. Every individual is a possible tubercular patient—and only avoids being such by proper attention to the ventilation and cleanliness of the individual home. The local hospital thus becomes a "preventive" as well as a "curative" influence.

All honour to those who have striven to stop the ravages of consumption. But are they not also being led astray by this peculiar characteristic of the continent, the Madness for Bigness?

* * *

In the World of Banking.

A SIMILAR mad rush for bigness is in evidence in the financial world. Few people are content to make five or six per cent. on their capital—they must have twenty or thirty or even more. Even the bankers, those generous gentlemen who allow us three per cent. on our savings accounts, insist on twenty per cent. profit. The other day, the owner of a business proudly told me that he had made two hundred per cent. on his capital in 1911. Small wonder that the cost of living is going up, up, up.

But more to the point of this discussion is the building up of big banks. Once upon a time, a banker with \$100,000 was an element of strength in the community. But the "private" banker gave way before the "chartered bank." The earliest of these were big if they had a million dollar capital. But that small, provincial idea, didn't last long. Now-a-days, a bank with less than five millions feels ashamed; while one with less than ten millions is just getting along moderately. The small bank, though well able to serve its customers and to take a personal interest in them, is being frowned down upon by the bigger banks and crowded out by them at every turn.

There was a time when a bank manager with ten thousand a year was a big man, with his ambitions fairly well satisfied. Now a bank manager who has not made a million "on the side" can scarcely hold up his head among his equals.

* * *

In the Realm of the Home.

MUCH the same state of affairs exists in the realm of the home. Our mothers got along with one servant, and a moderate sized house where hospitality and contentment permeated every room. Now, the houses are villas and the one servant has been enlarged to five or six. Buttons meet us at the door when we go to call, and no one offers us a chair to sit down upon. If we go to a dinner-party, the food comes ready-prepared from a caterer and the waitresses and the butler come with it as accessories before the fact.

No man, now-a-days, is a great man unless he is able to provide his family with this burdensome kind of home, and to assume the stilted culture and hospitality which goes with it. He must make much money and must spend it in a big way. He must be a wonderful combination of an acute business man in his office and a foolish spendthrift as soon as he steps outside.

I like to see a big house and I have no objection to seeing a man spend his money freely. At the same time, it seems foolish to judge every man by his ability to make and waste money. I know a bachelor who has made a reputation for himself in

social work in a big Canadian city and who finds that \$40 a month is quite sufficient to cover his living expenses. Yet he is doing a greater work for humanity than some of his fellow citizens whose club fees are double that amount.

* * *

Sleeping on the Naval Question.

RECALLING the history of the past two years, and especially some of the speeches made in Winnipeg and Toronto, one cannot help wondering how the British Navy is getting along. Two years ago, it was in sore straits and certain gentlemen were urging Canada to build a dreadnought or two. If memory serves well, there was no time to spare; not a moment to be wasted. The cry was "Let us act quickly." Where are these urgent people now?

Again there were an equal number of public-spirited persons who said, "Let us build a Canadian navy at once." Are these intelligent and public-spirited citizens also sleeping?

Have both sides been converted by Mr. Bourassa? Has the spell of the ultramontane lay leader won a victory over the two classes of naval advocates? or is it rather the soporific effect of the alluringly indefinite articles of the *Montreal Star*?

As for the CANADIAN COURIER, it stands firm. It was always in favour of a Canadian navy, built as far as possible in Canada, manned as far as possible by Canadians, and constructed as fast as common-sense will direct. The CANADIAN COURIER finds no comfort in the recent dilatoriness in this respect—whether it be the dilatoriness of the Laurier or of the Borden Government.

While believing in international arbitration and while hoping for the dawn of international peace, the CANADIAN COURIER regretfully urges an immediate settlement of the naval question. The policy of drift is not becoming to a people so critical of such a policy in other nations.

* * *

The Newest Absurdity.

UNDOUBTEDLY the newest absurdity is the opposition of the Ontario "Grangers" to the proposed system of trunk roads. These "Grangers," or farmers, are not numerous and not of sufficient importance to justify anger. It is merely to laugh.

They declared against good trunk roads leading into the cities because these roads would be used by automobiles. Certainly they would. But they would also be used by farmers and merchants. An automobile will do less harm to a good road when travelling over it than to a poor road.

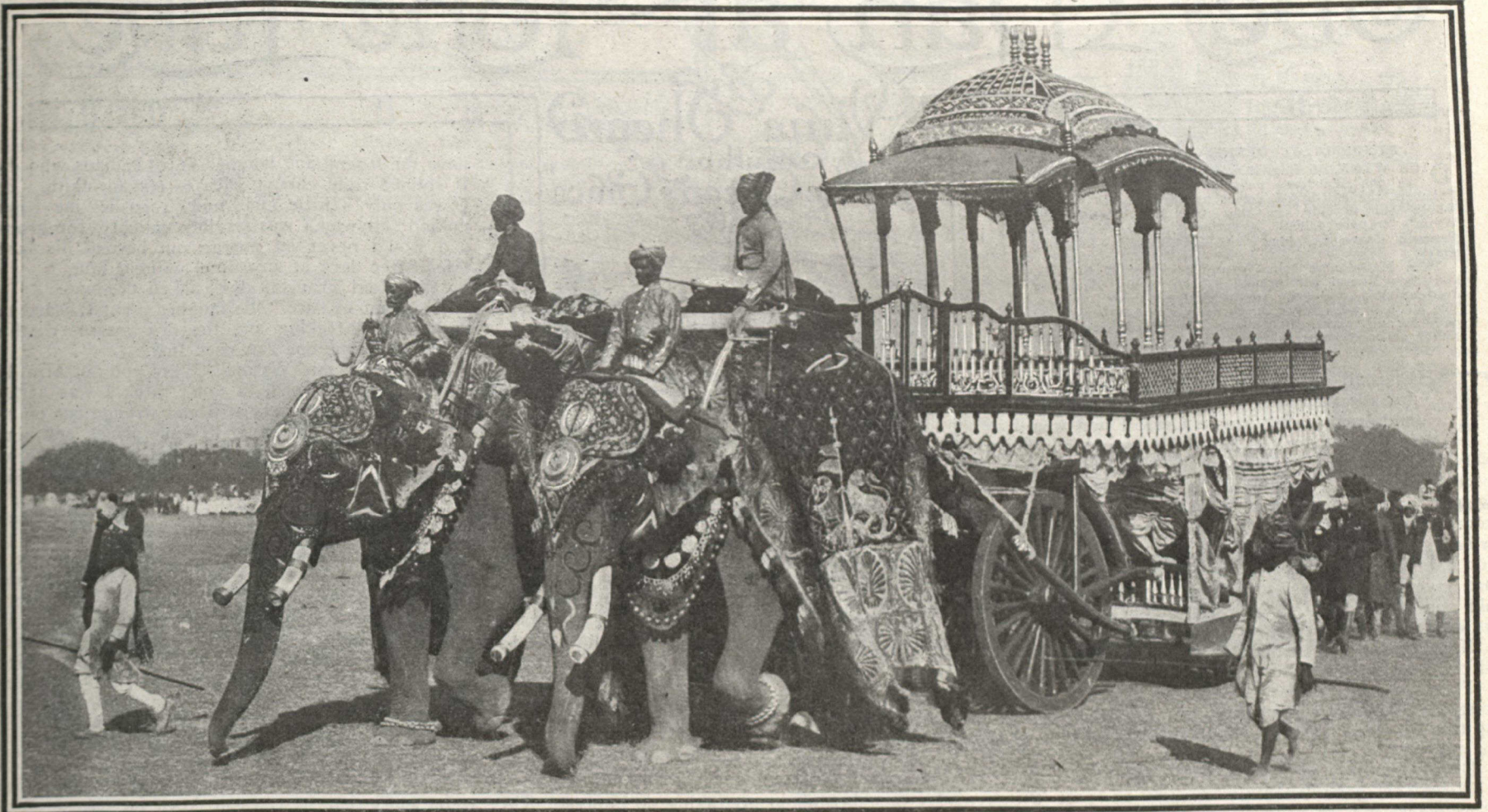
Of course the automobile, the suburban electric railway, and the steam railway, are innovations. So is the electric transmission line. But the Grangers cannot turn back the hands of the clock. Trunk roads will reduce the inconvenience caused by the automobile in the country and will increase the value of farm lands throughout the district benefited.

A FITTING PENALTY.



When nursemaids allow the children in their charge to drive their autos beyond the speed limit, why not punish them thus?

ONE OF THE FAMOUS "HORSELESS" CARRIAGES OF INDIA



During the King's visit to Calcutta there was a great "Pageant of India." This car was the finest in the display. It is the heaviest vehicle in the world, being richly decorated in gold and silver. The elephants wear beaten silver head-dress.

BUSINESS PARLIAMENTS IN BRITISH COLUMBIA.

SKI-ING MORE POPULAR



Annual Convention of Mountain Lumber Manufacturers Association—held at Nelson, B.C., Jan. 19. These men represent over seventy large mills in the Kootenay, and an investment of \$50,000,000.



Ski-ing is more popular in Canada this year than ever. This photo was taken at St. Agathe, P.Q., last week.



Annual Convention of Associated Boards of Trade of Eastern British Columbia—held at Rossland, B.C., Jan. 17 and 18.—known locally as "The Parliament of the Kootenay."

The Dan at Lone Lake,

SYNOPSIS OF OPENING CHAPTERS.

DICK WYNN, an Englishman, is living at Lone Lake, in the Woodcree country of Northern Alberta. Francois, the half-breed, comes up the Lake to Wynn's lonely hut to tell him that Old Man McCullough, Wynn's trapper friend, is seriously ill. Wynn and Francois leave at once for McCullough's imposing shack.

Then McCullough tells Wynn the story of his life, and how Nance, the granddaughter, tiring of seeing dead animals, had gone to the Sisters' School to live. The old man asks Wynn to go and bring her back. By paddling all night, he reaches the School next day. Nance at once prepares to return.

CHAPTER V.

THE small craft was low in the water now, for the man was taking back tobacco, flour and bacon, and Nance had all her wealth in a compact but decidedly heavy bundle. Well she knew that women in the North were expected to travel light, and so she apologized for its weight, amusing Wynn with an inventory of such contents as were not altogether necessary, but which she assured him she could not leave behind, for they were the keepsakes the Indian children had given her at the last moment; queer treasures, old and outlandish, but dear to the hearts of the little givers, and therefore dear to her.

Nance insisted upon taking a paddle, and, in spite of the weight they made good headway.

There was a self-possession about Nance McCullough, a pleasant adaptability, a frank acceptance of the situation, that should have left nothing to be desired.

Unfortunately it did, to the man's mind.

They had gone smoothly enough up past the Post, where the old Factor waved at them from the door, with his brood of fat half-Cree children bobbing around him; had paddled along in sight of a little muskeg that shone with metallic lustre where silvery moss covered it like a coat of mail; they had slipped into the black velvety shadows of the giant spruce that lined the river bank at one point for several miles, and were the outposts of a dense forest beyond, and had come out into the sunlight, before Wynn voiced a certain dissatisfaction.

Long before this the girl had extracted all the information she could from him regarding her grandfather's illness, and he had given her unwarranted comfort. So her spirits rose and she chatted gaily of the heavens above and the earth beneath; discussed the past summer and coming winter, the Honourable Company and the kindly Sisters, the Factor, his Cree wife and progeny, whom apparently she loved. Also, she touched lightly on her own life, past, present, and to come. There seemed to be no hidden holes or corners in her mind; it was as sun-washed, and wind-swept as the river itself.

This girl was the worthy grand-daughter of the old man, Wynn concluded. It was at this point he put the dissatisfaction that had been simmering within him into words.

"I wish," he commenced, "I really wish, Miss McCullough—"

"Oh, you may call me Nance," interrupted the girl. "Nearly everybody does. Yes? You wish something? If you keep it till to-night there will be a new moon, and you may wish on that and it will come true. That is, it nearly always does come true with me."

"I never bank on the moon," objected Wynn, "and it simply couldn't help this time. I just wish that you wouldn't take me quite so much for granted, you know; so—so entirely as a matter of course."

Nance gave a short rippling laugh. "Do I?" she asked. "I didn't intend to. But what would you like me to do? All the Sisters seem to take every one and everything for granted. They are very seldom surprised or disturbed. They are self-possessed and kind and cool. That is—all but Sister Mary Philomena, and she is so very young, and is for ever doing penance for getting excited."

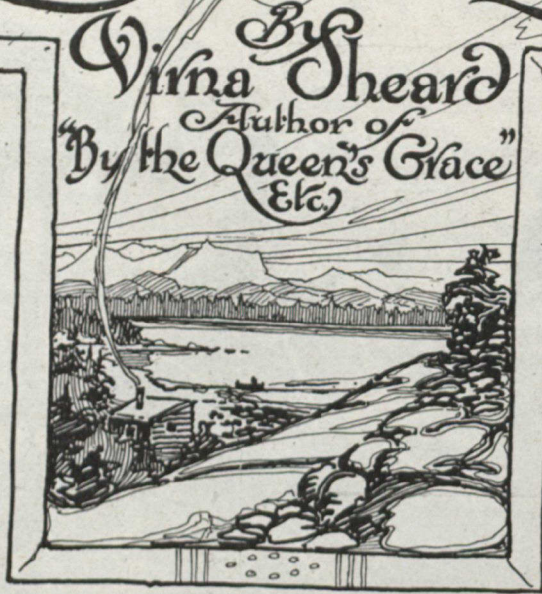
"Oh! The Sisters!" said the man shortly, paddling hard.

"The Sisters are dear," she returned. "I have tried and tried to be like them. But—I fail always. I have no reserve, no patience, no stillness."

"Are you like them in that you have no curiosity?" he inquired.

"Alas, no!" she admitted, shaking her golden head. "It is my besetting sin. I am always wanting to know things."

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"And yet you have not even asked me my name, nor by what chance I came to be Mr. McCullough's messenger. In fact, you have taken no personal interest in me whatever. I find it most humiliating," the aggrieved voice ended.

A wave of pink swept over the girl's face, and then ebbed till Wynn could see where it crept into the white throat and drifted into the hunter's green of her gown.

"I beg your pardon," she replied, "but I knew if Grand-dad sent you, that it was all right. And you are mistaken about my taking no interest. The Sisters always said it was wrong to ask questions, that is, personal ones—while you think me rude because I don't."

"No! No!" broke in the man hastily. "You altogether misunderstand me. I only desire a little kindly attention, just about what you would give one of those phlegmatic, unresponsive-looking young red-skins at the Mission, for instance; though, indeed, perhaps I should not look for it."

"Won't you please tell me your name?" she said demurely, glancing round.

"My name is Richard Wynn," he returned.

"And—and do you come from far, up here to the Boundaries?"

"From very far," he said.

A silence followed, and they paddled on through the blue of the morning. The white poplars along the river had changed colour, and now and then a leaf floated down stream like a fairy's golden shallop.

Something was stirring within the girl's mind, a persistent thing that she would have scorned to call personal curiosity. It set her heart to beating rather quickly, but she determined not to let it find vent in questions.

She resolved to ask him nothing more, whatever the temptation, and bent to her paddle refusing to rest. Presently she looked across her shoulder and the resolve melted.

"Have you come for the fur?" she asked.

"No," responded Wynn, "I am not a trapper."

Again she resolved, and by way of clenching that resolution switched the conversation rapidly to other things.

She spoke again of her grandfather, of his strength, his adventures, his moving accidents by flood and field. Wynn could see the old man was her idol—albeit with feet of clay.

She talked of Wanota, of whom she was fond; of Francois, whom she but tolerated, and told of how he had once at the spring gatherings of trappers gambled all his pelts away and come home from the Post with a bundle of the gambler's little red willow counting-sticks in his pocket, instead of the Company's good money or supplies.

Laughingly she recounted a story of having, herself, paddled across Lone Lake one moonlight September night when Wanota was asleep, her grandfather away, and Francois gone to the place where his canoe was cached to hunt for the big nickle-plated watch which he had dropped that afternoon from his beaded belt, and hoped to find on the trail between the shack and the water.

"I knew he would hear the dip of my paddle on the lake, and think it was the spirit of the long dead Indian taking his boat into deep water, so that he might dive midway out; I dropped a piece of birch-bark suddenly, and the sound echoed as far as Black Rock. You know the echo there is, like a voice calling! Francois had often boasted he didn't be-

lieve the legend and laughed at all Indians who did. It seemed right enough then to test his faith. But I was only a little girl; now it strikes me I was unkind; anyway I was terribly naughty, for grand-dad would never let me go out beyond his larch trees after dark at any time, without him.

"What did Francois do?" asked the man.

"I cannot be sure," she laughed, "but I heard the underbrush breaking and the dry grasses rustling as though some one ran very fast."

"But you?" said Wynn. "Were you not afraid?"

"No," she returned, "I don't think I was afraid.

I remember it was very still and strange out on the lake, and bright like silver in some places, and black in others. I wondered where the Indian had gone down, and thought of how desperate and heart-sick he must have been so long ago. I thought, too, of the white man he had thrown over Black Rock, and of the Indian girl they both had loved. But I did not fear their spirits—or the dark. Of course if a lynx or bear had been near shore—but no thought of them came to me until afterwards. I just wanted to see if Francois was really truthful about not believing the legend. Even yet I cannot be quite sure that it was Francois who ran. Oh, it was a little unkind—very unkind, rather, but Francois needs punishing anyway. He is lazy, and does not visit his traps often enough, and his dead-falls do not always kill outright. He does not mind how the beasts suffer if the fur is not injured. And he catches fish just for the pleasure of catching them—far more than he can salt down for use, or dry—and he will not follow a moose he has only wounded, unless he is hard pressed for meat. He is cruel." She stopped paddling and turned to Wynn.

"If you are not a trapper," she asked breathlessly, "what are you?"

"At home in one of the English universities I was a teacher of mathematics," the man answered. "As a student I did rather well in some of the branches of that science, and they gave me a chair. Then, well, because I needed more money, and was offered more in an American college, I came across. After that—"

"Yes?" echoed the girl. "Yes? After that?"

Wynn laughed a little, a not altogether happy laugh. "It could hardly be called an interesting story," he went on. "In fact it is an exceedingly dull one in spots. It drags—and that's unforgivable. It hasn't even a moral. I mean a moral applicable to the average person."

"To me, do you mean?" Nance suggested.

"It certainly has no moral applicable to you, and you are not the average person," he laughed. "Ergo—if it has not a moral for the average person and none for the other sort—it has no moral. The climax of the story is conspicuous by its absence and it doesn't end well. I mean the end bids fair to be flat, stale and unornamental. Of course it will have an end—every story must have a beginning, a middle, and an end—with a flourish, a blare of trumpets or fireworks, that is if it makes for success. Should the gods intervene and give this one a chance, it might end 'and so he lived happily ever after!' But the gods seldom intervene. With the ending I see coming I don't believe any editor would take the stuff were it turned into typewritten pages, tied with a ribbon, and signed with a big name."

"If I were an editor," she assented naively, "I should read the manuscript anyway."

"Does that mean that you really care to hear the dismal yarn?" he queried.

Oh thistle-down resolutions! "Yes," Nance returned unhesitatingly, "I would like you to tell me all of it."

"We will turn the canoe shoreward and have our lunch," temporized Wynn. "There are trout over yonder—where the water is brown and still like a pool. There under the larch. I caught a rainbow beauty just there, once. In the pack along with the bacon and flour, repose biscuits. We'll go up the bank, and you will rest while I look around. There may also be berries."

"You must never take chances with berries!" she warned. "Never! There are willow-berries and wolf-berries and a small pink berry—all of which are good to let alone. The dog-berries pucker one's lips. The big saskatoons—we're too late for them; they will be sun-dried unless the bears have had them all. Even the late, late black-berries are gone

(Continued on page 30.)

DEMI-TASSE

Courierettes.

Wouldn't it be quite proper to call the Suspender Trust a "hold-up?"

Canadians increased their bank deposits by \$100,000,000 during 1911. This was strictly news to us when we read it in the Government blue book.

Further proof of high cost of living. It costs eight cents per day to feed prisoners in Toronto Jail.

Those Irish players who were arrested in Philadelphia should be thankful that the price of eggs is so high.

The building known as Mexico's National Theatre is steadily sinking. What's the use of trying to elevate the stage?

There is talk of an old age pension system for Canada. This may prove to be the very thing for the long-delayed reform of the Senate.

The dollar is said to be losing power in the matter of purchasing, but it is still the almighty dollar so far as causing us to pursue it is concerned.

Lecturing at old London, an expert on military strategy prophesied that the Pacific Ocean will be the scene of great international conflicts. Once more—"What's in a name?"

Awful, Isn't It?—"Chinamen won't need to be so careful now," said the merry jester.

"Why?" asked the unsuspecting friend.

"They used to have to mind their p's and q's," said the m. j. "But now they've cut off their queues."

A University Hoax.—Rather a good story is being told around Queen's University at the expense of arts '15. It seems that one day last autumn W. P. J. O'Meara, the august president of that brilliant year, received a letter from Montreal stating that a meeting was to be held there at an early date to discuss a style of student gown. The letter, in due course was read at one of the year meetings, and the president was deputed to represent his class.

On arriving in Montreal he took a cab to the address given, full of ideas about student gowns, and conning over the speech with which he hoped to

win the plaudits of the gathering. His surprise and chagrin may well be imagined when he found himself dumped at a fourth-class hotel on the outskirts of the city with no sign of a committee. He suddenly awoke to the fact that he had been the victim of a well-planned hoax. Needless to say, his report before the year on his return was short and to the point. It was decided to hush the matter up, but some one could not stand the pressure, so blurted out the whole tale.

A New Menace.—Health authorities have discovered a new menace to the health of the nation. It is "dangerous matches."

What kind of matches? International?

"Suggestions, 1912."—Under that title Mr. H. D. Bayne, special agent of the Canadian General Electric Co. and the Canada Foundry Co., has issued several paragraphs containing good hard sense. A few years ago Mr. Bayne got out a couple of hundred sheets on which were printed New Year paragraphs of the kind that make men think and also do better work. He sent the sheets to his friends, and he has continued that custom ever since.

This year it took 2,500 of the beautifully printed hangers that he has issued to supply the demand. Business people seem to appreciate his philosophy, and so the great demand has arisen. Mr. Bayne's paragraphs this year are as follows:

Teach thy tongue to say, when necessary, "I do not know."

Many a man who lives by his wits has a half-starved look.

One cannot hope to escape snares through life, but one has no excuse for holding fast to illusions.

A stiff conscience is better than a stiff arm.

"Je suis bien meilleur depuis que je ne suis pas aussi bon." C'est le dicton des souliers neufs et des hommes usés.

The elevator to success is generally "stuck"—try the stairs.

In the temple of a great and good life, most of the bricks are small.

Always try to raise the fallen; you may need a push yourself.

Experience is a good teacher, but she sends in terrific bills.

All men are equal before the law,

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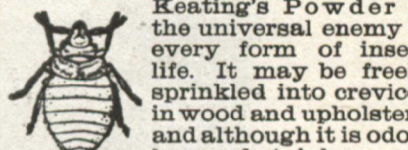
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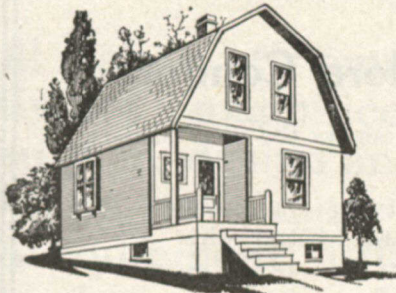
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Sovereign Construction Co., Limited, 848 Lumsden Building, TORONTO

but not quite equal in getting around it.

Drown all doubts and fears in the duties of the present, and solve all difficulties by steady, persistent work.

Pity This Prisoner.—"He stood in

tears throughout the hearing," is the Toronto Telegram's realistic way of describing a prisoner in Toronto's police court.

That implies serious neglect on the part of the police authorities. The least they could do would be to see that the poor fellow had a dry place to stand—a dry dock, so to speak.

Old-Time Humour.—The Daily Telegraph of St. John, N.B., recently was shown by Mr. G. L. Purdy of that city a copy of the "New Dominion and True Humourist," published at St. John on August 10, 1867. The Telegraph gives samples of humour from that old-time publication. They may help us to arrive at a conclusion as to whether Canadian humour has really fallen on evil days. Here are some paragraphs that were given as rue rules and suggestions for musicians:

"It is highly important to cultivate the ear at this season of the year—ears of corn can be cultivated at very little expense.

"Never drum on the piano as it is very offensive to the drum of the ear.

"In duetts—if you are alone—play with Anna-mation, and do it well. Always be particular to show fingering, especially if it is a brilliant one."

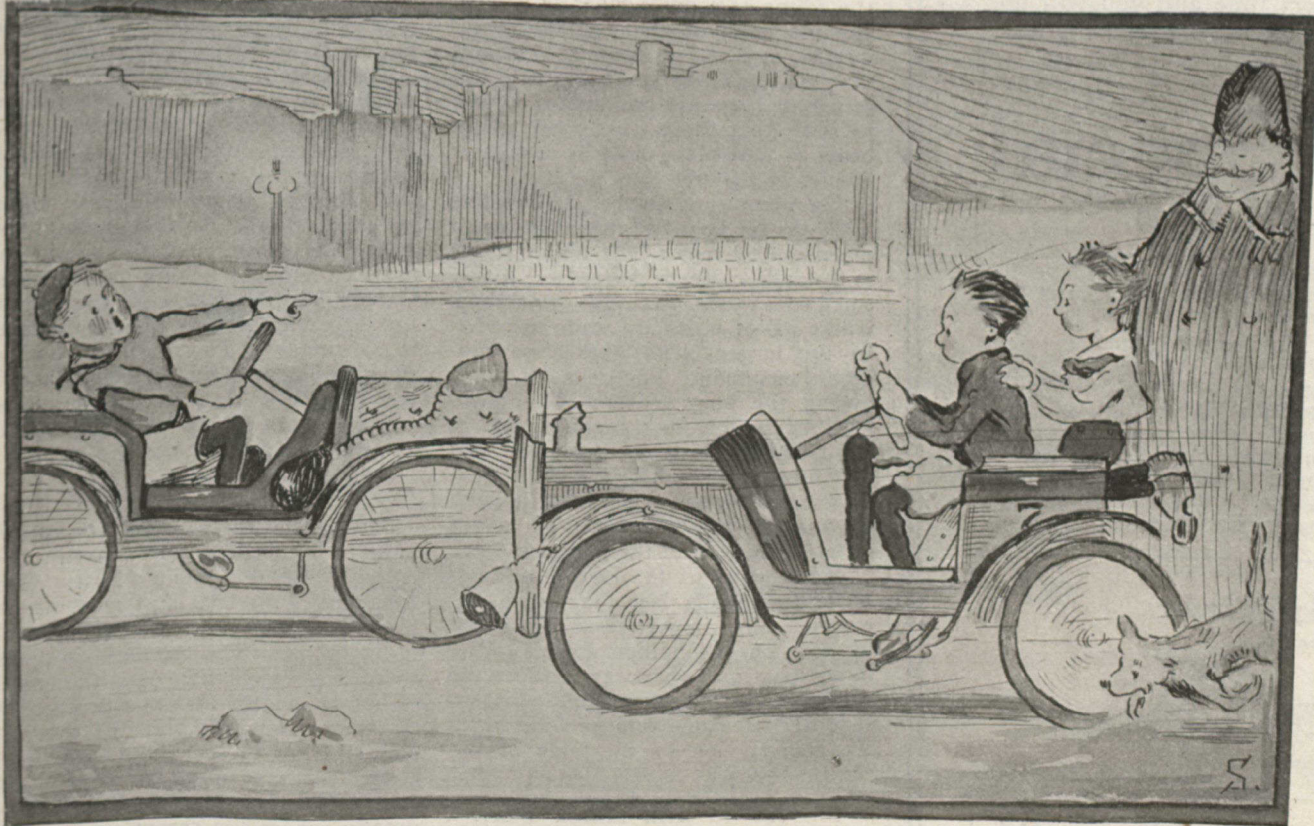
How They Differ.—Daily papers, like doctors, differ. As, for instance, their reports of what the imprisoned banker, C. W. Morse, said when told that he was liberated.

No. 1.—"When told of his release Morse murmured, 'Thank God!'"

No. 2.—"When informed he was free, Morse said weakly, 'I'm glad!'"

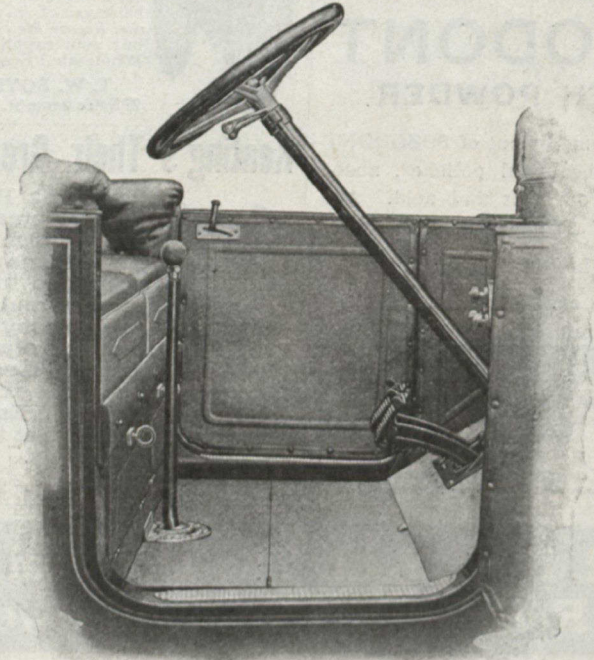
No. 3.—"When the news reached Morse in prison he was too weak to make any comment."

Pay your penny—take your pick.



THE SPEED LIMIT
"Look out, Jimmy! There's the cop!"

Drive the REO Way



More Safety---More Comfort

Study the picture closely. It shows the most modern achievement in Auto Control.

The driver sits at the left side—the proper side. He can see the road better—driving is safer and easier.

The front seat passengers can alight from either side—handier isn't it than walking round the front? The doors are not blocked by levers.

The two pedals control the clutch and both brakes. The left pedal operates the clutch and the service brake—the right the emergency brake. The driver has both hands free for steering—more safety.

The change-speed lever is located in the centre of the car near the seat and quite out of the way. Driving a Reo Special seems natural to one who has always driven a right-hand car.

Drive a Reo Special for a short time and you will understand why left-hand driving is rapidly being adopted by the better cars.

The REO Special

30 h.p. Touring Car \$1500

The Reo Special is built with a plain, beautifully finished body. The fenders and running board form graceful sweeping curves. The sides are free of handles and levers. The metal trimmings are all finished in nickel. The front is ventilated.

The motor is the long stroke type with 4-cylinder—4 x 4½

cast in pairs. This type insures perfect cooling and low gasoline consumption.

Demountable Rims are used. Wheelbase 112 inches—34 x 4 tires. Bosch Duplex Magneto. Multiple Disc Clutch. The price includes all standard equipment, and in addition a top with side curtains and envelope, windshield, speedometer, and robe and foot rail.

The REO Special

with full equipment.

5-pass. Touring - - \$1500

4- " Demi-Tonneau - 1500

2- " Torpedo - - 1425

f.o.b. St. Catharines.

THE REO SALES COMPANY, - - St. Catharines, Ont.

THE VOGUE OF THE MOTOR BOAT

By MARITIMER

THE motor boat is the automobile of the water—except that the owner has no tire "blow outs" or speed fines to worry him. Both the automobile and the motor boat came into vogue in this country about the same time. Sixteen years ago, Canada first heard the panting of a gasoline engine. With the appearance of this invention, a peculiar coughing craft began to cause consternation among the wild fowl of our waters. The land also was made perilous and hideous by the irregular peregrinations of anomalous vehicles which omitted much smoke and smell.

It was the discovery of the gasoline engine and its application to the problem of movement which made possible the motor boat and the automobile. A huge tribute might be paid to the gasoline engine. It has made real to us the poetry of motion: the joy of the white, open road, the exhilaration of thirty-five miles an hour on smooth waterways, the mystery of the paths of air.

MOTOR BOATING POPULAR.

The sport of motor-boating has grown in popularity very rapidly. Indeed, ownership of motor boats has become a matter of civic rivalry. Last summer, an editorial writer on this paper made casual reference to the fact that a certain town in Ontario, situated on a river, had so

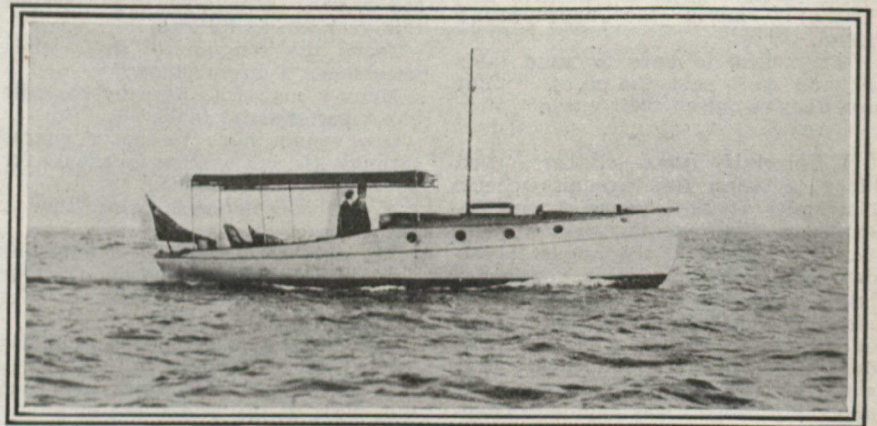
many motor boats. A few days later, the editor of a daily paper in a town, situated upon another river, waxed wrathful and urged upon his readers that his town was being unjustly discriminated against, and quoted figures to show that there were more motor boats in that place than in any other hamlet in Ontario.

and that sort of thing. He feels as comfortable on board as, smoking his pipe upon the verandah at home—and he has an infinitely better time. The modern, luxuriously appointed motor boat makes it possible for an ordinary citizen, at an outlay of a few hundred dollars, to possess the advantages of a private yacht. He may take an ozone bath in it when his office closes. In the evenings, he may chug away from the smoke of the city and get a look at the stars. On holidays, he may take the family for long excursions. The motor boat is so simple! There is no rowing, no paddling, no sail to look after; you watch the boat clip off the miles. And when all is fair weather, she is as safe as a parlour car.

TYPES OF MOTOR BOATS.

There are three chief types of motor boats—the runabout, the cruiser, and the racing boat. The runabout is the boat that most people buy. It answers the purpose for all ordinary use. The runabout is open; there are no cabins. In the more elaborate models, awnings protect the occupants from the glare of the sun. The speed of the runabout goes from twelve to thirty miles an hour. The cost of this type of boat has been greatly reduced in recent years. You may buy a single cylinder runabout for \$450. If you are extremely fas-

(Concluded on page 23.)



Cruiser "Seldomin." Raised deck cabin cruiser. Most popular type of cabin type.

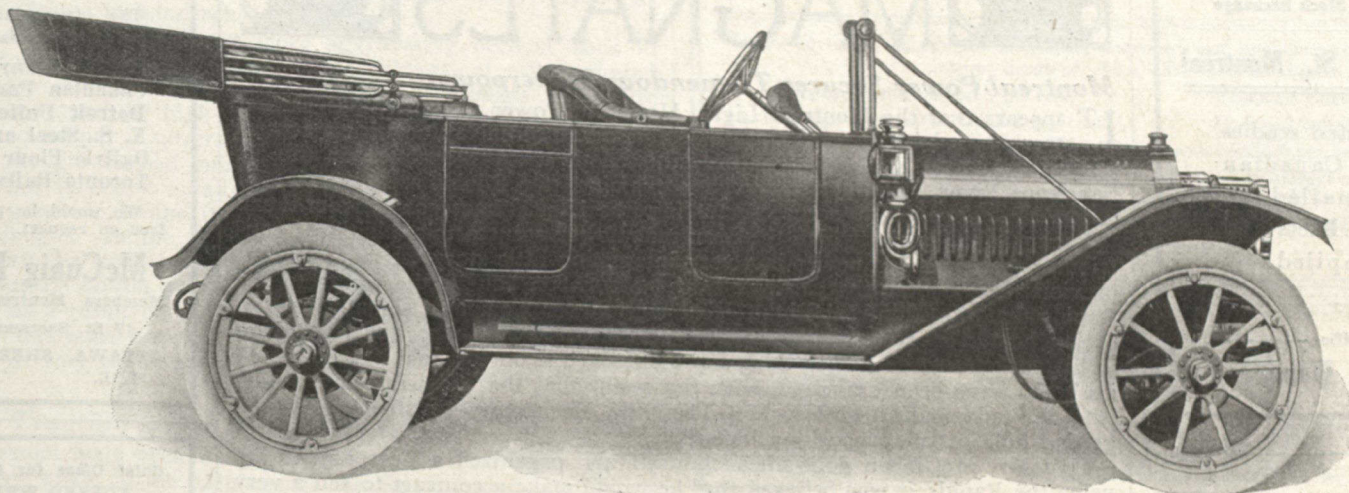
Photograph by courtesy of Marine Construction Company, Toronto.

many motor boats. A few days later, the editor of a daily paper in a town, situated upon another river, waxed wrathful and urged upon his readers that his town was being unjustly discriminated against, and quoted figures to show that there were more motor boats in that place than in any other hamlet in Ontario.

The increasing number of devotees to the motor boat has naturally meant extension of motor-boat manufacture in Canada. Every big town within smell of water has its workshop, where motor boats are made to order. In the larger cities, there are concerns employing hundreds of men during the busy season. The problems of motor boat manufacture in the Dominion have a relation to that of automobile building. The Canadian market is as yet not large enough to warrant much division of labour or specialization in the industry. For instance, most of the marine engines made in Canada last year were imported. The importations amounted to close on one million dollars. The motor boat manufacturer, as does the motor car manufacturer, buys his engine abroad, and confines himself to the construction of the body of the car or boat.

COMFORT ON THE MOTOR BOAT.

The motor boat and the automobile in this country have developed under similar conditions in at least one re-



48 h. p. Six-passenger Touring Car

Tudhope "Six" 48 h.p.



THE Tudhope Car will make a stir among Canadian buyers in 1912. Always a magnificent car, it has taken on new beauty in design and finish. Always easy-riding, it is now more comfortable. Always leading in equipment, 1912 sees it still in advance. The Power Plant, always dependable, is even more efficient and more reliable.

Let us look over the Tudhope "Six" as an example of Tudhope value, and see whether the claims we make are justified in fact. Let us see wherein this Canadian built car actually embodies high priced features not to be expected nor possible in imported cars at the same price.

THE SIX CYLINDER MOTOR

Take the new long-stroke motor with enclosed valves. A perfectly balanced power plant, it runs with scarcely a sound or tremor. While it has ample power—48 h.p.—enough to "pick up" quickly or to take the big hills—the engine is not so heavy as to add undue weight to the car. The overlapping power-impulses give it a distinct advantage over "fours" of the same horse power—the power is more flexible while the gasoline consumption and tire-wear are, if anything, less.

And speaking of tires, remember that all Tudhope cars are over-tire-d. Check them up and see. *The tire capacity of every car is greater than the weight of the loaded car.*

A Bosch Dual Ignition System supplies two independent sources of current for perfect and sure ignition. The lubricating system is Automatic—thorough and convenient.

ALL ROADS ARE SMOOTH

A ride in the Tudhope says more than paragraphs of description. The tonneau is very deep, and consequently roomy and comfortable. But the real joy of riding in the Tudhope is the absence of road shocks and rocking.

The wheel-base of 127 inches and the large 37x4½ inch tires bridge the uneven spots in the road. But that is not all. Absolute freedom from bumping would not be possible were it not for the care we exercise in building the chassis and in choosing the material which goes into the springs. A double-drop frame lowers the weight-centre of the car and reduces swaying, without affecting the road-clearance. Shock Absorbers of the best type add the final touch of completeness to the easy-riding qualities of the car.

The use of Nickel trimmings, black enamel lamps with nickel fronts, and black gas-tank add much to the beauty of the Tudhope. The tonneau is upholstered with the best hand-buffed leather, is leather-lined to the height of the doors, and is furnished with nickel robe and foot-rail.

CONTINENTAL DEMOUNTABLE RIMS

Every Tudhope Car has Continental Demountable Rims and an EXTRA TIRE and rim. A tool-box of pressed steel is located on the running-board, where it is easy to reach, and yet does not interfere with access to the tonneau-doors.

Tudhope "Four" 30-36

110-in. wheel-base, 35 x 4 in. tires, nickel trimmings, Continental Demountable rims.

5-passenger Touring - - - \$1,625

2- " Torped Roadster 1,560

f. o. b. Orillia

Price includes Special Tudhope equipment, speedometer, top and windshield, and extra tire and rim.

Two-Year Guarantee

Every Tudhope Car is backed by a guarantee of the broadest kind, protecting Tudhope owners for two years from the date of purchase.

An Extra Tire is Supplied with Every Car

Tudhope "Six" 48

127-in. wheel-base, 37 x 4½ in. tires, nickel trimmings, Continental Demountable rims.

6-passenger Touring - \$2,215

6- " " - 2,150

2- " Roadster - 2,150

f. o. b. Orillia

Price includes Special Tudhope equipment, speedometer, top and windshield, and extra tire and rim.

Ask for 1912 Catalogue. If there is no Tudhope dealer in your locality, write to us direct

The Tudhope Motor Company Limited, Orillia, Canada

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Total Assets \$110,000,000

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MONEY AND MAGNATES



Montreal Power Secures Tremendous Waterpower.

It appears that the Montreal Light, Heat and Power Company has further strengthened its position on the Island of Montreal by acquiring control of the Cedar Rapids, which are situated up a short distance on the St. Lawrence River. Engineers who have examined the Rapids state that it will ultimately be possible to secure something like 150,000 horsepower from them. Back of the deal by which the Montreal Power secures this additional contributor to its earning power is a very interesting little story. It appears that previous to the time that Mr. D. Lorne McGibbon bought the rights to the Rapids that the Montreal Light, Heat and Power Company actually had an option on it themselves, but somehow or other the man who had the option in his pocket for the Power Company overlooked it on the final day on which it should have been exercised, with the result that the following day, which was a Sunday, afforded Mr. McGibbon the opportunity of stepping in and getting hold of the proposition himself.

Had Mr. McGibbon gone ahead himself and organized a Company to develop the Rapids, it was believed that he would make a contract to sell a very large amount of the power to the Montreal Light, Heat and Power Company, as he did not intend that his new Company should become a distributing company in Montreal; but by the present deal the Montreal Light, Heat and Power Company takes over the whole thing and likely will carry through the original plans prepared for Mr. McGibbon and his associates in connection with the initial installation work, from which it is expected to derive something like 50,000 horse-power.

* * *

Why Bank Stocks Are Advancing.

FOR some months past the stocks of practically all the larger Canadian chartered banks have been steadily reaching higher levels. The principal factor behind the upward movement would seem to be that there is scarcely a large banking institution that might not be included in some deal or other one of these days. Perhaps a still more important factor results from the fact that most bank stocks for the past year had sold at a very low level as a result of the number of bank failures that occurred in the country and which had brought about the consequent undesirable development of double liabilities to shareholders. It was following these failures that a lot of investors decided to part with their bank holdings, and when one considers the moderate revenue that is obtained from them one can readily appreciate how opposed to assuming double liability a great many investors would be. Under such circumstances it was only reasonable that a number of stocks should sell very much lower than was warranted by the actual conditions. But now things are moving in an entirely opposite direction and owing to the larger dividends which the banks are now in a position to pay and the additional rights that are to accrue to shareholders from further issues of stock, it would not be surprising to see the present investment demand continue for some time.

* * *

A Deal of Deals.

THERE have been so many surprising developments in connection with the Montreal Tramways deal that people are now referring to it as a deal of deals. The whole thing has already made so many twists and turns that one of these days the old shareholders of Montreal Street will wake up and wonder what kind of a corporation it is in which they have their stock.

After the plans were put through by which the new crowd got hold of Montreal Street, many months were spent working out details and arrangements by which the Montreal Tramways Company was formed with the intention of just bringing together all the traction companies on the Island of Montreal, and the old shareholders of Montreal Street were attracted into the deal owing to the fact that all the traction systems would be in the one concern. Now, however, the largest development shows that there is to be a holding company, and the old shareholders of Montreal Street will find it pretty difficult to discover where the revenues of the Montreal Street Railway itself are really going to. The new holding company, which will be known as the Montreal Tramways and Power Company, will, it is said, not only control the Montreal Tramways Company and the many companies included in it, but also the Canadian Light and Power and a number of smaller companies which have been recently acquired by the latter concern.

The crowd who were in control of the majority of the stock of the new Tramways Company are believed to have already exchanged their securities for those of the new holding company, and as it also so happens that they hold the controlling interest in Canadian Light and Power stock they have also exchanged this for that of the new holding company. All this was accomplished some days ago.

As yet no circular has been sent to the shareholders of the Tramways Company, notifying them of the basis on which the exchange can be made or giving any details as to what it is proposed to make the capital of the new company.

* * *

A Money Loser for Canadians.

IF one were to ask offhand what class of American stocks Canadian interests have lost the most money in on the Montreal Stock Exchange, it is altogether probable that the answer would be, in American railway and power concerns. In making such a statement they would likely have in mind the tremendous losses already sustained by Canadians in Detroit United Railway and in Toledo Railway and Light.

This Detroit United has certainly been a sore crack for Canadians, and the funny part about it all is that the earnings of the Company month after month have been so good that the shareholders felt that better things were coming, but every time there was a clash between the City of Detroit and the old traction system the Railway seemed to get the worst of it. The past couple of weeks have witnessed some very sharp breaks in the price of the stock of Detroit United, following on the decision reached by the voters of Detroit that they would not even allow the Detroit United to have an extension of

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Our Statistical Department has compiled a very complete review of Standard Canadian Securities.

The twenty-nine companies reviewed include the following:

Canadian Car and Foundry.
Canadian Pacific Railway.
Detroit United Railway.
N. S. Steel and Coal.
Ogilvie Flour Mills.
Toronto Railway.

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Has earned in profits for its policyholders

\$2,262,158

Being 23.43 per cent. of the premiums received for that period

Profits Earned in

1906	1907	1908	1909	1910
\$333,325	\$381,146	\$428,682	\$501,922	\$615,083

Profits Earned in per cent. of Premiums Received

1906	1907	1908	1909	1910
20.9%	21.99%	22.36%	24.49%	27.39%

HEAD OFFICE :

WATERLOO, - ONT.

franchise even on an agreement for a straight 3-cent fare with universal transfers. Since then the City of Detroit have made it apparent that they are determined to continue the fight against the Company more aggressively than ever before. All this has caused a great deal of unrest among the shareholders. The selling of the stock has, of course, gradually uncovered a number of weekly margined accounts, and the cleaning out of these has again brought severe losses to hundreds of Canadians.

The present situation is made all the more aggravating because back in 1907, when the Detroit United, owing to a general tightness of money, found it absolutely necessary to pass their dividend, it was Canadians who were carrying all the stock around the high price, and once it started on its downward course from around par it never stopped until it got around 30, so that even a fellow who thought he had margined his account way down to rock bottom was in the end forced to stand aside and see his account absolutely wiped out. In the previous decline it was almost entirely French-Canadian traders who were caught. In the present instance a lot of English people have been caught with the stock as well, owing to the fact that a short time ago a couple of Montreal houses participated in a bond issue for the Detroit United system, and as a result of the improved position the Company would be in as a result of this bond issue they advised a lot of their clients to get aboard of the stock at very considerably higher prices.

* * *

South American Traction Large Money-makers.

CANADIAN investors have been fairly amazed at the tremendous strides which have been made in the earnings of the South American traction propositions in which they have become interested during the past five to eight years.

In the case of Rio de Janeiro Tramway, Light and Power Company it is almost impossible to gauge how fast the concern has gone ahead, but some idea of what it has done may be gathered from the fact that for the fiscal year of 1911 the Company's earnings will be three times as much as those of the Sao Paulo Railway, Light, Heat and Power Company. Of course the Rio Company is still in the process of development and its operating costs are considerably higher than those of the older concern. Rio for the year 1911 will show an increase in aggregate net earnings of \$1,374,113, while the Sao Paulo Company will show an increase of \$362,661.

* * *

Grand Trunk Going to Boston.

CANADIAN railways circles have been greatly interested in the plans which the Grand Trunk has announced in connection with its intention to go into the City of Boston. The new departure is undoubtedly an enlargement of the plan to get into Providence, Rhode Island. Perhaps the most interesting feature in connection with the proposal to go to Boston is that the Mellen lines which now practically control every portion of the State of Massachusetts, are so unpopular in Boston that all the public bodies are welcoming the advent of the Canadian railway. The Transportation Committee of the Chamber of Commerce has already recommended that the plans should be approved of, while the Port Directors have stated that the Board would assuredly provide room for the Grand Trunk in the harbour of Boston provided they carried through their proposed plans.

CUPON.

THE VOGUE OF THE MOTOR BOAT

(Concluded from page 20.)

tidious about the brass and furnishings of your boat, \$5,000 will suit the limit of your desires. For \$2,000 you may purchase a boat with an engine and equipment which will give every satisfaction.

A motor boat cruiser is a boat with cabin accommodation. A slight examination of what has been done towards developing this type, shows what a contribution is the motor boat to pleasure craft. Sail-boats were wont to be used as yachts before the advent of the motor boat. The cabins of the old windjammers were often odorous with damp. They were gloomy, these lamp-lighted cabins. They couldn't stand much ornamentation for the boat got too many hard jolts as it rocked in the trough of the sea. The sailing-yacht was primarily a man's boat. The feminine touch was conspicuously lacking.

The motor yacht is a miniature ocean liner. Even on the smaller ones electric lights, bath rooms with running water, carpets and portieres are regarded as requisites. Of course there are very primitive motor boats of the cruiser type which have none of these things. But motor boat manufacturers will tell you it doesn't pay to buy a cheap cruiser; take a runabout instead. A real cruiser will cost you \$12,000 at least. Boats of the cruiser type are limitless in price. There are millionaires in Canada who possess yachts which cost them \$100,000. The outlay for a motor yacht all depends upon the appointments which your taste requires. If you want your interiors decorated in gold tints, and furnished in Eastern woods, you have got to pay the price. In the

cabin type is seen at work the gasoline engine which made such a boat a reality. The engine does far more than kick the boat ahead. It furnishes the electricity, which touches fire to the light far upon the mast, and the soft lights of the cabin. It "bails out." It heats the boat when autumn chills come on.

The most spectacular improvements in motor boat manufacture of recent years have been made in racing boats. The Dixie IV., the boat which captured the prize in the International Trophy Race last year, made a speed of 45 miles an hour. The hydroplane is the swiftest motor craft so far afloat. It is so constructed that it is lifted bodily by the action of the water on the hull. The principle upon which it is governed, is that of the skipping stone.

You have stood by the water's edge and skipped stones. What causes the stone to skip is the pressure on the bottom of the stone which lifts it out of the water. The hydroplane in smooth water makes a better showing than the ordinary displacement boat which never leaves the surface of the water. As its speed increases, it stretches more and more out of the water. The amount of its surface in contact with the water is thus reduced and also that part of the boat which ploughs the water. Total resistance decreases constantly; the speed of the boat increases. Last year the leading American racing boats, Sand Burr II., Reliance IV., Kitty Hawk, Guess Not, Disturber II., and Dixie IV., were all hydroplanes. Displacement boats do not cut much figure with these distance annihilators.

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1st. Mortgage Industrial Bond (with bonus) 6 per cent

Equal amount invested in each returns at present prices an average of over 6 per cent.
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The Travellers' Cheques issued by this Bank are a very convenient form in which to provide funds when travelling. They are issued in denominations of

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

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

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

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Debentures for sale bearing interest at FIVE per cent. per annum, payable half yearly.
Capital and Surplus Assets, \$1,340,000.00
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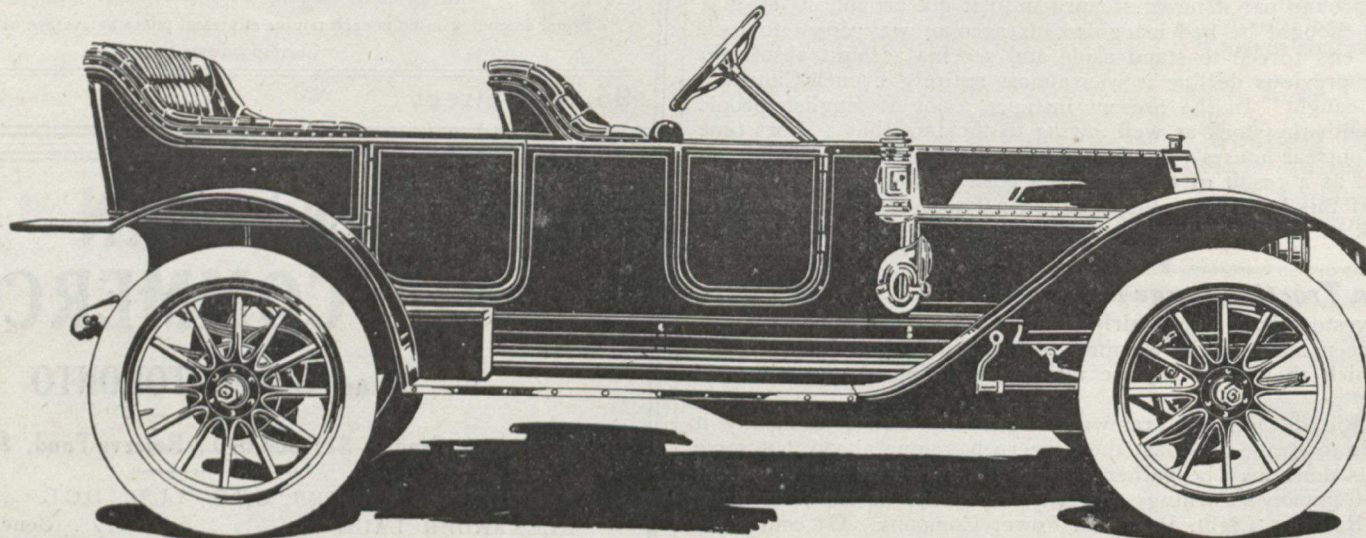
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Model J.M. 45-50 H.P. 7 Passenger---120 inch Wheelbase---Fully Equipped---\$2550 F.O.B. Hamilton

The Coming Sensation at the Motor Shows

SPECIFICATIONS

Axles—Front, I-beam section; rear, full floating. Brakes—Two separate independent sets on rear wheels. Carburettor—Stromberg Type "A." Clutch—Thermoid faced cone. Cooling—Centrifugal pump. Drive—Propeller shaft. Fuel Supply—Gasoline, 25 gallons. Ignition—Mea Dual. Lubrication—Plunger pump, oil supply

in crank case, 2 gallons. Motor—Horse power 45, bore 4 1-2 inches; stroke, 5 inches; cast enbloc. Speed on Direct Drive—5-60 M. P. H. Springs—Special alloy steel; front, semi-elliptic; rear, three-quarter elliptic. Steering—Worm and sector, 18 in. wheel; Tires—35 x 4 1-2 inches. Transmission—Selective; three speeds forward and reverse. Weight—2,650 lbs. Wheel Base—120 inches. Centre Control. 51

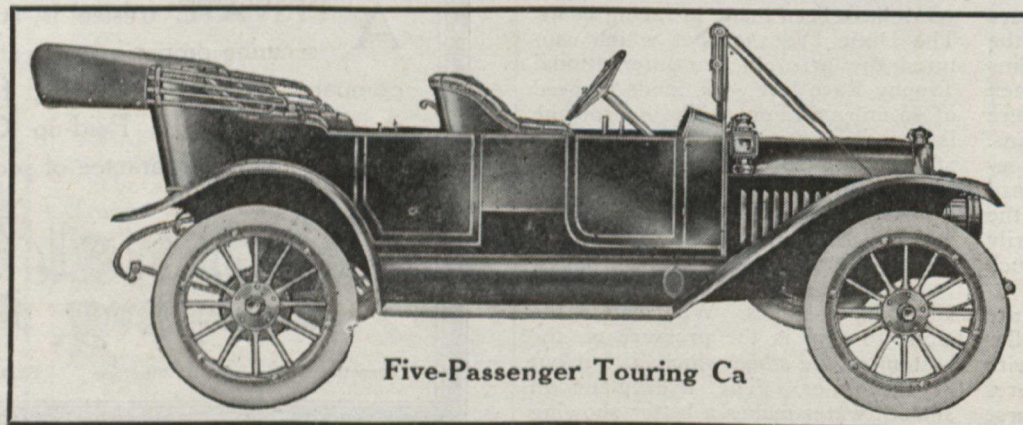
EQUIPMENT

Warner Speedometer—English Mohair Top and slip cover, Side Curtains, Windshield, Robe Rail, Footrail, both in Tonneau and front seat—Electric Horn—Prestolite Gas Tank—Gas Head Lights, Oil Side and Tail Lamps, License Holders on front and rear—Gasoline and Oil Gauges on Dash—Gasoline Separator on gasoline tank—Ignition obtained with the famous Mea Magneto Dual System, with kick switch in Dash—Model "A" Stromberg Carburettor, all bright parts full nicked—Full Honeycomb Radiator.

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Five-Passenger Touring Ca

SERVICE.

There are over 80,000 Buick Automobiles running in the U. S. and Canada to-day. For 40 years and more McLaughlin vehicles have been sold to and used by Canadian buyers. We employ the Buick motor in all our cars, and hold the Canadian road and track records for speed and stamina. You cannot err by adding your name to that of the 80,000. We own and operate a chain of branch houses throughout the Dominion for the care of our machines. Repairs carried in quantity at all principal points. No vexatious delays. Vancouver, Calgary, Regina, Saskatoon, Winnipeg, London, Hamilton, Toronto, Belleville, Montreal, St. John.

Remember, quality remains long after price is forgotten.

Just what you have been looking for. A touring car of original design, exceedingly comfortable and roomy, a fine substantial appearing machine, up to the last minute in equipment, in every respect a model car, and at the alluring price of \$1530 is very tempting. It has 108" wheel base, 56" tread, wheels are of artillery type, with demountable rims, 35 x 4" tires, unit power plant—four cylinders, four cycle, babbitt-lined bearings, thirty horse-power motor, water cooled, driven by centrifugal pump, lubrication by automatic splash system. Standard equipment, foot accelerator, muffler cut out, concealed change lever, three speeds and reverse. It is upholstered in genuine hand-buffed leather and is one of the handsomest and most durable cars turned out this season. See our exhibit at the Toronto and Montreal shows.

OTHER MODELS.

34—A snappy, low-priced roaster, 102-in. wheelbase, 32 x 3½ tires, 24 h. p., selective transmission, 3 speed forward and reverse. \$1,150.

35—A neat, roomy five-passenger touring car, 24 h. p. \$1,300.

43—A beautiful large 40 h. p. five-passenger touring car, tires 36 x 4, long wheel base, rear seat, 48 in. wide, inside upholstery. Electric light, in all 5 lamps generated from separate dynamo. \$2,350.

28—An entirely new type, 30 h. p. gentleman's roadster. See it at our repositories. It is one of the graceful kind. You'll like it.

McLaughlin Carriage Co., Limited

OSHAWA, ONT.

SAM POSNER'S PHILANTHROPY*(Concluded from page 8.)*

down, but viewed them with concealed delight.

"How are you, Kraussman?" said Sol, extending his hand, at the same time smiling broadly.

"Fine, Mr. Berger," said Kraussman. "I see there is an opening for a designer, and I want to apply for the place."

Meanwhile, Julius picked up the telephone and called Jaffee & Janowitz.

"That you, Mr. Janowitz? This here is Julius. I heard you want a new designer. Can I have my old job back? . . . What is that!!! You already have a man!!!" He banged up the receiver.

"Sorry, Kraussman," Berger was saying, "I aint got it nothing against you, but I already hired it a new designer."

"Ai Tzuris!" wailed Kraussman, but Julius wasted no time in idle lament. He made a dash for Posner, who, after one horrified gasp, had turned to make good his escape, and would have succeeded but Kraussman headed him off.

"Buttinsky! Robber! Fakir!" cried Kraussman, while Julius got in a stinging blow which made Posner give up all idea of escape and made him turn, not only to defend himself, but to get revenge for all his wasted efforts.

"That's gratitude for you!" he said furiously and blacked Julius's eye.

He did it so suddenly that Julius was momentarily staggered and Kraussman sprang to the rescue. In another instant all three were fighting like cats.

"Hey! Stop it! Quit!" yelled Sol. "I'll make you arrested for busting the peace! The nerve of you, fighting in my office. Raus mit youse!" But they were too busy to heed.

The bookkeeper threatened to faint, the operators one and all left their machines and came on the run to crowd around the doors and watch the fray with delighted grins, and Sol, more discreet than valorous, kept well out of the way.

Finally, Sam succeeded in knocking the breath out of Kraussman, who sat on the floor looking decidedly dazed, while Julius leaned weakly against the wall and held his swimming head in both hands.

Sam's eye was swelling, his collar was gone, and his coat was torn, but he stood in the middle of the room with fists clenched ready to continue if need be, proudly master of the situation.

"I hopes it you got enough," said Sol sarcastically, including both victor and vanisher in a baleful glance. "There aint no use you fellers jumpin' onto Posner. You oughta have it a sympathy for him, he aint got no job neither. He is right now also fired."

A Farmer's Protest.

Qu'Appelle, Sask., Jan. 20, 1912.

Editor Canadian Courier:

SIR,—I notice in a recent issue of your interesting newspaper, in commenting upon the immense profits made by Canadian banks, you state that the causes of these profits are the small interest paid upon deposits and the small wages paid to the lower clerical staff. I might point out to you one cause you omitted, that is the heavy rate of interest charged upon loans. I might say that the rate here upon loans to farmers of from \$50 upward is 8 per cent., and as they only loan for three months, interest is compounded four times a year. This is usury pure and simple, and accounts for their large profits.

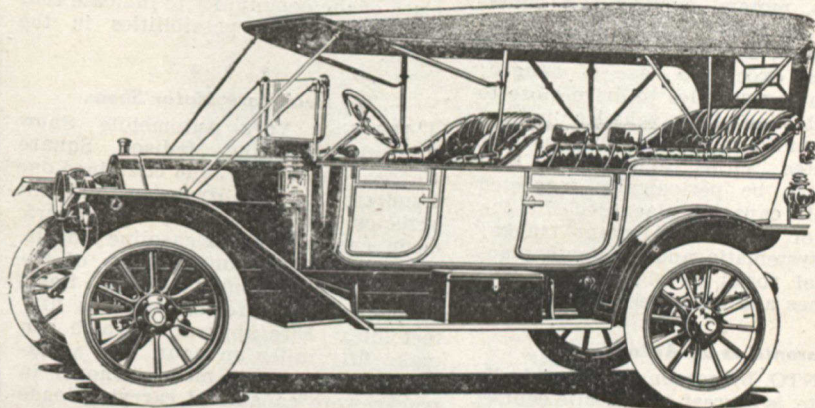
WESTERN FARMER.

An Amalgamation.

P. T. LEGARE, LTD., of Quebec, and P. Gadbois & Co., of Montreal, have consolidated under the name of the Legare-Gadbois Automobile, Limited. They will handle the following cars: Imperial, Warren, Mitchell Lewis, Flanders, E.M.F., Cole, and Marmon. Mr. M. J. Gadbois is general manager.

Russell

Made up to
A STANDARD
NOT DOWN TO
A PRICE



ITS wheel base—120 inches. Its big tires—36 x 4 inches front and rear. Its spacious body for seven passengers—seats with deep natural sloping, delightfully comfortable cushions. Its SELF-STARTER doing away with cranking; this car starts from the seat, and is as easy to start for your wife and daughter as for yourself. And yet, with its seven-passenger capacity this is not a heavy, expensive car to maintain. It is easy on tires, on oil, and on fuel.

Russell Seven-Passenger Has the Following Equipment Included in Its Price :

PANTASOTE Top and Side Curtains ; Top Envelope ; Folding Glass Front ; Speedometer ; Two Extra Removable Seats in Tonneau ; Foot Rest and Robe Rail ; Self-Starter ; Gas Head Lamps and Prest-o-lite Tank ; Side and Tail Oil Lamps ; Single Tire Irons, with well in running board ; Pump ; Tire Repair Outfit ; Full Kit of Tools ; Jack.

THIS car is without any doubt an extraordinary value, and establishes a record in motor car manufacture. Not in one iota is it below the high Russell standard in workmanship and material. It is the car of 1912 for the man who wants a roomy, up-to-the-moment car which he can use for either seven or five passengers and maintain at a low cost.

Come to our nearest branch or agency and see this car. Let us take you out in it and show you what immense power it has on the hills, how smoothly and quietly it runs, and how easily, how very easily it handles in street traffic. We urge you to order early. We know that our capacity will be taxed to the utmost, and orders placed now have the big advantage of early delivery.

Send to-day for the catalog giving complete details.

Look for this Car at the Big Automobile Shows

RUSSELL MOTOR CAR CO., LIMITED, West Toronto
Makers of High Grade Automobiles

Branches : Toronto, Montreal, Hamilton, Winnipeg, Calgary, Vancouver, Melbourne, Aust. Agencies everywhere.

MOTOR CHIT-CHAT

Traffic Regulations.

THE Touring Club of America and various road congresses have been offering suggestions for the regulation and control of traffic. The idea underlying all the suggestions is that there should be one system for the whole of America. Under such circumstances motorists passing from one city to another would find the same speed limitations and the same police signals, thus eliminating confusion and embarrassment.

Among the suggestions are one lighted lamp on the left front and one red light on the rear; no dazzling head-lights to be used in towns and cities; equal rights for horse-drawn vehicles, motors, cyclists and equestrians; no muffler cut-out in cities; all warning signals to be abrupt, and not used except in case of danger; slow-moving vehicles to drive close to the curb and fast vehicles in the centre; uniform speed regulations for all states, cities and towns; all bridges to be periodically inspected and their capacity placarded for the benefit of commercial motor trucks; and a systematic and adequate placarding of roads by sign-boards, giving names and distances.

Toronto as an Auto Centre.

TORONTO, by reason of its mild climate, is a great automobile centre. Five years ago practically every automobile was laid up for the winter months. Now seventy-five per cent. of the cars are used all the year round. No less than sixty different makes of automobiles are now sold in this city. This is about twenty more than were represented last year.

Foreign Shipments.

BOTH Canadian and American automobile manufacturers are shipping largely to foreign countries. A short time ago the Overland Company, of Toledo, shipped a train-load of cars destined for foreign ports, via New York. The list was as follows: Australia, 33; New Zealand, 15; Tasmania, 3; South Africa, 2; Brazil, 2; Holland, 2; Porto Rico, 7; Uruguay, 5; Peru, 5; England, 17; and the Philippines, 2.

Speed Limit.

IN the early days of the automobile nearly every country and municipality adopted laws of a speed limit for motorists. These laws are now found to be impracticable and are being abandoned. For example, New York State is following the European practice in a law which came into force on August 1, 1911. The chief section of this law reads as follows: "Every person operating a motor vehicle on the public highways of this state shall drive the same in a careful and prudent manner, and at a rate of speed so as not to endanger the property of another or the life or limb of any person; provided, that a rate of speed in excess of thirty miles an hour for a distance of one-fourth of a mile shall be presumptive evidence of driving at a rate of speed which is not careful and prudent."

This practically means the abolition of the speed limit, and so far as can be discovered it is working well. No doubt Canada will follow suit, either by increasing the speed limit or abolishing it all together. At the present time the speed limit in Canada is fifteen miles an hour outside cities and towns. In the United States it is 21 miles (average); in Austria 28 miles; Belgium 20 miles; France 20 miles; Great Britain 20 miles; Holland 12 miles; Italy 25 miles; Switzerland 20 miles, and Spain 20 miles. In seven states of the Union the law is the same as in New York, stipulating only that the speed shall be "reasonable and proper," with a maximum which if exceeded shall imply negligence. Germany merely demands that motorists do not drive to the public danger; the same is practically true of France and Spain. In England they still use

the "police trap," but its abolition is being urged.

The Auto and the Farmer.

ONE of the largest banks in Chicago, after careful inquiry through the West, reports that the farmer who buys an automobile usually pays cash for it. Those who have been studying the situation in the United States claim that the farmer is buying automobiles to keep his sons and daughters at home. Thus the automobile becomes one of the checks for the movement from the farm to the city. In Canada few farmers have yet indulged in the luxury of an automobile, but enough have been sold to this class of the community to indicate that there are great possibilities in the trade.

The New York Motor Show.

THE New York Automobile Show was held in Madison Square Gardens in January, and contained one hundred and twenty-seven different vehicles, including thirty-one electric models and ninety-six gasoline models. More than 250 manufacturers of accessories had display booths. Some of the trucks were as much as fifty feet long. Fire apparatus, which can make fifty miles an hour, was a feature. The largest models shown in trucks were capable of carrying loads of 12,000 pounds, while the smallest car was a one-cylinder 500-pound run-about. The prices ranged from \$650 up to the price of a Fifth Avenue house and lot.

Winnipeg's Auto Show.

FEBRUARY has been the month for curling bonspiels in Winnipeg. This year the bonspiel is being added to by an automobile and motor show. This will be held in the new Palace Garage from Feb. 10 to 17, with band concerts every afternoon and evening. It is expected that this show will show the same advance as the other features of Winnipeg life.

Perfect Self-Starter.

THE aim of 1912 is to be the self-starter, and it is calculated that half the product turned out this year in the United States will have the new device. The object is to have a perfect press-the-button car. The self-starting systems are of three kinds—mechanical, compressed air and gas, and electric, and well-known makers are adopting one or other as their experts advise, with the air starters slightly in favor. That the business of automobile making is a paying one is shown by the statement of one concern, whose net profits for 1911 were \$4,000,000.

The First Motorist.

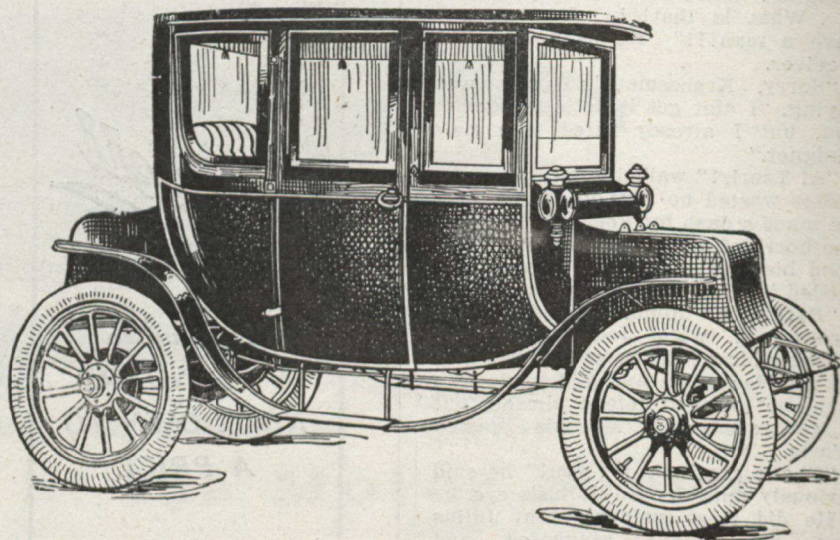
NICOLAS JOSEPH CUGNOT, a French military engineer, who, many years before Stephenson introduced his locomotive, had built one for his Government, is supposed to be the first motorist, said C. F. Splittdorf, of the Splittdorf Laboratories. Cugnot died in 1808. Napoleon obtained him a pension of one thousand francs—forty pounds—a year. Cugnot's carriage was built to transport arms, and he also designed a service gun.

Chasing Each Other.

THE motor truck is very busy chasing the pleasure car. The motor truck got away to a very bad start and the pleasure car has an immense lead. For example, there are said to be 480,000 pleasure cars in the United States and only 22,000 motor trucks. But watch the motor truck and motor delivery wagon in the near future. They are coming fast. The motor omnibuses of London, England, are carrying more passengers daily than the New York subways. In Paris and Berlin motor omnibuses are displacing the electric street cars.

EATON'S

The Waverley Electric Limousine--- Just Arrived in Toronto



The silent "Full View Ahead" electric touring car is here! Just come to us from its makers, the Waverley Company, at Indianapolis. This company has had sixteen seasons of electric carriage building! Think what that means—and the 1912 Silent Waverley Electric Car is the product of the experience gained in those sixteen years. As a town car, the Waverley Electric is unexcelled. See its advantages.

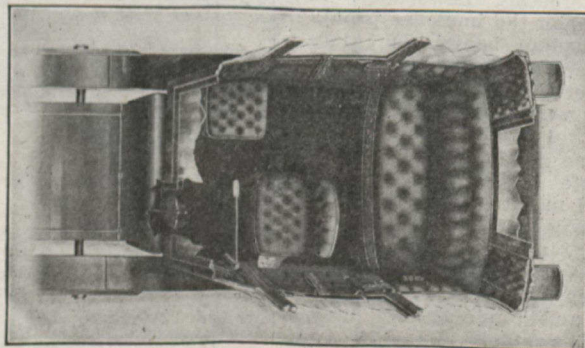
It seats five grown-ups comfortably.

It gives the driver absolute command of the road.

It may be driven by a chauffeur or a member of the family with equal ease and propriety.

It costs little to maintain.

It is characterized by beauty of design, elegance of appointment and thoroughness of workmanship. The Silent Waverley Electric Limousine embodies the most important innovation in motor carriage construction of recent years, viz.—**an Inside Driven Closed Car with the Driver Occupying the Front Seat**—That is what is meant by the phrase "Full View Ahead." After that, perhaps the most striking feature of the design is its low centre of gravity, which gives both the reality and the appearance of great stability to the Limousine.



Explaining "Full View Ahead"

Call and see the Waverley Electric at the Showrooms, Albert Street, or write for literature.

THE T. EATON CO. LIMITED
TORONTO - CANADA

IN LIGHTER VEIN

Made Him Sick.—He came creeping in at the usual hour when a man finds it convenient to enter his house with as little commotion as possible. He replied, in response to the usual wifely query put to the gentlemen who arrive home at that hour of the night that he had been sitting up with a sick friend.

"A sick friend, indeed! And what ailed him?"

"W-why, he lost \$87."

* * *

Naturally.—"Is there any sure way of crossing the social chasm?"

"Oh, yes; by bridge."—Baltimore American.

* * *

The Gay Life.

He hurries every morning to catch a certain car;

He goes to work where hundreds of other toilers are;

His course is never varied; he has no time to stray;

The route that is the shortest he takes day after day;

He works upon a schedule that changes not at all

In winter or in summer, in spring-time or in fall.

He starts in every morning, just as he did before,

To do a certain duty and never any more;

He has his thirty minutes at noon to rest and eat,

And when the day is ended he hurries to the street

To start his journey homeward, night after night the same,

Jammed in with other people who do not know his name.

He does not know his neighbors, to them he is unknown;

Beyond his little orbit his face is never shown;

He hurries every morning to catch a certain car;

At night he clings where other sad-faced strap-hangers are,

And wonders how the people exist out on the farms,

Deprived of social pleasures and all the city's charms.

—Chicago Record-Herald.

* * *

Sherman's Inspiration.—The Chinese prototype of the Sherman Anti-trust Law is beautifully brief and simple. It contains but four paragraphs, which are as follows:

"Those who deal with merchants unfairly are to be beheaded.

"Those who interrupt commerce are to be beheaded.

"Those who attempt to close the markets are to be beheaded.

"Those who maintain the prosperity of commerce are to be rewarded."—Brooklyn Eagle.

* * *

A Catch.—Three girls in white sat under a striped awning on a sun-drenched beach. A young man approached and said, displaying three shells in the palm of his hand.

"Girls, how many shells do you see?"

"Three," was the reply.

"I say there are four," said the young man. He shut his hand and opened it again. "Now how many are there?"

"Three," the girls repeated stoutly.

"Three."

"I say four," he declared. "Will you each give a dollar to the Children's Country Week if I'm wrong?"

"Yes," they agreed.

"Then give it," said the young man; "for wrong I am—there are only three. I've caught six persons with this dodge this morning."—New York Tribune.

* * *

Maddened by Music.—A burglar broke into a mansion early one morning and found himself after wandering about the place in the music-room. Hearing footsteps approaching, he took refuge behind a screen. From

8 to 9 the eldest daughter had a singing lesson. From 9 to 10 the second daughter took a piano lesson. From 10 to 11 the eldest son got his instruction on the violin. From 11 to 12 the younger boy got a lesson the flute and piccolo. Then, at 12.15, the family got together and practiced chamber music on all their instruments. They were fixing up for a concert. At 12.45 the porch-climber staggered from behind the screen.

"For heaven's sake, send for the police!" he shrieked. "Torture me no longer!"

And in the evening papers there was the headline: "Nervy Children Capture Desperate Burglar."

* * *

Hanging and Humour.—Callousness and even grim humour of condemned criminals is well exemplified by the following stories:

On walking to the scaffold in solemn procession a criminal once called to the governor of the prison. "Just oblige me, gov'nor," he said, "by telling me the day of the week."

"Monday," answered the surprised governor.

"Monday," exclaimed the prisoner in disgusted tones; "well, this 'ere's a fine way of beginning a week, ain't it?" And he marched on with disgust imprinted on every line in his face.

On another occasion an officious hangman whispered as he placed the white cap on his victim's head, "If there's anything you'd like to ask me I'll be pleased to answer, yer know."

The victim craned his neck forward, and said in an equally low, but very much more anxious voice, "You might tell me is—'s this planking safe?"

* * *

A Pessimist.—The "duffer" at golf becomes so used to finding himself in all kinds of out-of-the-way places that he hits every ball in the confident expectation of getting into difficulties with it. Such a player was he who speaks thus in the St. Louis Post-Dispatch:

"Is this your ball over here?"

"Is it in a hole?"

"Yes."

"A deep hole?"

"Yes."

"With slightly overhanging banks, so you can't possibly get at it?"

"Yes."

"Then it's my ball, all right."

* * *

Steady Habits.—"We had a fine sunrise this morning," said one New Yorker to another. "Did you see it?"

"Sunrise?" said the second man. "Why, I'm always in bed before sunrise."—New York Ledger.

* * *

An Undesirable.—Louis—"They tell me she will get a million the day she marries Fred."

Louise—"Well, it's worth it."—Chicago Daily News.

* * *

L'Envoi.

When the last of the answers to Kipling has been written and printed and read

And each vial of feminine fury has been carefully poured on his head,

"We shall rest, and, faith, we shall need it"—at least for a moment or two,

Till the deadliest male of the species finds something more deadly to do.—Life.

* * *

Different Viewpoints.—Old Lady—"There is one thing I notice particularly about that young man who calls to see you. He seems to have an in-born, instinctive respect for woman. He treats every woman as though she were a being from a higher sphere, to be approached only with the utmost delicacy and deference."

Granddaughter (sweet eighteen)—"Yes, he's horridly bashful."—Four Leaf Clover.

Dunlop Traction Tread



Facts for Motorists

No other tire in the world is constructed just like Dunlop Traction Tread. It imitates none; followed no other models; just blazed a trail of its own. It was but fitting that the name Dunlop should be stamped on this tire, which is as far ahead of its competitors as the other basic Dunlop ideas were ahead of the competitors of their time.

ADVANTAGE No. 1

In the first place, the carcass of the Dunlop Traction Tread is moulded in one piece; in other words, the Anti-Skid effect is not stuck on the tire, but built into it. Not only does this mean a tire ensuring maximum safety, but it also means a tire capable of showing maximum resistance to wear and tear.

ADVANTAGE No. 2

In the second place, the Anti-Skid surface of Traction Tread is made twice as deep as the common run of so-called Anti-Skids. When the pavement is greasy or the roads are muddy, the value of this greater depth is readily apparent. The car responds to the most delicate touch of steering gear or brakes. The grip on the road is always secure, always certain.

ADVANTAGE No. 3

In the third place, users of Dunlop Traction Treads never experience the consciousness of tire contact with road as is so common with the so-called Anti-Skids—the tire that is

merely decorated with corrugations after the carcass proper is built.

ADVANTAGE No. 4

In the fourth place, with Dunlop Traction Tread—as with no other tire in the world—the Anti-Skidding surface is the biggest part of the tire. That means the Anti-Skidding surface will give indefinitely long service. Yet when that extra big corrugated tread is worn down the motorist has as good a plain cover to still ride on as is to be found anywhere. Dunlop Traction Tread simply means more for the money—and the better kind of rubber, too.

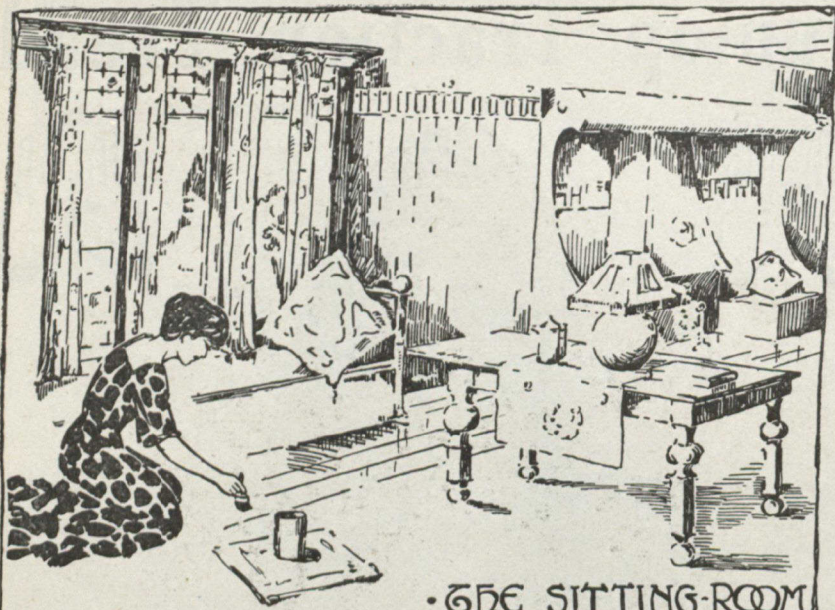
ADVANTAGE No. 5

In the fifth place, while we do not ourselves say "throw away your chains," Dunlop Traction Tread goes ahead and says it for us. We have received numerous letters in which motorists claim chains are no longer necessary since the advent of Dunlop Traction Tread. Take the ordinary so-called Anti-Skid and on rainy days they are either not in service or in chains.

Put Dunlop Traction Treads on your present car right Now
Specify Dunlop Traction Treads for your 1912 car right Now

Dunlop Tire & Rubber Goods Co., Limited
Head Office and Works: Toronto

Branches: Toronto, Montreal, Winnipeg, Vancouver, St. John, N.B., Calgary, Nelson, Hamilton, Victoria, B.C., Regina, Ottawa, London, Ont.



THE SITTING-ROOM

Daintiness is the Key-Note

What pride you take in the quiet artistic arrangement of your bedroom! So restful, so harmonious! But the furniture may be a little the worse for wear. If so, try



It's easy to apply! And it will cover up blemishes on your bedstead, rejuvenate the doors, brighten the drawers, and hide the wear and tear marks on sofa and table legs. "LACQUERET" is made in eight artistic shades. Also in Silver and Gold, flat and gloss White, and flat and gloss Black. The clear "Lacqueret" will not discolor nor hide the grain of the wood. Our little booklet, "Dainty Decorator," tells of its many uses in the home. Write for your copy. Ask your dealer for "Lacqueret." Cans contain full Imperial measure. Don't accept a substitute!

INTERNATIONAL VARNISH Co. Limited

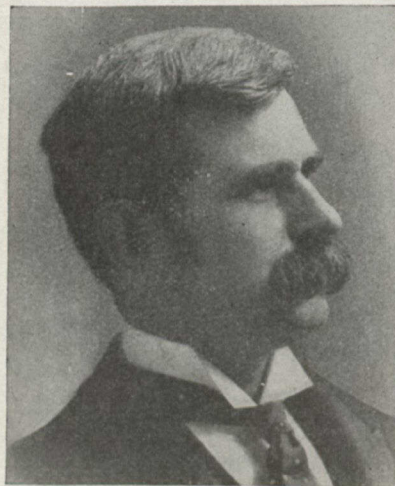
TORONTO WINNIPEG
Largest in the world, and first to establish definite standards of quality.

PEOPLE AND PLACES

A Great Scot.

THERE is a lady in Toronto who is tempted to say every time she hears her husband's footsteps: "Great Scot, there goes my husband!"

No more enthusiastic Scotsman ever grew up in Canada than Mr. Alexander Fraser, Archivist to the Ontario Government. His Celtic fervour has just secured him a Fellowship in that



MR. ALEX. FRASER, F.R.S.C., F.F.S.,
Who has been elected a Fellow of the Society of Antiquaries of Scotland.

very exclusive body of scholars, the Society of Antiquaries of Scotland. This is his reward for his researches into the early history of Scotland and studies in the field of Celtic literature and antiquities.

Mr. Fraser speaks Gaelic as fluently as any Highland chief who ever ran amuck in the glens of the Land o' Cakes. Moreover, he writes Gaelic, publishes books about it, and about men who wrote books in Gaelic from the first day that the soft speech of the Gael was borne on the tongues of men. Since the death of Dr. MacNish, of Cornwall, Mr. Fraser is recognized as the greatest of Gaelic scholars and exponent of Scotch history in Canada. Scotland is a passion with him. The walls of his home in Toronto are decorated with pictures of great Highland chiefs, who look down upon him as he works in his library. This article would read like a catalogue if all the Scotch societies in which he holds some membership were set down.

Mr. Fraser was born in Inverness-shire, Scotland, fifty-one years ago. He is an M. A. of Glasgow University. For fifteen years he was an editorial writer on the Mail and Empire, Toronto, and was appointed Provincial Archivist because of the reputation he made by occasional researches into Scotch history, folklore, and mythology. His publications include: "Practical Lessons in Gaelic Grammar;" "Essays on Celtic Literature;" "History of the 48th Highlanders;" and "The Clan Fraser in Canada."

An Active Body.

FREDERICTON'S City Council did a big stroke of business the other night. It empowered five of its members to take a joy ride to Ottawa headed by the Mayor and make some representations to the Ottawa Government for the improvement of the New Brunswick city. The Council, backed up by the citizens, wants some dredging done in the St. John River, modern concrete wharves built behind the City Hall, and the St. John valley railroad car shops located in the city.

Some Confessions.

PROFESSOR STEPHEN LEACOCK, of McGill University, Montreal, whose delightful contributions to the scarce fund of Canadian humour, are becoming better known, writes his "career" for an English periodical. The Professor indulges in some

whimsical recollections of his early days, and in a bantering vein comments upon certain misconceptions entertained by the innocent public of himself. Before he went to McGill, Dr. Leacock was a school teacher, a master at Upper Canada College, Toronto. Speaking of this period of his life he remarks:

"I spent my time from 1891 to 1899 on the staff of Upper Canada College, an experience which has left me with a profound sympathy for the many gifted and brilliant men who are compelled to spend their lives in the most dreary, the most thankless and the worst paid profession in the world."

Perhaps it is not known to some of the public that those famous books, "Literary Lapses" and "Nonsense Novels," went begging for a publisher for years. In his inimitable way, the professor gently satirizes the lack of sense of humour among Canadians.

"These works are of so humorous a character that for many years it was found impossible to print them. The compositors fell back from their task suffocated with laughter and gasping for air. Nothing but the invention of the linotype machine—or rather the kind of men who operate it—made it possible to print these books. Even now people have to be very careful in circulating them, and the books should never be put into the hands of people not in robust health."

On the Jump.

THE Board of Trade in St. John is a very aggressive body. Just at present it is conducting a whirl wind campaign to secure new members. Numbers mean increased accommodation. The Board has its eye on the Troop Building as a permanent club house. A constructive ideal, which it is now trying to work out is to promote a union of all the Boards of Trade in New Brunswick into a provincial board. Such an organization, if well knit, it is thought, would be an effective agent for booming the Province.

Sydney's Harbour.

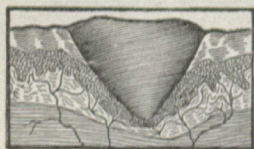
SYDNEY, N. S., takes every opportunity of booming her harbour facilities. The newspapers of the city daily impress upon their readers the superior situation of the Sydney haven. The other day the Record printed a story about some adventurous members of the Yacht Club who went swimming in the harbour during the first days of January. The bath of the sailormen took place a few weeks after the late surf bathing indulged in at the American sea side resorts to which the papers devoted much space and headlines lately.

The Record's story ends with one of the characters making this cryptic remark:

"It's a great harbour, good for shipping, good for swimming and almost good for drinking. And this is January! Can you beat it?"

An Educational Anomaly.

THERE is a vigorous movement in Regina at present for the establishment of a technical school. When the educational authorities met recently, a discussion took place as to the need of a more practical educational system in the city. It was urged against the present schools, that they succeeded admirably in fitting pupils for professional life, but that they contributed practically nothing to giving them training in such local occupations as agriculture and its kindred industries. In other words, the schools of Regina were not suited to the community. It seems just to criticize the schools of a western city of the size of Regina situated in the midst of one of the greatest farming districts in the world, when on the curriculum of those schools, practically nothing is taught which is of the slightest assistance to boys and girls whose natural life outlook is the land.



Don't Pare Corns With Steel

This cut shows a corn with the pointed end digging into the nerves. Paring that corn takes off just the top layers, and a few days brings them back.

If you pare too deep, or the blade slips a trifle, it means an infection. And blood poison often results.

That is a useless, old-fashioned, dangerous way to treat corns.

How to End Them

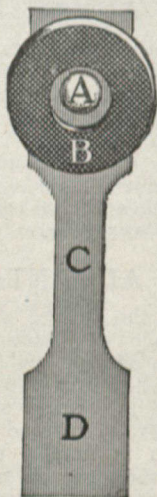
A Blue-jay plaster—applied in a jiffy—means the end of the corn, root and branch.

- A in the picture is the soft B & B wax. It loosens the corn.
- B protects the corn, stopping the pain at once.
- C wraps around the toe. It is narrowed to be comfortable.
- D is rubber adhesive to fasten the plaster on.

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[138]





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It would be well if men understood the laws of inheritance. Many think that their wives are provided for if they own some property fully paid for. But the wife can only claim her share unless there is a will. Don't delay this most important matter. Get one of Bax Copyright Will Forms at once. Fill it out and have it witnessed. Be sure it is Bax. Then put it away till it is needed. No registration necessary.

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Let Western cities beware of making the mistake of Eastern Canada, by giving too predominant a place to the "humanities," and teaching boys to despise the honest toil of workshop and farm. The cities of the West have their future—a great future; but the backbone of the cities must be the wheat-rustling prairie. Let the sons of pioneer prairie farmers be encouraged to stick to the prairie.

Nova Scotia's Prestige Restored.

IN October of last year, when the first census returns were published, some rather ridiculous statements were made as to the decline of population in Nova Scotia.

The uncorrected census reports emphasized the fact that in the past ten years the population of Nova Scotia had not increased by more than 2,500 souls. According to the census officials, Nova Scotia had lost her proud prestige as the third most peopled province in the Dominion.

These statements were doubted from the first by Nova Scotians. There must be something wrong. Not all the young men in the province by the sea had piked out west.

Recently, the corrected census figures have been issued from Ottawa. They tell a different story. The population of Nova Scotia in the past ten years has actually increased by 32,765 souls. And Nova Scotia is still the third province in the federation with respect to the number of its people.

A Distinguished Sleuth.

THE City of Brantford, Ont., and its Chief Constable, enjoyed a high honour at New Years, when His Majesty was pleased to confer a medal for distinguished services upon Detective Charles Slein.

Most people in this country who read police court news in the dailies know Slein. He has figured in not a few of the more sensational cases of the past twenty years.

Mr. Slein is a splendid example of the type of Irishman, who so often



CHIEF CONSTABLE CHARLES SLEMIN
Brantford
Honoured by the King.

drifts into police work in America. He is several good inches over six feet, and has a jaw and motion which mean business. After getting his youthful wits sharpened in County Cavan, Ireland, Slein sought further opportunities on the Toronto Police Force, which he joined in 1879. For twenty-five years he tracked down crooks in Ontario's capital. The ability and resource which he displayed in several of his man hunts, gained him rapid promotion. When he left for Brantford in 1904, he was occupying the most coveted position on the force in Toronto; he was Chief Detective.

The incident which "made" Slein was his work in the Spellman jail-breaking case. The public well remembers how Slein, detailed to catch the elusive Spellman, discovered him on a swift-moving railroad train and finally overpowered him after a Titanic struggle with the criminal in the dark vestibule between two cars.



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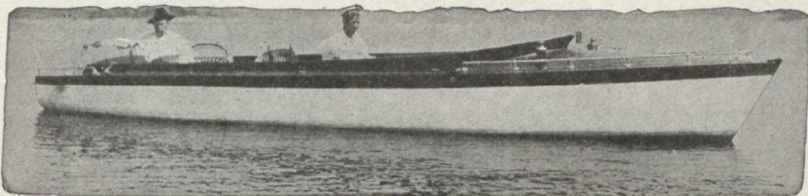
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THE MAN AT LONE LAKE

(Continued from Page 18.)

long ago. But there might be cranberries, perhaps, or a few huckleberries. You can't take chances, though. Mushrooms and berries—those are two things you need to know. But," questioningly, "perhaps you do know them?"

"I am learning about them," Wynn admitted humbly.

Nance laughed as they pulled up the canoe where the bank was low and vine covered. A hare scurried to cover as they passed. An otter slid under water a few yards up stream leaving behind a train of bubbles. A sharp little head pushed aside the fringe of weed-roots that curtained a deep, dry abode, and fixed eyes, bright and far-seeing, upon the intruders. Then the curtain was dropped. From far away came the call of a moose—a glad free sound, piercing the silence; commanding, insistent. A diver duck flew by; away overhead a dark V sailed southward, and the bell-like note of a wild goose floated down to them.

"It is Wa-Wa," commented the girl, shading her eyes and watching that great flight, "Wa-Wa leading his flock. They are late to leave."

The man watched her and not the dark lines against the sky. "Come," he said, "you are tired. Rest here and I will search for wood."

Presently he returned with a load of pine-cones and dry wind-broken branches.

"This is the first step towards lunch," he said, "and afterwards"

"Afterwards," Nance interrupted, sitting down at the foot of a white willow, "afterwards you will tell me, perhaps."

Wynn whittled a stick into kindling. "I told you it was a poor tale," he returned. "Let me put off the evil day."

The girl leaned forward, her eyes full of amusement. "I thought you wanted me to give you as much attention as I would give a small Cree, for instance. Perhaps you didn't mean it—but I know the life history of every Indian at the Mission," she ended triumphantly, "they told me themselves."

"I readily believe it," he laughed. "Oh, yes, I admit you have a way with you. I fancy you even at times compel people to grow garrulous against their better judgment. And it is quite true I desired a little notice; but the story—well, I have warned you about that. Meanwhile, watch me build the fire. We will light it when I bring back the trout."

CHAPTER VI.

NO fish were ever more accommodating than those Wynn went after that sunny noon. With apparent eagerness to be caught they rose through the sparkling brown water and rushed upon their fate. Even before they realized they were out of the element he had ended the gay little lives of four red-flecked beauties, and laid them in state on a grassy bier while he wound up his line.

As he lit the fire and cooked the luckless trout, strung by the gills on green willow withes hung across the coals, he watched the girl and saw her mood had changed. She had grown silent, and a shadow as of coming trouble darkened her face.

Wynn served the fish on wide plantan leaves, and laughingly whittled two forks out of tiny pieces of larch wood.

Then they ate their noon-day meal of trout, hard biscuit and a few late huckleberries, thankfully, though all the girl's charming insouciance of the morning had vanished.

She tried to talk, but Wynn saw the effort and came to her rescue by doing the talking himself, for they were too newly acquainted to allow of silence.

Insight—that strangest of all vision—had conjured up a picture before Nance McCullough that she dared not look at. In a flash the realization of what her grandfather's illness meant, had overtaken her as she sat alone under the trees.

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She did not need to ask questions regarding the old man any longer—she knew.

Wynn wondered what fear it was that haunted her, for he saw fear in her eyes.

Perhaps, he thought, reading aright, she had a forecasting of the shadow that hung low over the log-house.

A wind had sprung up that turned the silver sides of the white poplar trees due south. The larches shivered a little, and the great spruce boughs swayed gently.

As they went back to the canoe and launched it, the girl gazed skyward, shading her eyes.

"The clouds," she said, turning to Wynn, "are coming down from the North. We have had the last of our golden days—the very last, unless, after the first snow, we get a short Indian summer. This month will bring the hunter's moon—next month the ice moon—December the whirlwind moon. So you see."

"Do the clouds mean wind?" he asked, "or snow?—No, I will not let you paddle."

"Wind, I think," she answered, seeming to realize there was little use in arguing over the paddle, "with perhaps a white frost that will bring down every leaf, and skim the river with shell ice along the edge. I have seen it much earlier than this. The trappers will be glad. The fur is not really good until the cold comes."

"Your grandfather has much cut poplar and larch piled high to wait the cold days," Wynn informed her, eager to again draw her into conversation. "He has been a very busy beaver, and he tells me he sent Francois to the post for supplies several times, and is stocked up."

She gave a short laugh. "Francois will not let the tumpline bite too deeply into his forehead—he can look after himself remarkably well. I think he must be like his French-Canadian father, for Wanota's not lazy. If a squaw has that tendency it is nipped in the bud. Wanota is held in much respect by her people. Did you know she is regarded as a sort of prophetess? Her tribe think she can foretell events and read minds. Yes, and that she can even heal the sick of certain ailments by simply touching them."

"I never saw Wanota till yesterday evening," Wynn returned. "Francois had only a few hours earlier brought her over from the reservation."

"I forgot," explained Nance, "of course, you would not have seen her before. She has been caring for her father, the old chief. He died a few weeks ago."

Again the shadow came to the girl's face. She was seated in the bottom of the canoe—drawing her fingers through the water. Wynn watched her while seeming only to paddle.

"Tell me of Wanota," he said, beating about in his mind for a diverting subject. "Wanota of the small face and great eyes. By Jove! she might have second sight! She might be a spirit medium—or a sister of witches. She looks it. I never saw any one so small, and we'd and wild! I always thought that squaws were square of body and impassive of face as the image of Buddha. I had become possessed of the idea that they all looked alike, thought alike, and acted alike. Wanota came as a shock."

"You are wrong," Nance asserted, gravely. "Squaws are quite different, one from another, to those who can see. I have been to the reservation and know. Grand-dad speaks the Chippewyan dialect and taught me a little—so I have talked to the squaws. As for Wanota—well, Wanota has lived a great deal."

"How does it come that she is so gifted?" Wynn asked persistently following up the subject. "Is she the seventh daughter of a seventh daughter?"

The girl shook her head seriously. "O no, not that. I have heard—then, after a pause, "it is quite a long story, but I'll tell it to you if you like?"

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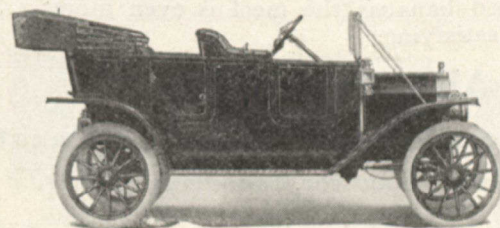
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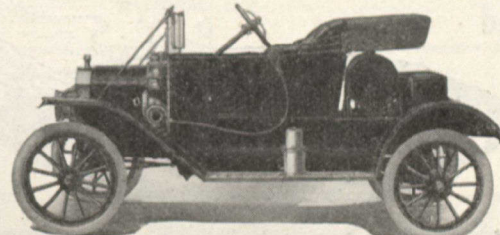
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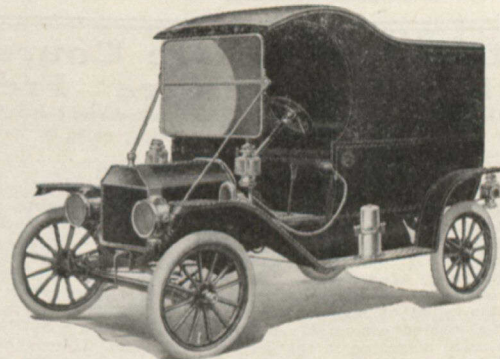
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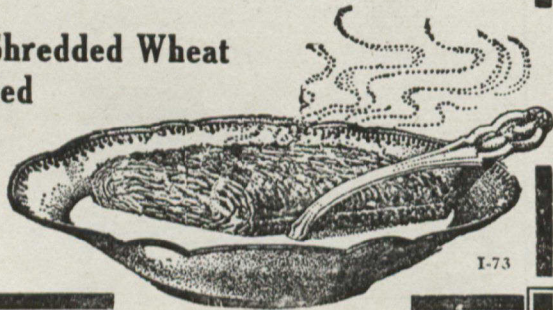
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"I would like," he said, "tremendously."

"It seems that once Wanota was very ill," Nance began—"so ill that she lay unconscious three nights and three days. At last they said she ceased to breathe and was quite cold. The Medicine men said she was dead, that *K'jai Manitou, the good spirit, had called her. So the squaws prepared her for burial, and dressed her in beautiful beaded and fringed clothes, as befitted a chief's daughter.

"It was winter, and the ground like iron. They stretched spruce poles between two trees in the crotches of branches seven feet from the ground, and made them fast. They crossed other poles over these till they had made a bier, and they then lifted Wanota, bound fast in her grave clothes, and laid her on it, high up, where the carcajou could not leap, and they covered her with balsam and spruce branches held down with a few stones to keep them from blowing away. There she was to lie till they could make a grave when the spring came. They placed a few gifts beside her, and when all was done the braves that had come out from their camp circled around the two trees and sang a death-song.

"When the song was over the braves went away in single file, none looking back. And the squaws that had come, and were left sitting near the trees on the snow, with their blankets covering their bent heads, lifted their heads up and gave that cry they give for the dead—the girl glanced at Wynn. "You know that cry, perhaps?" she questioned.

"Not that," he said, "but I have heard the Irish women keening."

"It is a sound like nothing else on earth," she went on. "It almost makes the heart stop beating to hear it.

"Afterwards the squaws got up and went away one by one—not looking back.

"It may have been the cold wind, or it may have been that the faint just ended naturally—or I have thought, perhaps, the death-cry of the women reached the soul of Wanota where it waited, blown about by the winds on the very edge of the world, and brought it back to her body. Who can tell? Anyway she began to live again, to breathe, she tells me. Then she sat up, rolled the stones off the spruce and balsam branches and pushed them back. They had left white flour bread, and dried moose-meat beside her for her spirit journey, and she took these in her shaking little hands and ate.

"Then she unbound the grave clothes where they were too tightly fastened, and climbed down.

"When she staggered into her father's teepee (the place where she had lived with the little Francois, for he was then only a child), it was full of braves and squaws sitting circle-wise, and eating the death-feast. They left it and ran out into the air screaming horribly and beating their breasts!

"Presently, one after another they crept back and stared at her. The old Chief, her father, with them; and they all went out again and left her, every one. No one would touch her or help her, save just one man only; and he had not been in that teepee when she came, but in his own, sitting with his head bent on his arms." "Yes?" questioned Wynn—for she had stopped.

Drawing in her breath quickly, Nance went on.

"When that Indian heard the screaming and uproar, he came out of his teepee and asked what it meant. Then they pointed to the chief's tent where they had left Wanota and called out: 'It is the spirit of Wanota come back from the dead! She has been with the dead three days! Do not go near her or evil will befall! The Matchi Manitou is abroad in the land.

"Then that Indian gave a great cry and ran into the old Chief's teepee and lifted Wanota in his arms

(*K'jai Manitou is Algonquin for Good Spirit, Tehishe Manitou is Montagnais for Good Spirit, Matshi Manitou is Montagnais for Evil Spirit.

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and held her against his heart. She says he was tall and strong, and he carried her, half-bound as she still was, by the burial clothes, to his own place, and he took her into the tent and laid her down. Coming out again he cursed the others for cowards, one and all, and dared any man to come near him; and they all slipped away in silence, even in the old chief, Wanota's father, with the little child who was Francois.

"But the Indian kept Wanota, and took care of her, and cured her of her illness." The story ended abruptly.

"And afterwards?" said Wynn, when he had waited awhile.

"O—afterwards," the girl's voice went on, faltering a little. "They were married, with great ceremony and much feasting, and the tribe from that day have regarded Wanota as being god-gifted. She says little, but listens much. Sometimes I think myself she may know many things; more than she speaks of. She will tell ones' fortune—occasionally. She has told mine."

"Is it a good fortune?" queried the man, bending forward.

"A beautiful fortune. Wanota says I will some day be a lovely lady and live in a castle, a "grand teepee," she calls it; and I will see far countries and have much gold and be happy." She laughed. "I will be happy, of course, for I will just live here in the wild country I love, with Grand-dad, and he will live for many, many years; will he not?"

She leaned towards Wynn, impulsively. "O say he will!" she ended, the unspoken fear of her heart finding words.

"Please God he will"—the man replied gravely, reassuring. "But the Indian?" he suggested, after a moment, trying again to turn her thoughts. "The Indian of Wanota's story? You told me no more of him. I am most interested in that nameless Indian."

Nance trailed her fingers through the water that shone emerald green in the autumn sunshine, then lifted her hand and let the drops fall back into the river before she answered.

"The Indian was laid on the spruce bier fastened high where the Carajou cannot leap, just a year from that winter of his marriage. He had been hunting a moose and tracked it into a thicket. It was wounded, but it turned, came to bay, and beat him to death with its fore-hoofs. That is their way you know when they are maddened. Some Crees found him—but it was only Wanota who knew him."

Wynn paddled on in silence. All commonplaces had deserted him. He to whom conventional phrases came so readily, failed of speech. Some way farther on he stopped and reconnoitered. "We are about at the foot of the falls," he said. "I will turn the canoe in. There is that half-mile portage. It had better be made in two trips. I'll first take the canoe, then return for the two packs."

"No, indeed!" exclaimed Nance with determination. "Just take the canoe over your head—I am sure it is Grand-dad's, and his canoes are always feather-light—then carry your pack, swinging it first in one hand then in the other as you need to rest, and I will carry mine. I think one trip will do. You see, I've thought it all out."

Wynn smiled disconcertingly. "A general was lost when you were born, little lady," he replied. "My own canoe is abominately heavy; I'd quite forgotten this one is light. Come—I will take both packs and the featherweight."

For a few moments there was a smart clashing of wills which the man enjoyed. Arguments rebounded back and forth with vigor and energy.

A tramp blue-jay listened boldly from a branch over their heads. He took sides first with one, then the other. He chipped in his say at every pause; with staccato notes of interrogation he egged them on to further parley, then tapered off with all the insinuatingly soft nods and becks of a peace arbitrator.

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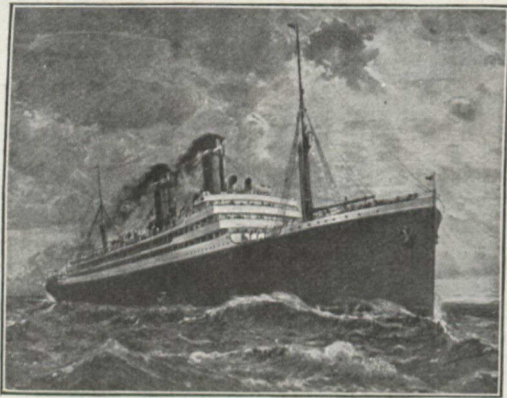
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A hare with pied coat where brown shaded into the winter's white, sat up behind a boulder listening with nervous interest. Down stream a little doe sniffed the wind, ears pricked, head lifted. Then Wynn led the way, breaking a trail through the bushes where he could not find good going. His head was hooded by the canoe, and from each of his hands a pack swung free.

Nance McCullough followed unmeekly in his wake, bearing the rifle over her left shoulder, for this, by way of concession he had allowed her to carry. The man smiled to himself to notice, on looking around, that her right hand was entirely occupied in plucking her serge skirts free of the berry branches, though her rose-flushed face showed no signs of admitting that she could not very easily have carried her own pack.

So the portage around the rough water was slowly made, and afterwards they paddled down stream steadily yet against the wind, reaching McCullough's claim at sunset.

(To be continued.)

WHY BUY A CANADIAN-MADE AUTO?

(Concluded from page 10.)

iron, steel, wood and leather, all of which are native to this country.

I feel that I should cultivate the habit of examining trade-marks and of buying goods of home make wherever possible. If everybody in the country could acquire the habit of asking for the Canadian-made article, and not taking "something else that is just as good," there would be no difficulty about welding the present dissident parts of this Dominion into a harmonious unit. I would buy a Canadian-made automobile, not only because it was a good automobile, but also because it meant so many bushels of wheat to the Canadian farmer, who is supplying the makers of my car with food. And I should expect the farmer to regard my automobile in terms of farm produce. The merchant, also, would see my product of the Canadian factory in the light of so many pounds of sugar; the property owner would see in it a year's rent, and the teacher of the school and the minister of the church would greet me in my car as an additional contributor to their yearly stipends. The general attitude towards me would be such, if all my fellows believed in this national doctrine, that I could drive my car at any speed I wished, because even the officers of my municipality would proclaim me as a donator to the public revenue.

Then, apart from any consideration of indirect advantage or of sentiment, the manufacture of a motor-car in Canada is of direct advantage to the purchaser. A motor-car, unlike many other articles of commerce, is subjected to excessive use, and often, abuse. It is a piece of machinery, and as such will, from time to time, require attention and the replacement of certain parts. In the case of a well organized company, with branches and agencies all over the country, the owner of a car is able to secure expert assistance in any adjustments, also to secure any parts for replacement promptly. This is an item of tremendous advantage.

One last good reason why I should buy a Canadian-made automobile is that by so doing I am setting an example to the manufacturer and his employes, who, I should hope, would practice similar principles of patronizing Canadian institutions. If I find that I should buy an automobile made at home, I certainly would expect my friends in the factory to spend the money I give them for my car in buying other lines of goods made in Canada. Moreover, I would like to see the manufacturer of my Canadian-made automobile buy as far as possible in Canada all the materials that enter into an automobile.

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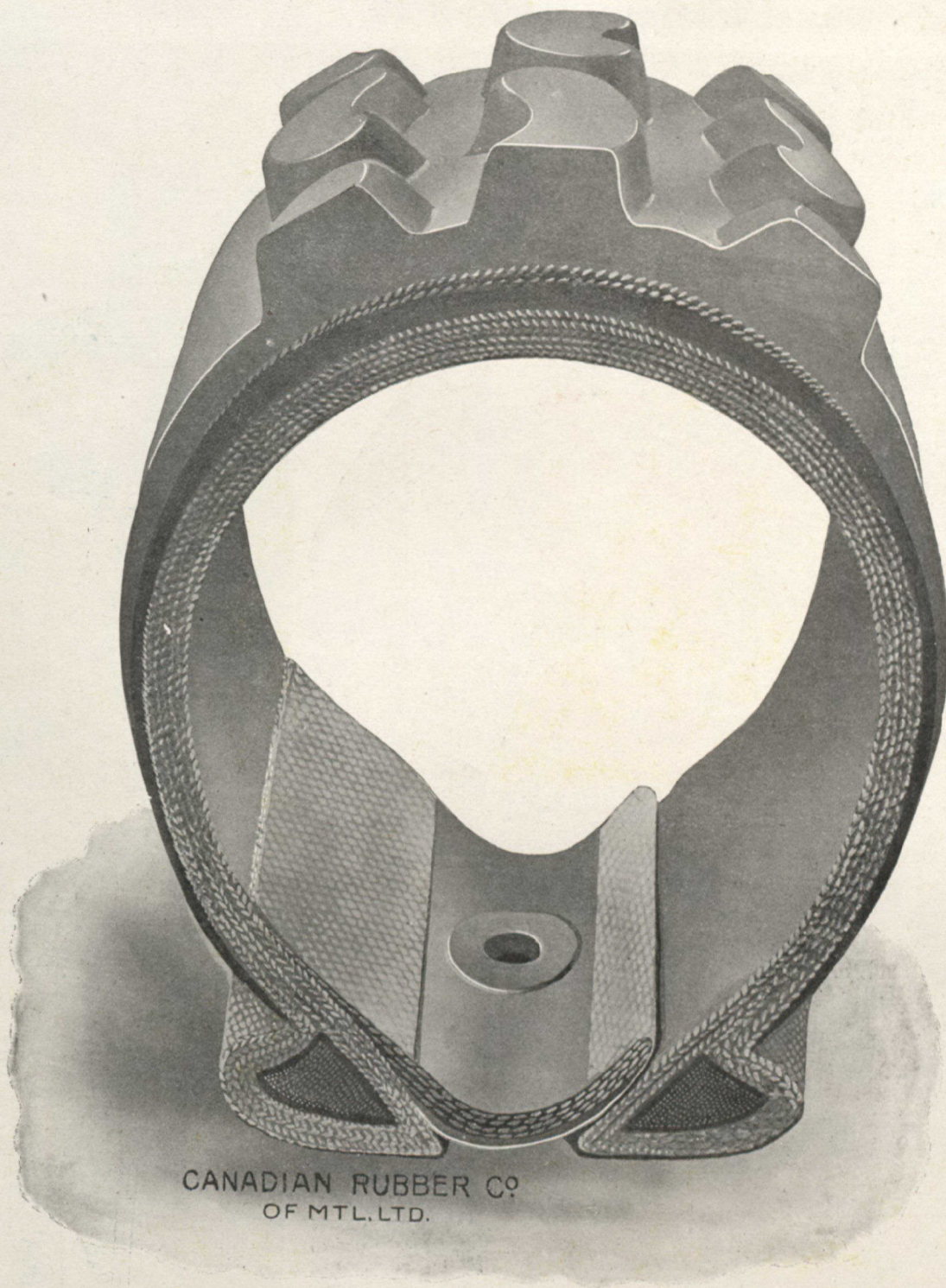
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