

THE CANADIAN COURIER

A NATIONAL
WEEKLY

*Tourist
Number*

A Ramble Through
Maganetawan Valley
By Marion Dallas

Fishing in the
Maritime Provinces
By C. F. Lane

Prince Edward Island
—A Tourist's Paradise
By L. L. Cheverie

Waterton Lakes
By D. E. Nimmons

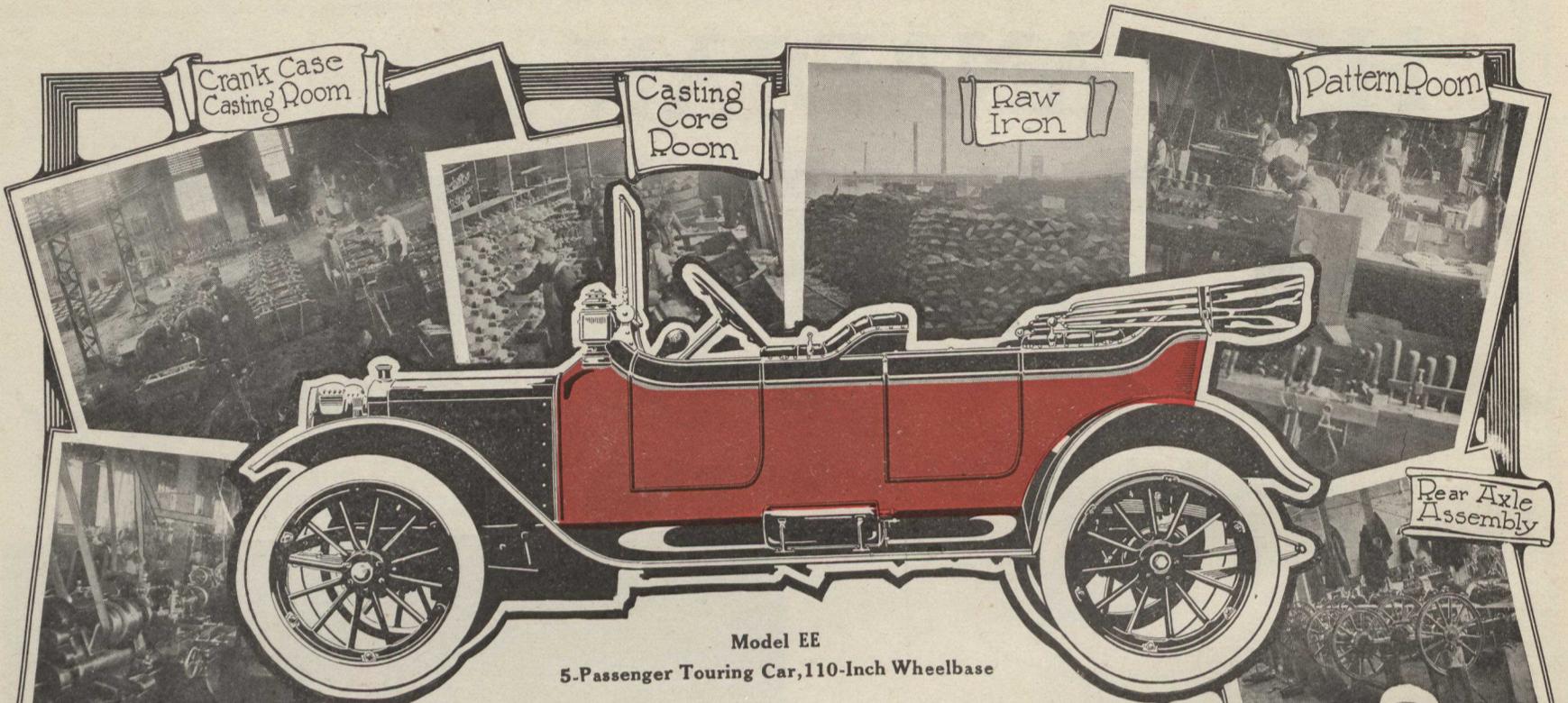
Sir Edmund Walker's Views
on Immigration Report

The Dollar of Pride
Story by Paul Sheard



EDITED BY JOHN A. COOPER

COURIER PRESS, Limited, TORONTO



Model EE
5-Passenger Touring Car, 110-Inch Wheelbase

R-C-H "Twenty-Five"

\$1125 F. O. B. WALKERVILLE

Equipped with 32 x 3 1/2 tires, demountable and quick detachable rims, extra rim, Bosch Magneto, gas tank, windshield, lamps, horn, tools and kit; and the famous Jiffy Curtains, which can be adjusted in an instant and make the car entirely weather proof. Long stroke motor, three speeds, enclosed valves.

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ONE'S first thought after noting R-C-H construction, equipment and price is "How can it be done?" For judged by previous standards of automobile value, the car might be priced a thousand dollars higher. The photographs illustrating this page—random views of sections of the great R-C-H plant—are meant to answer that query. And bear in mind that the mere size of a plant does not necessarily mean economy of construction. UP-TO-DATENESS is the important factor. For inventive genius has greatly simplified automobile construction in the last year or so, and lessened its cost. And no matter how large the factory, if it is working with old equipment it cannot compete in production cost with the newer plant. The R-C-H plant is entirely new. It is up-to-date in every detail of equipment. Its wonderful machinery—much of it specially devised—has reduced manufacturing cost to the minimum. It is complete in every way. And it has a capacity of many thousands of cars annually. These things are what make possible its price. Write for descriptive catalogue and name of nearest dealer.

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The demand for the R-C-H is so tremendous, so country-wide, that even the enormous production resources of the factory will be taxed to the utmost.

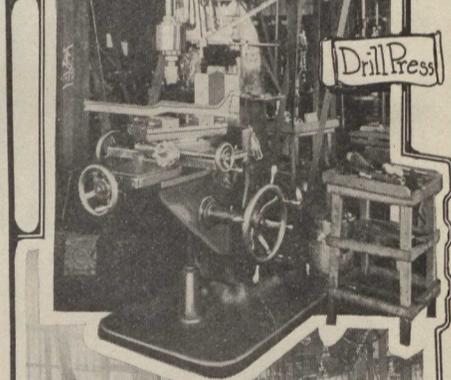
GENERAL R-C-H SPECIFICATIONS—Motor—4 cylinders, cast en bloc—3 1/4-inch bore, 5-inch stroke. Two-bearing crank shaft. Timing gears and valves enclosed. Three-point suspension. Drive—Left-side. Irreversible worm gear, 16-inch wheel. Control—Centre lever, operated through H plate, integral with universal 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 seats. Wheelbase—110 inches. Full equipment quoted above.

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Gear Cutting Room



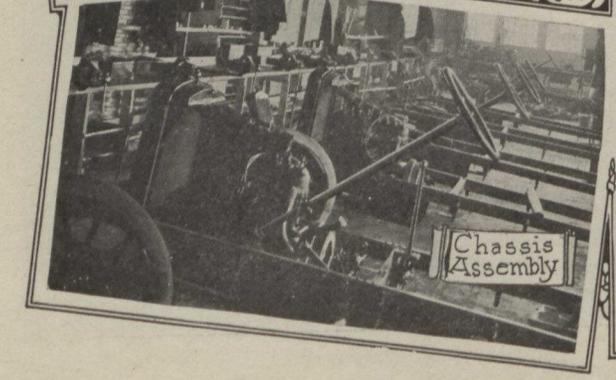
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This
Beautiful
Place



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I sell Five-acre Farms near the large city of Vancouver, and close to Railroad Station, Electric Tram Line, High School, Churches and Stores. Farmers have running water in their houses, bathrooms, and telephones. Fine shooting and fishing and games and sports.

The prices for this land are from \$150 to \$400—£30 to £80—per acre, but it's worth it. And you can get five acres on small payments of \$100 (£20) to \$200 (£40) down, the balance on small monthly payments.

If you are interested, please write me and I will give you full particulars.

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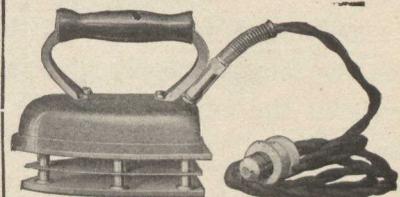
TORONTO

NO. 2

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IN YOUR TRUNK
ON THIS
VACATION



Canadian Westinghouse Co.,
Hamilton, Ont. Limited

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Big Ben



Don't set your mind—set Big Ben

Don't bother your mind about getting up. Leave it to Big Ben.

You ought to go to sleep at night with a clear brain—untroubled and free from getting up worries. You men, if you are up to date workers, work with your brains as well as with your hands. Such a little thing as "deciding to get up at a certain time in the morning" and keeping it on your mind often spoils a needed night's rest and makes a bad "next day." Try Big Ben on your dresser for one week. He makes getting up so easy that the whole day is better.

Big Ben is not the usual alarm. He's a timekeeper; a good, all-pur-

pose clock for every day and all day use and for years of service.

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His big, bold figures and hands are easy to read in the dim morning light his large strong keys are easy to wind. His price, \$3.00, is easy to pay because his advantages are so easy to see. See them at your dealer.

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A Host of Different Centers

You like the spice of variety, therefore you'll enjoy Moir's Chocolates, with their hundred or more different centers.

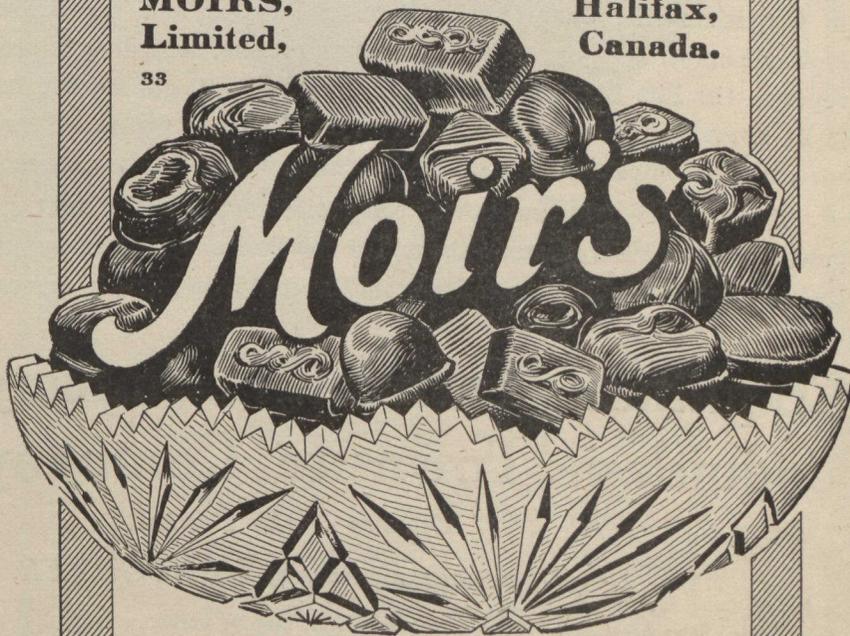
Toothsome nuts, dainty jellies, luscious fruits, form some of the centers, while others are of unique creamy confections. All are hidden in that wonderfully thick coating of smooth, rich chocolate that's being talked about so much today.

Enjoy a new treat. Try Moir's Chocolates.

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Limited,**

**Halifax,
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33



Chocolates

COQUITLAM

The City That Supplies
a Genuine Demand

The growth of the western half of Canada, especially of British Columbia, its greatest and richest province, and of the Vancouver Metropolitan District; the growth and immense profits made by the C. P. R., with its twelve thousand miles of track in operation, in recent years; the coming of other great railways to the Vancouver Metropolitan District; the awakening of Asia; the enormous growth of the agricultural industry in the Prairie Provinces, the richest grain fields of the world, with the result that there is an annual grain blockade; and perhaps more than anything else, the Panama Canal, which will be completed in a year or two—all these things have combined to demand a new city on the Pacific Coast, in the Vancouver Metropolitan District, where the trade of the whole West will soon centre.

This new city will be **COQUITLAM**—there is a real demand for it now, as railways and industrial captains all over the country are realizing.

Coquitlam will be the city that all these irresistible forces demand and the largest sub-city of Vancouver, because it is the practically available site for such a city in this district and on the main line of the C. P. R.

Situated 17 miles East of Vancouver, near the junction of the Pitt and Fraser Rivers, and only four miles farther from the open Pacific than Vancouver, on a level prairie, Coquitlam has an almost ideal site for a city, which it is destined to become.

When the C. P. R., crowded out of Vancouver, decided last fall to build new supplementary terminals at Coquitlam—the city—was born.

The railway paid over half a million dollars for the land for these terminals—they have not a foot for townsite purposes. They bought it all from or through us—an area four times as large as the mammoth Angus shops at Montreal occupy. Their ultimate expenditures will probably run into many millions—including shops, yards, wharves, etc. Already they have let the contract for the first unit of a 48-stall roundhouse, with the stipulation that it be finished by the end of June, this year. There are about one thousand men working there now on yards and sidings, and the appropriations already definitely announced for Coquitlam by the C. P. R. are well over a million dollars.

But the C. P. R. projects, immense and important as they are, are only the start of Coquitlam. Manufacturers and others from all over this continent are asking about sites for industries at Coquitlam. There are hundreds of millions of feet of merchantable lumber tributary to the new city, and already there are two lumber mills running in Coquitlam—the Canadian United Lumber Co., and the Brown-McKay Lumber Co.—and at least one more coming, according to press reports—the Pitt River Lumber Co., whose mill will cut 600,000 feet in 24 hours. There is also a paper mill ready for operation, and several other industries, including a flour mill, will probably come soon.

Two electric light and power companies supply NOW light and power at competitive rates—about \$20 per horsepower per annum. One of these will build a tram line from Vancouver to Mission, through

Coquitlam, connecting up the new city with all parts of the Vancouver Metropolitan District and the Lower Fraser Valley, said to be more fertile than the Nile. According to the Vancouver papers other railways will also come to Coquitlam—including the C. N. R., G. T. P., Union Pacific, Great Northern and Milwaukee, which are all coming to Vancouver.

The Panama Canal will reduce the distance between Vancouver or Coquitlam and Liverpool by about 6,500 miles over the old Cape Horn route. Including the return journey, a ship loaded with grain at Coquitlam, and returning with other goods from Liverpool, would save 13,000 miles—or about ten times the distance a train of wheat would travel all the way from Western Manitoba to tidewater on the Pacific. Grain experts say that the grain grown in Alberta and Saskatchewan at least will go to Europe via the Pacific and the Panama Canal. When it is considered that this year alone the farmers of the West lost over twenty million dollars through inaccessibility to markets, and that as yet only a fraction of the arable land of the country is under cultivation, there is, after all, nothing strange about the Canadian Pacific's deciding to expend millions at Coquitlam—for the C. P. R. will make a profit on every bushel of wheat it hauls to markets in all the years that are to come.

All this development—this transforming Coquitlam from a village to a city—will mean enormous profits to lot owners in the townsite of Coquitlam. We own nearly all the land surrounding the C. P. R. terminals, we are building 25 houses at Coquitlam now, and are about to build a \$30,000 industrial railway through the industrial section of the townsite, and are helping the new city in other ways. We are especially desirous of communicating with manufacturers seeking Coast locations.

At present we are selling lots in the Terminal Townsite of Coquitlam on easy terms and at little more than are charged for lots in prairie freight divisional points. For instance, a lot in Coronation, Alberta, brought \$2,900, or over \$60 a foot, at the auction sale there last fall. This town is on the Moosejaw-Lacombe branch of the C. P. R., and the steel had only reached there a few hours before the sale. Our highest business lots in Coquitlam are less than that, and some are as low as \$300 each.

Write at once for prices, maps and full particulars.

Coquitlam Terminal Company, Limited Coquitlam Townsite Company, Limited

Owners of the Townsite

Leigh-Spencer Building, VANCOUVER, B.C.

General Sales Agent for Ontario:

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Coquitlam Terminal Co., Ltd.,

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VANCOUVER, B.C.

Dept. C.C.

With no cost, liability or obligation on my part, send at once maps, price lists, etc., about the Terminal Townsite of Coquitlam, B.C., sea-port, railway and industrial city.

Name.....

Address.....



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There is no comparison between it and any other binder known. Its capacity is greater than any other. It requires no padding with unnecessary sheets.

The writing surface is firm and flat. Sheets are easily inserted and removed. Leaves are kept in perfect alignment. There are no exposed metal parts to injure the desk.

Don't remain dissatisfied with Loose Leaf Systems. Let us show you what the "Kalamazoo" binder will do.

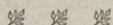
Booklet "C1" describes it and tells you who are using it.



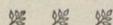
Editor's Talk

ALTHOUGH the weather has been backward, hope springs eternal in Canada as in other countries, and there is a feeling of summer holiday in the air. With summer holiday goes the travel spirit, for, after all, the real holiday means a change of location of some kind or other. In a week or ten days the migration from city home to country home and lakeside resort will begin. Those who cater to tourist traffic of all kinds are in their busiest advertising season. This is the reason of this annual Tourist and Travel Number. Naturally, illustrated journalism must reflect the season of the year and the mood of the people whom it both represents and serves.

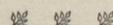
If this number has a characteristic, it is that our articles and pictures indicate the growing popularity of tourist resorts in the far east and the far west.



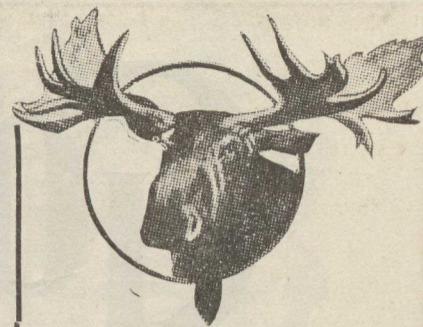
One of the features of this issue is the opinion of Sir Edmund Walker on the immigration propaganda contained in the special report by Mr. Arthur Hawkes which has just been printed and distributed. There is no person in the country whose opinion should carry more weight on this subject than Sir Edmund's, since he has devoted a tremendous amount of his ability and time to a study of the broader national questions of which immigration is undoubtedly one. Sir Edmund seems to see in Mr. Hawkes' proposals a new national note.



Next week will be the June Woman's Supplement issue, and, as usual, it will be full of material of special interest to the women of Canada. It is our ambition to have it filled with articles and pictures which will be as interesting and as important to the women of British Columbia and Nova Scotia as to the women of Toronto and Montreal. Further we invite the co-operation of our women readers in all the nine provinces towards this end.



Later in the month our annual Educational Number will be issued and in it will be our annual review of the progress being made by Canada along educational lines. Though we may not all realize it, the movement to make education more thorough and more practical, has attained tremendous importance in recent years. It will be the aim of this issue to analyze the progress in this direction.



Saskatchewan is the Grain-growing Province of Canada.

MOOSE JAW

is the distributing point of Saskatchewan, situated in the heart of the wheat-growing area and enjoying the benefits of distributing facilities which are unexcelled.

MOOSE JAW has been chosen as the location for some of the largest industries and distributing houses in Western Canada, and will within six months have a pay-roll of \$1,000,000 per month.

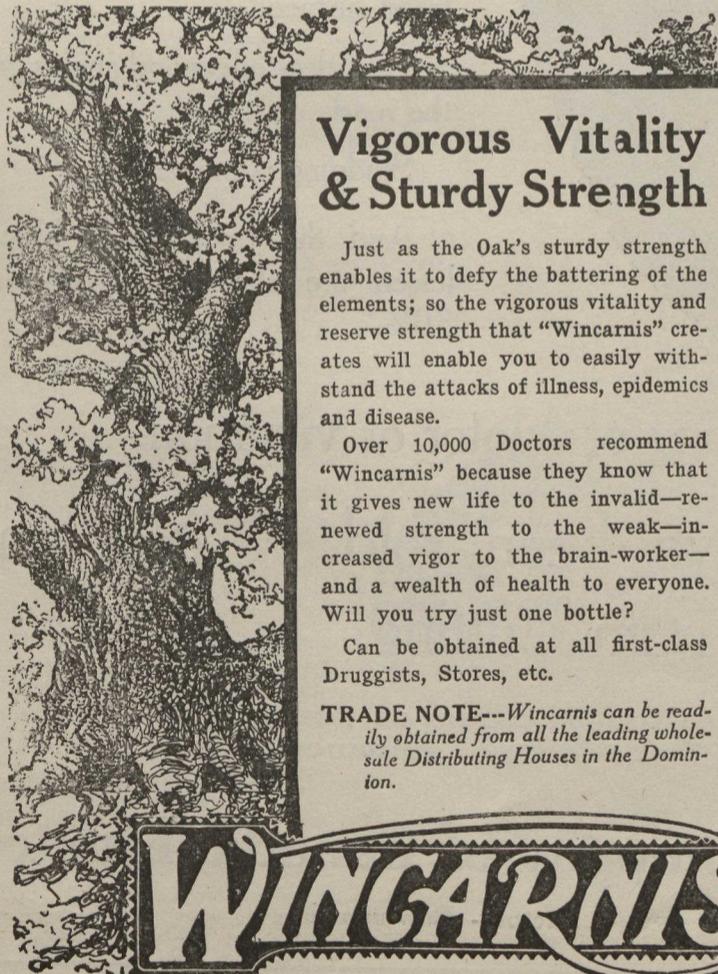
IF YOU have commercial or other interests in Western Canada, it will be to your advantage to learn more about MOOSE JAW, the Industrial City of Saskatchewan, and the most rapidly growing commercial centre of the Prairie Provinces.

For special reports and literature, WRITE TO-DAY to

H. G. COLEMAN, Secretary,
Board of Trade

Moose Jaw - Sask.

Kindly state where you saw this advertisement.



Vigorous Vitality & Sturdy Strength

Just as the Oak's sturdy strength enables it to defy the battering of the elements; so the vigorous vitality and reserve strength that "Wincarnis" creates will enable you to easily withstand the attacks of illness, epidemics and disease.

Over 10,000 Doctors recommend "Wincarnis" because they know that it gives new life to the invalid—renewed strength to the weak—increased vigor to the brain-worker—and a wealth of health to everyone. Will you try just one bottle?

Can be obtained at all first-class Druggists, Stores, etc.

TRADE NOTE---Wincarnis can be readily obtained from all the leading wholesale Distributing Houses in the Dominion.

WINGARNIS



You can't get beyond the domain of "The Winged-Pyramid." The world over you'll find Ford service stations near at hand—a distinct Ford advantage. And a reason why you should place an early order for one of the seventy-five thousand new Fords to be sold this season.

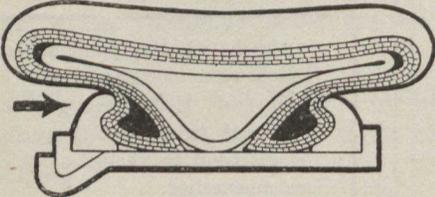
All Fords are Model T's—all alike except the bodies. The two passenger runabout costs \$775---the five passenger touring car \$850---the delivery car \$875---the town car \$1100---f. o. b. Walkerville, Ont., completely equipped. Catalogue from Ford Motor Company of Canada, Limited, Walkerville, Ont., Canada.

GOOD YEAR



No-Rim-Cut Tires

Non-Skid-Tread



The Constant rubbing of the sharp edge of side-ring ruins 23 ordinary tires in every 100.

No-Rim-Cutting

Rim-cutting ruins 23% of ordinary tires. Goodyear No-rim-cut tires are fitted to the round surface of the side-rings. They cannot rim-cut because they come in contact with no sharp edges.

Hence Goodyear No-rim-cut tires give 23% more wear than ordinary tires.

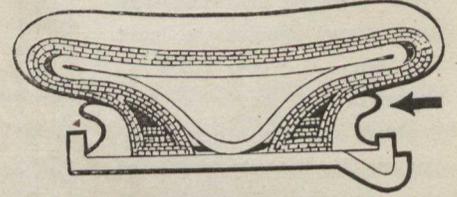
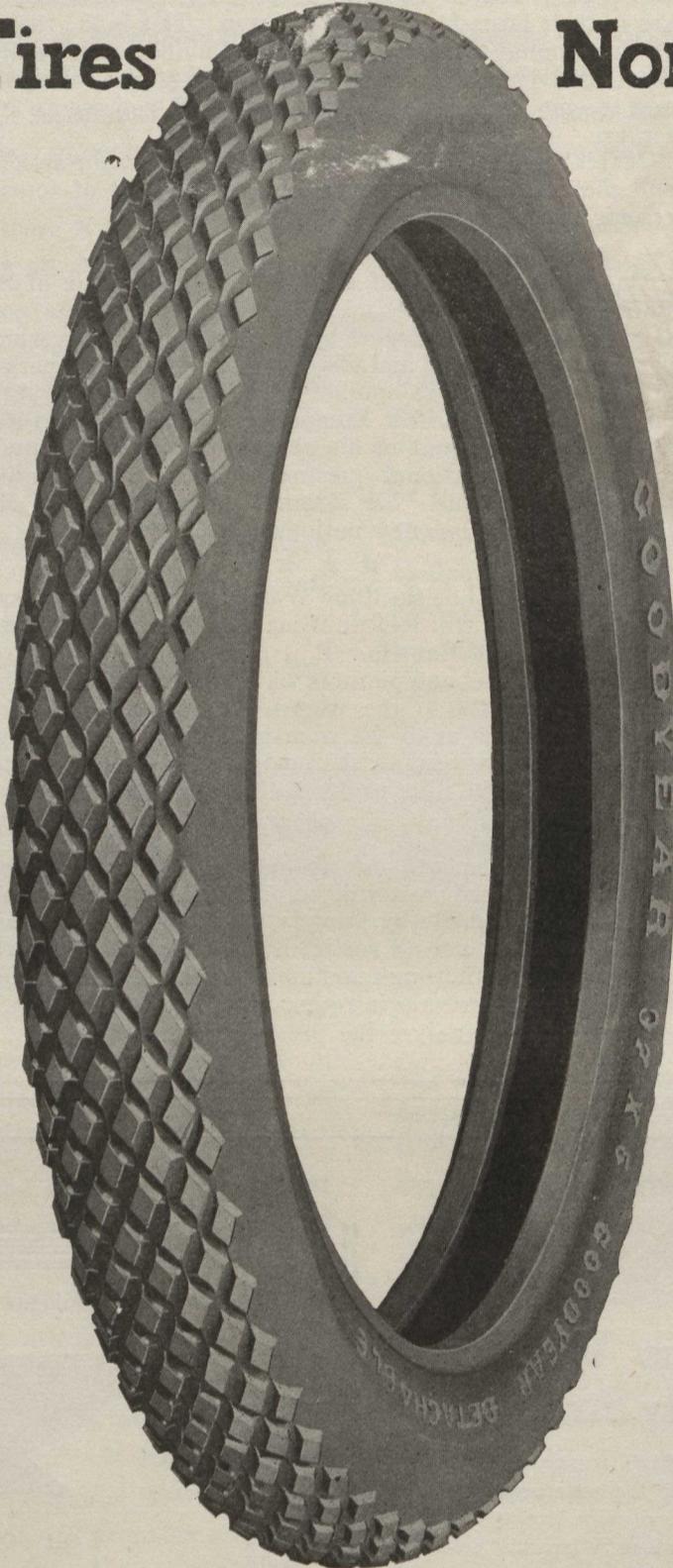
10% OVERSIZE NO OVERLOADING

And Goodyear No-rim-cut Tires are 10% oversize.

They have 10% more weight-carrying capacity—provide for overloading—extra equipment—extra passengers.

With the average car this means 25% more mileage.

TOTAL SAVING 48%.



No-Rim-Cut Tire held in place by round surface of the side-ring. Cannot Rim-Cut.

No Skidding

And here is safety!

A tire that cannot skid—a No-Rim-Cut tire with a thick tread of extra tough rubber.

A non-skidding tread to take the place of damaging chains.

Not merely a corrugated tread of regular thickness, but thick diamond-shaped blocks of hard wearing rubber, vulcanized onto the regular tread. Blocks wide at the base, spread out and distribute the load over the whole tread surface.

Countless edges and angles grip the road.

Skidding is prevented.

And the thick, tough blocks lessen the chance of puncture 30%.

Perfectly resilient. No undue shaking of Motor or vibration.

1,000,000 No-Rim-Cut Tires have been sold. Not one has been ruined by Rim-Cutting.

Do you want to give more careful thought to the selection of your tires? Send for our Tire Book. It gives information that will be of guidance to you.

The Goodyear Tire and Rubber Company of Canada, Limited

HEAD OFFICE--TORONTO

Factory---Bowmanville



The
**CANADIAN
 COURIER**
The National Weekly



Vol. XII.

June 8, 1912

No. 2

Men of To-Day

Winston Churchill's Text.

IT recently fell to the lot of the youngest member of the Asquith Cabinet to make a most important statement with reference to Canada. That was the utterance of the Rt. Hon. Mr. Winston Spencer Churchill, outlining the policy of the Imperial Government as regards the Canadian navy. Mr. Churchill anticipated the visit of Hon. Mr. Hazen to Downing Street, where he will confer with the Admiralty, and announced that in his opinion "the main naval developments of the next ten years will be the growth of effective naval forces in the great dominions overseas." The significance of Mr. Churchill's speech is that he declared himself unhesitatingly and uncompromisingly in favour of the colonial navy idea. If Mr. Churchill would have his way, Canada, Australia and New Zealand should possess fleets and accept responsibility for the defence of their own shores, leaving it to the home fleet to defend the centre of the Empire. In other words, another step should be taken in colonial nationalism which will make the overseas dominions real partners in the larger affairs of the British Empire.

Whatever comes of his opinions, Winston Churchill has shown that he is a British statesman who can take a big view of the colonies. He realizes that we are "grown up." There was a time when Canada was absolutely convinced that Winston Churchill was not "grown up." That was about twelve years ago, when he visited this country on a lecturing tour. The spoiled child of Lord Randolph Churchill, on that occasion, did not at all "make a hit" with his colonial hostesses. But Winston Churchill has travelled far in a decade. The little, old-young man of the Gladstonian collars and funereal bow tie, whose nervous, white hands entwined and interlock as he sits on the front benches with men like Asquith, aged enough to be his father, has become famous as the most daring parliamentarian in England. Winston Churchill has all the impetuosity and some of the faults of his youth. But he is always advancing and occasionally lights up the political horizon with flashes of genius. In the past year, he has been much in the eye of the world. It is not long ago since he abandoned the domestic quiet of the position of Home Secretary for what has been a strenuous, almost revolutionary career as First Lord of the Admiralty. Wherever there is a crisis to be faced Churchill seems the first to step into the danger zone. Only two months ago he met the Irish at Belfast on their own ground. The solution of the colonial navy problem now occupies his attention, and he goes to it fearlessly and audaciously. The First Lord, twelve years ago, fought side by side with Canadian soldier boys in South Africa. Just the other day he repudiated a libel in Blackwood's Magazine that he had broken parole at Pretoria. Winston Churchill, who witnessed the strength of the Canadian fighting arm on the veldt knows what the value of a Canadian fleet would be to the defence of the Empire.

Constantinople to St. James.

THE most important and interesting players of modern diplomacy are Great Britain and Germany. Every move of these two nations is noted as intently in the Imperial Court at Tokio as in the democratic confines of the White House. Germany dealt the



CAPTAIN L. A. DEMERS

Successor of "Jimmy" McShane as Harbourmaster of Montreal.



WITH INTERNATIONAL POWER.

Baron Marschall von Bieberstein, Recently Appointed German Ambassador to Great Britain.



RULER OF ALL THE BRITISH NAVIES.

Right Hon. Winston Churchill, Ruler of the Navies of Great Britain and of the Dominions Over-Seas, Who Has Recently Declared Himself in Favour of Colonial Navies for Out-post Duty. On the Right, Lord Morley.

other day. It ordered Baron Marschall von Bieberstein to pack his trunks, collect his servants and leave the white walls of Constantinople for the Court of St. James. Why does Germany want the acute Baron at the centre of the British Empire at this particular moment? That is the question which is agitating the minds of several in high places. The social season is over; fashionable London has motored to the country houses and the watering-places for the annual rest cure. But the Foreign Office and Downing Street have not relaxed. Some say that Anglo-German relations are pulling a little too tight for this time of the year. The Eastern Question? The appointment of Baron Marschall von Bieberstein would tend to confirm a rumour that our German cousins and ourselves are not seeing eye to eye again in Asia. For no man in the German service has the phases of the Eastern Question so well fixed in his mind as Baron Marschall von Bieberstein, and could so ably represent the Kaiser.

But it is probably a far greater problem than the encroachments of both nations in the East which has brought Germany's shrewdest diplomat to St. James. Behind the Eastern Question, behind every question which stirs Berlin and London, and keeps the world on edge, is that of the merciless strife of the two chief world powers for naval supremacy. Until the "armed camp" is dissolved, there is an end to amicable international relations, not between Great Britain and Germany alone, but among all the lesser powers who must line up on the side of either of the leaders. The arts of the mere diplomatist will not bring Great Britain and Germany to a lasting understanding on a matter which is affecting the peace of the world. The situation calls for a constructive statesman. The diplomatist rarely sees beyond a compromise which will not injure too much his own side; the statesman must have a world vision of the interests of humanity. That is what is needed at St. James and Berlin to-day.

Can Baron von Bieberstein seize the opportunity of a statesman and make history?

Montreal's New Harbourmaster.

AT last the Montreal Harbour Commission has broken the suspense over the deferred appointment of a successor to Mr. James McShane, as Harbourmaster. It is almost a year since Mr. McShane gave up the keys. During that time, politicians and job hunters have been worrying the Commission. But the board, who run the big harbour, have been keeping their noses keen for a man with the executive ability and knowledge of the intricate shipping game to regulate the Atlantic traffic of our half of the continent in Canada's great ocean port.

Captain L. A. Demers is the unanimous choice of the Commission. Captain Demers has had twenty years to show his calibre. All that time he has been working for the Government in various capacities. He is known to hosts of tars at the lake ports and at St. John, Halifax, and Vancouver. For years he was the examiner in the Marine Department, whose business it was to quizz prospective masters and mates aspiring to certificates. Captain Demers is a very familiar figure in Montreal. He has controlled pilotage in the port and acted as Wreck Commissioner. This experience will help him when he begins rule on the docks.

The Dollar of Pride

How Dennis O'Calahan Let a Feeling of Pride Interfere in a "Money Proposition."

By PAUL SHEARD

"GEE, I wish't I had a dollar!"

Such were the sentiments of one Dennis O'Calahan as he sat on a park bench, absorbing the scanty warmth of the March sun. The spirit of discontent forever besieges the frail human atom. Those strong among us attack this spirit with vigour, name it ambition, and accomplish shining deeds thereof. The less strong turn a deaf ear to the call and steer an uninterrupted course. The least strong of all—and of such was O'Calahan—calmly sit down and wish for the unattainable to come along.

Nor was the dollar that O'Calahan desired a mere passing fancy. It sure wasn't; there were reasons why he wanted that dollar—had to have it, in fact. If the blushing truth must be told, O'Calahan had been given his freedom from jail too early—no, that wasn't it either, he hadn't been "sent down" for long enough in the first place. Being discovered begging on the streets on, or about, New Year's eve, he had been summarily arrested; a case of "Ring out the old, run in the new," for O'Calahan was new to the town and hence unprepared for its unfriendliness. He was given two months for vagrancy—or was it fragrancy? However, once inside, his unrestrainable optimism asserted itself and he made the best of it.

It is said there is only one side to prison life—the inside; but to O'Calahan, gentleman of misfortune, it had a bright side as well. There were worse things in life, he thought, than lying snugly in bed, listening to the winter wind whistling past one's window, even though the window may have bars in it. And so he sat on his bench in the bleak March sunshine, thrust forth from shelter and warmth.

JUST then a little grey sparrow, swinging on a twig overhead, gave vent to the opinion "Cheep!" O'Calahan cocked his eye at the bird.

"What's eatin' you, little bobtail?" he said, foolishly. "Who's cheap? Not me anyhow—one dollar was the amount I asked fer."

"Cheep," said the bird again.

"Oh," said O'Calahan, "you mean somebody else is cheap? Sure 'tis mesilf knows that. They're a cheap lot hereabouts."

The little bird agreed that they were cheap, and then, ruffling its feathers, lapsed into silence. O'Calahan's mind reverted to his immediate needs and again he wished for that dollar. He wanted the money as travelling expenses for a trip south, where the air was fragrant and the sun hot and where there was no snow to leak through one's battered boots. The amount hardly seems adequate for a journey of, say, three hundred miles, but O'Calahan had an Irish smile that helped some, and with reasonable luck, he figured he would get along very nicely. But first he wanted that dollar, whether in copper, silver, or greenback it mattered not, just so it totalled up one hundred per cent.

O'Calahan had never heard of Mahomet and the mountain, and yet he was familiar with the basic principle involved. Gazing at the sky, he concluded that no dollars seemed to be raining down where he was; observing the mud at his feet, he became equally assured that no treasure lay buried near at hand; and so with a groan he arose and shuffled off.

O'Calahan had no definite port in view—any turn of events that would thrust one dollar of currency, no more, no less, into his passive hand, would be his goal. The chance seemed better if he kept moving, so O'Calahan moved.

Dennis O'Calahan's only method of prying a living from an unfriendly world—which, of course, the world owed him—could be summed up in that pat little *bon mot*, "Beg, borrow, or steal it"; there is also, I believe, an exception to this rule—namely, earn it, but O'Calahan played strictly according to rule and recognized no exceptions. Consequently when his slow footsteps brought him among a group of labourers at work, the possible thought of procuring a job never occurred to him. That is, not until he found his way blocked, and heard a loud

voice insult him by asking if he wanted a job.

O'Calahan looked up, and into the smiling face of Patrick McShawn—of course he didn't know the face's name, but he recognized the Irish grin and gave the correct return signal. Now that the mountain had come to Mahomet—not a bad simile, either, considering McShawn's proportions—Mahomet intended to scuttle out of the way and let the mountain pass, as it were.

"G'wan," smiled O'Calahan, "I'm too strong to woik, can't ye tell whin a gentleman's in a hurry t'get to his singin' lesson?"

But McShawn would not be put off. Hadn't he been told to engage every man he could find, to help with the work? The old plank sidewalk had to be ripped up by six o'clock that evening, so that the concrete gang could start in the morning. No skill was required beyond swinging a pick and at present there were only eight pick-swingers at work; O'Calahan looked like a possible ninth, if he could be persuaded to join.

"See here, sport," said the boss, "you take this pick, and dig in till six o'clock an' you'll git a big day's pay fer it."

"Nix fer you," said Dennis, trying to pass. "I git all the exercise I need, roll-

handling the pick.

"Bully for ye, my bye," he said, "just leave me see your pick a minute an' watch the way I swing it. You're holdin' your two hands too close together fer to git the most out of your swing."

So O'Calahan stood aside while McShawn demonstrated a stroke or two.

Be it known that the plank which McShawn now attacked was one that O'Calahan had already been working loose. A new plank it was, one that had been put down within the year; and it came up, under McShawn's skillful strokes, all in one piece, leaving the ground flat and hard beneath it. In the middle of the flat space, gleaming pleasantly in the sun, lay a gold coin; by the size of it, anyone could tell, at a glance, its value was exactly ten dollars.

O'Calahan grabbed for it and so did the boss, with O'Calahan losing out.

"Aisy me bye, aisy does it," said McShawn, softly. "I beat ye to it."

O'Calahan straightened his back and addressed McShawn.

"As one gent to another," he said, "if it's a gent I'm speakin' to, I approximate that ye won't have no compunction in handin' that sparkler over to its rightful owner, on account of me seein' it first."

"Take a think to yersilf," said McShawn, "an' rectify your intelligence against the idea that it's my job you're workin' on at present. Accordin' to the lights an' customs of me consciousness, any article of relative value, discovered adjacent beneath the planks, belongs, as it were, to the boss of the works, bein' me."

"And" continued O'Calahan, "adherin' to the fact that it was mesilf what started to investigate that there plank, before you come and butted in with your notions of pick swingin', I ast ye, as a gentleman, are ye goin' to gimme that shiner or shall I shove the face off ye?"

McShawn smiled and dropped the coin daintily into his vest pocket.

"Hold your wisht, me bye," he said. "Your language is an abuse on common illegance."

O'Calahan became speechless with rage, but as the smiling McShawn made as though to move off, the fighting spirit of a long line of Donnybrook Fair ancestors rose in him and speech returned.

"Language, is it?" he shrieked, "ye lop-eared son of a lemon-faced pirate! 'Tis as plain as the ugly face of ye that no argument will ever penetrate your thick skull! Hand over the shiner, you hear me, or by the powers—"

Here speech ceased and action commenced; O'Calahan was energetic and unscientific and his rush landed. McShawn was equally energetic and unscientific and, what's more, larger—therefore he returned the rush. Battle raged for some fifteen minutes. Those fortunate enough to be eye-witnesses all agreed, on departing, that the little guy put up a great scrap, for a bantam, but that he shouldn't have signed up in the heavy-weight class.

And so McShawn removed his weight from the small of O'Calahan's back and O'Calahan in turn removed his nose from the red earth.

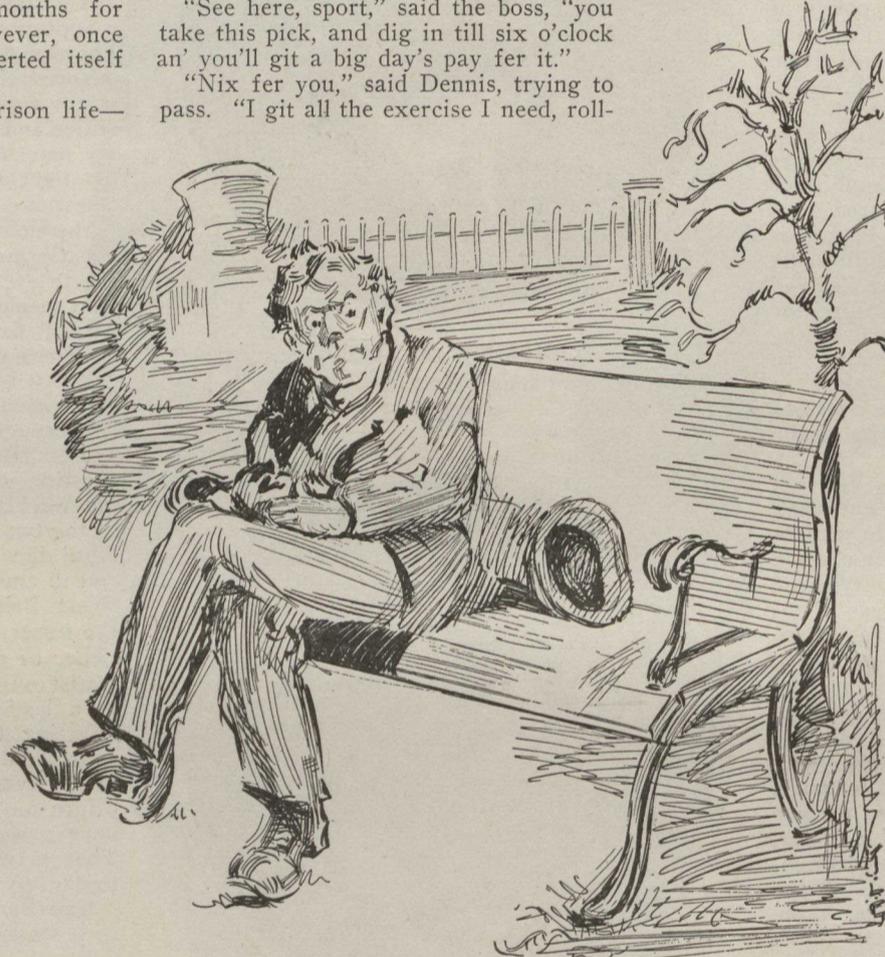
Slowly the defeated one put on his coat, made a pretence at arranging his attire, glared about him with one eye and trudged down the street as befits a man who has been outwardly subdued. As he reached the turn he felt someone running behind him and turned—on guard.

There stood McShawn, smiling cheerfully out of a swollen mouth.

"Say, sport," said that gentleman. "I was all wrong about that ten samolion piece. I only seen half of it first. Here's the other half, fer your share. That's fair ain't it? Come on back to your job. You're the first hundred-pound guy I ever see with a two-hundred-pound punch in each hand."

O'Calahan regarded the five dollar bill, held out to him, with a look horrible to see. Was this great bull trying to pay him for being licked! O'Calahan

(Continued on page 38.)



"Gee, I wish't I had a dollar!"

Drawn by J. L. Sheard.

ing my cigarettes, an' yer money proposition don't interest me none."

A minute longer he was detained by the strong hand of Mr. McShawn.

"See here, yer honour," said McShawn, "just take holt this pick an' massage them there planks till twilve o'clock noon—jist to 'blige a feller; and when the noon whistle blows I'll give you a whole dollar bill; are ye game?"

With the words "one dollar" O'Calahan's mind harked back to his heart's desire. Work till noon. Mortify the flesh for three whol hours—well he'd try it this once, because he wanted that dollar.

IF O'Calahan could have reasoned introspectively he would have become aware that it was not the actual work he disliked so much as the mere thought of working. For now as his pick swung clear and landed soggly in each rotten plank, and as he heard the pleasant crackle of the soft wood applauding, as it were, each stroke, he found himself whistling a tune. And as the warm sun rose higher and struck into the back of him, O'Calahan threw off his coat and turned to his task like one to whom a new lease of life is given.

For an hour he enjoyed the exercise, doing easily twice as much work as any other man on the job.

McShawn, the boss, stopped as he passed O'Calahan with a word of praise and a friendly hint on

Waterton Lakes

By D. E. NIMMONS

NOW that vacation days are coming near, when we will all be scrambling away to our individual camping-places which have each a special charm, I want to mention a little summer resort which fulfils the ideal of every true camper. Let those who claim that Southern Alberta contains no beautiful landscapes beware how they mention it to those who have spent a summer at Waterton Lakes.



The Falls.

In the extreme south-west corner of Southern Alberta, about sixty miles from Lethbridge, is concealed this delightful little spot, in close proximity to Montana and British Columbia. Here all the natural beauties of the two provinces seem to be entwined together; wide stretches of long prairie grass up to the very door of the mountains. Nestling in the arms of these giants is the secluded corner known as Waterton Lakes. No picturesque buildings as yet mar the scene. There is not even a hotel,

but at the foot of the mountains there are five or six tents which spring up in summer and disappear as if by magic when winter comes.

Everything is here that goes to make an ideal summer's outing: scenery indescribable, where the eye can range from the sombre lakes to the sublime old mountains with their snow-white heads; wild flowers of all sizes and variety, varying in hue from the dainty white Sawoyan or Northern Bedstraw, to the oriental Tiger Lily; opportunity for boating, fishing, bathing, riding, mountain-climbing and even strawberry-picking.

NO noisy engines yet screech into the silence of the mountains, not even an automobile can make its way. Consequently the would-be camper must take the old-fashioned stage with two horses, a three-seated rig and no protecting cover to prevent sun-burn. Over grassy plains, across rivers, through brushy country, the stage crawls along, driving on and on and still on. The mountains seem to recede as the traveller advances until in the gathering gloom he suddenly seems to be in the very heart of them, breaking into the chilly silence with the sound of human laughter which is sent back with three-fold reverberations from the hills. A few tents peeping out among the trees, a

few people running out with eager greetings, the masterpieces of nature looming up silently majestic in the background, and this is Waterton Lakes, the Banff that is to be.

From that moment the restrictions of city life are left behind. Early rising no longer becomes a necessity, it is a joy. The moments spent in sleep are begrudgingly given, and the time for early fishing and a morning dip hailed with delight. The slothful youth who grumbles at having to be at the office at nine now asks to be wakened at four; the busy toiler who has lost his appetite now grumbles because he can't get enough to eat. All is extreme activity; everything is done heartily from sleeping to eating.

The fishing is excellent, and though the finny tribe are not exactly waiting to be caught, the angler is always amply rewarded for his toil. Quite



A Trip to Wall Lake.

often a huge trout is landed which acts as an incentive until the next big haul is made. The boating is perfect, also, and there seems to be no limit to the extent of water, one lake following another for miles and miles. Though the water is cold, too cold for more than a two-minute dip, there is always a protected corner of the lake warmed by the sun.

ON solid earth once more one is bewildered with the variety of pleasures throwing out alluring enticements. At the falls, which are indeed beautiful, the lazy ones spend a quiet afternoon with a book. But the energetic camper cannot be appeased with anything so monotonous. Mountain climbing is more in his line and right outside of the tent door is his opportunity. There is no chance to mount a nag and saunter gently up a beautifully levelled road. Nature is here in a sterner mood and

the interloper must go on foot pushing through rough trees, climbing over fallen trunks or up rocky grades. There are not many who reach the summit of Sofa Mountain, but those who do are amply rewarded as they gaze at myriads of peaks, blue, brown, grey, snow-clad peaks, becoming more hazy as they recede in the distance until they seem to melt into the air. The downward path is even more dangerous, for the climber is apt to grow dizzy realizing the steep steps beneath him, but at length the descent is made and reaching the lake at the base of the mountain, the weary toiler steps into his boat and rows across to a camp, a bath and a square meal.

There are strawberries, too, at Waterton Lakes. Just around the bend everyone knows of a fruitful strawberry patch where he can soon pick a cup of this delicious fruit and in times of luck persuade the mistress of the establishment to lend him the ice-cream freezer and a piece of her valuable ice.

THERE is even dancing to be had in this haven, but it has with it an unusual charm. On the great Mormon fete days, on such occasions as when Brigham Young landed at the Great Salt Lake, the patriotic enthusiasts come into this wilderness and invading its solemnity with shouts and games, end the occasion by a grand dance. And who would not enjoy dancing when the floor is built over the lake, when the moon is the electric light, and its reflection on the water with its background of mountains the decoration of the hall? Then the disturbers depart and this slight entrance into civilization over, the campers return to a few more wild, blissful days.

There are not many campers who have the courage to take a trip to Wall Lake. It is necessary to have horses for this long, arduous climb, which leads through intricate and amazing paths to a lake almost in the clouds, and swarming with tiny mountain trout as they glide through the water up to its very edge. An evening there is worth all
(Continued on page 31.)



Among the Waterton Lakes.

"The Hoodoos"

By NORMAN S. RANKIN

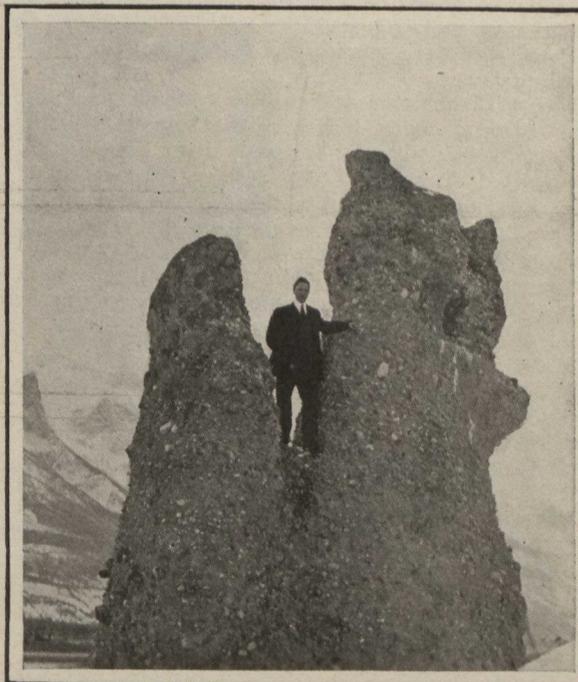
IF you happen to be looking out of the car window as your train plunges westward through the Gap, the entrance to the Rocky Mountains, you will see, perched away up on the roothills behind Canmore, three huge, fantastic-looking, church-steeple pillars, stone-studded, bleak and formidable.

Years ago, probably a century, these pillars were not in evidence, their 50 or 75 feet of height lay hidden in solid soil, covered in tons and tons of mother earth, whose surface at that time extended considerably upward and outward beyond their present limits. But, as time went on, the entombed pillars gathered formation from pebbles and stones and from soft clay with cement-like qualities.

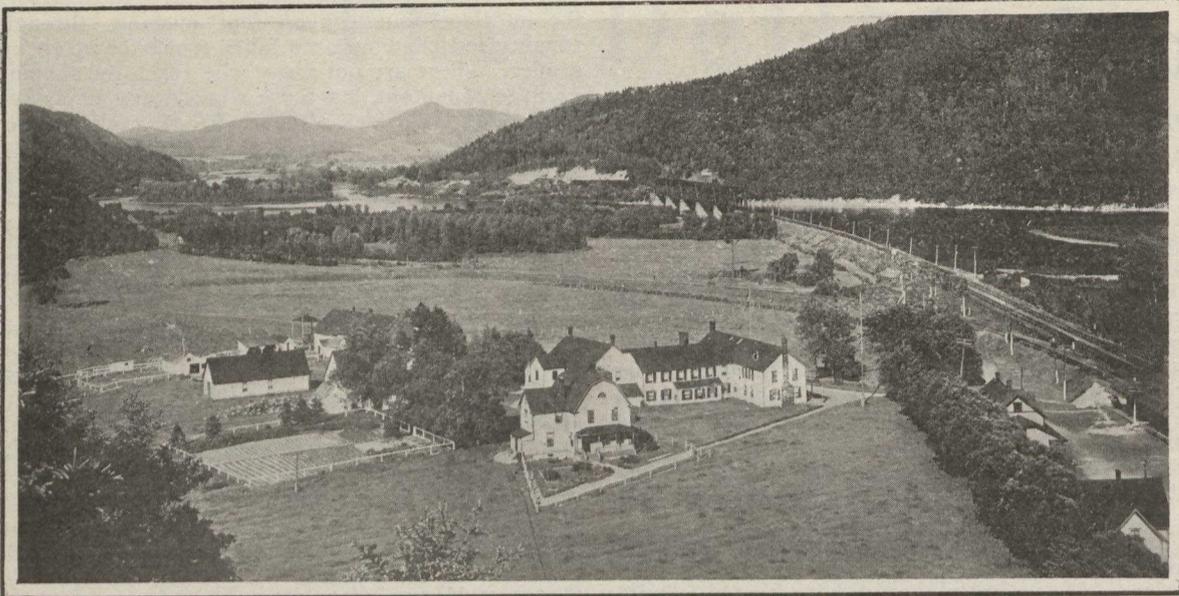
Along each side of the Canadian Pacific Railway, as the Gap is traversed, may be seen many groups of these extraordinary looming pillars, commonly known as "Hoodoos"—goodness only knows why. They are conglomerate monuments formed of stones, earth, and indurated clay, by the action of the elements. Years of steadily-rushing waters, gathered from the mountain snows on the rocky heights above, played havoc with the banks above them, cutting them down and sweeping them away. The harder portions of the ground naturally better withstood the fierce action of the devastating elements, and as the pillars slowly grew in height while their bases eroded, they hardened in the air



This is Not a Petrified Bear, But a Gravel "Hoodoo" in the Rocky Mountains.



Another "Hoodoo." Several of These May be Seen Where the C. P. R. Enters the Rocky Mountains.



Aristocrat of Fishing Clubs—Restigouche Fishing Club, Where Gentlemen Who Can Afford a Five Thousand Dollar Fee May Hook "Exclusive" Salmon.

Fishing in the Maritime Provinces

By C. F. LANE

FARTHER west we are apt to boast of the excellent bass or trout fishing that can be enjoyed at some particular place, but we hear little about localities in New Brunswick or Nova Scotia simply because the inhabitants of these provinces are accustomed to find good fishing almost anywhere within their borders and are thus not particularly impressed with any one place. It is this plethora of good places that makes the writing of an article difficult. If a volume were being attempted it were possible to do some justice to a fair proportion of the choice fishing spots, but in this article it must suffice to mention merely a limited selection.

Perhaps the best plan to adopt is to treat salmon, trout, and tuna separately and name localities where good sport with each is a certainty. Salmon will come first, and it will be a surprise to many to learn the number of places where the king of fresh-water fish may be angled for by the casual visitor. An erroneous idea prevails that all the salmon rivers of Eastern Canada are either in the hands of wealthy individuals or else leased to some exclusive club. It is true that the majority of rivers are closed to all but the privileged few, but still enough are open to any newcomer to allow fairly ample selection.

Of the rivers of New Brunswick on which the salmon fishing is still open the Upsalquitch is one of the best. Thomas Malcolm, of Campbellton, charges \$10 per rod per day to visitors. Fish here run up to 25 pounds and an occasional forty-pounder is landed. A limit of five salmon per day has been set, as many instances occurred of so-called sportsmen taking twenty-five and over. A guide and his canoe can be hired for \$2 per day, and the feeding expenses are not a serious item. The best fishing is obtained from the 15th of June till the close of the season on August 15th, and, in addition to salmon, there are quantities of sea trout on which no limit is set.

Henry Bishop owns a comfortably furnished lodge situated on a choice length of the Nipisiguit which he lets for periods of a fortnight from June 1st till the end of August. True, to have two weeks on this river, one must part with a couple of hundred dollars in addition to the cost of guides and feeding, but the sport is worth it, and as there is room for three rods a trio of friends can get the best of fishing at a far lower expenditure than obtains in many parts of the globe.

ON the main Restigouche, salmon fishing can be had by the payment of five dollars per day. Here the fishing is all done from canoe, the charge for two guides and their canoe being \$4.50 a day. The Charlo River, in the same neighbourhood, is free, but is too much fished; still there are numbers of red trout. As a guide can be obtained for \$2 and the fishing is all from the bank, the Charlo has attractions from a pecuniary standpoint. The salmon of the Jacquet run small—from four to ten pounds—but it is perhaps the best sea trout river in New Brunswick, and the fishing is well worth the \$5 per day charged.

For salmon fishing, combined with a canoe trip, the south-west branch of the Miramichi leaves noth-

ing to be desired. This trip starts at the Forks and ends, sixty miles lower down, at Boiestown. The scenery en route is superb, and, if the water is in trim, the fishing is of the best. Expenses on this jaunt come a little high, as guides have to be paid for their time getting home, if engaged at



When You Have Hooked, Played and Landed a 25-pound Salmon on the Miramichi, You Are Entitled to Look Like This.

the starting point, or, if they come from down river, they must be paid for the time occupied in poling up the river from Boiestown.

Salmon fishing can also be had on the Tobique, Renous and Popogan, all of which give good results.

In Nova Scotia the rivers east of Halifax all hold salmon, and most of them are free; moreover, these streams afford as fine sea-trout fishing as one can wish for. Another recommendation is the moderate cost of fishing. Take West Quoddy for instance. Henry O'Leary charges four dollars per week for board and lodging, on the understanding that his services are retained as guide at \$2.50 per day. The best of the fishing comes on in July. Quoddy and other points along this shore are

reached by steamers from Halifax, running twice a week. Mention must also be made of the rivers of Cape Breton, the northern peninsula of Nova Scotia. From Englishtown the North River may be fished without charge, and fine sport is obtained in June and July. The Margaree, on the north shore, is also a good river, but a little bit difficult of access.

WHEN it comes to dealing with speckled trout, one is almost tempted to close the matter by saying "go anywhere." Of course this is not literally true, but, all the same, it is hard to visit any point in New Brunswick or Nova Scotia where good trout fishing is not to be found near at hand. As in other parts of Canada, the very best fishing is to be found away from the habitation of men, and he who wants the best cannot do better than get in communication with a first-class guide and leave the final planning and destination in his hands. There is excellent fishing on the Nepisiguit, above the Falls, also on the Green River, the Madawaska, the branches of the Tobique and on the lakes at the headwaters of the Tobique, Miramichi, Nepisiguit, Upsalquitch and Restigouche rivers. The lakes above Campbellton also afford fine trout fishing. The main consideration is that one go a-fishing in the proper season, and June is without question the best month. Go forth in June with a good guide and all will be well.

It is not every one who wants to go into the wilds with tent and canoe, and those who want to sleep with a permanent roof over their heads will have no difficulty in finding guides who have log cabins near to good trouting waters. Among many others may be mentioned Rainsford Allen, of Upper Keswick; George Armstrong, at Perth; Henry Allen, of Penniac; Arthur Pringle, of Stanley; David Ogilvy, of Oxbow; and Robert Menzies, of Strathadam.

There is one charming spot in the south of the Province where one may be in camp twenty-four hours after leaving Montreal, a camp right in the wilds, but where a good cook is kept, where spring mattresses rest weary limbs, and where the bell on a domestic cow disturbs one's slumbers, but gives promise of cream with the porridge in the morning. The railway station is Bonny River, where the train will be met by one of New Brunswick's most genial hosts, Tom Sullivan, who owns the outlying camps, two of which, Red Rock and McDougall, are well beloved of the writer and his better half. The fishing at the former is entirely in lakes. At McDougall the stream that feeds the lake and the outlet give agreeable changes to lake fishing. This is an ideal place to take "the girl" on a first trip to the woods. For trout, wildness of scenery and comfort combined, it is hard to beat. The charge for board and lodging is only \$2.50 per day, the same figures

(Continued on page 30.)



That Famous 600-pound Cape Breton Tuna That "Jack" Ross Landed With a Light Rod and Line.

The Island—A Tourist's Paradise

By L. L. CHEVERIE



The North Shore Affords Summer Haunts for Thousands of Heat-driven Dwellers of Southern Cities.

At this season of the year, the time of rest and recuperation, the questions are often asked, where will I spend my vacation, where can I get the most for the money I spend, which place has the most allurements and attractions? To these I would reply, come to Prince Edward Island, "The garden province of Canada."

While a great many tourists visit our shores annually—and the number is rapidly increasing—still there are many who stay away because they are in ignorance of the many pleasurable and refreshing things we have to hold out to them. One great advertisement in our favour is, that those who come once are always sure to come again and bring their friends along with them.

Some say, "it is so far north and somewhat out of contact with the rest of the Dominion, that its communications might not be the best." Others contend that not being extensive in area its amusements and sports would not be as numerous and diversified as those of the larger provinces. These are erroneous, and I will say here that although small in area, we can compete with the best that Canada has.

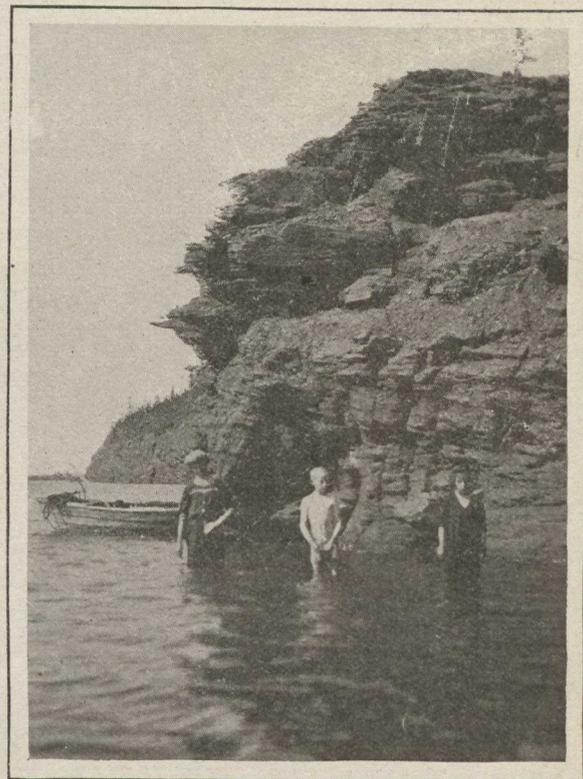
Twenty-four hours after leaving Boston or Montreal sees you at Charlottetown. You can travel by

the fast lines of the mainland and communication with the mainland by means of the palatial Empress and Northumberland is considered unexcelled by those whose pleasure it has been to make trips on these steamboats. Once landed on the Island the management of the Prince Edward Island Railway will see you to your destination with little or no delay.

Now that you have reached the Island, the question is, "Where shall I go?" Charlottetown, Summerside and Souris have excellent hotel accommodation with unsurpassed beauties of location. But you are already tired of cities.

"The Island," as it is popularly called, is well provided with divers amusements and hotels are not lacking. From every point of the Island, the sheen and the shimmer of the sea is always in sight. The south shore is calmer and more tranquil than the north, although there is nothing tame about its coast-line.

The north shore is bolder and more rugged. It is here where those desiring more bracing air and rougher bathing betake themselves. Miles of sand dunes stretch along, upon which the waves



Where the Atlantic Beats Ceaselessly on the Island Shore, and Yet Has its Peaceful, Pleasure-giving Moments.

These houses are delightfully situated on land-locked bays, where boating, still-water bathing, shooting and other sports may be enjoyed ad libitum. Beyond the bars and the sand dunes rolls in the foam-capped surf, and here is the finest bathing in America; while out in the Gulf, for those who fancy it, can be had mackerel and cod fishing with the hardy toilers of the North Bay. The strong air of this northern coast is a tonic in itself. The hotels are within easy drive of Charlottetown or other railway stations.

On any part of the Island accommodation can be had with farmers of unbounded hospitality.

The following hotels open for the season between June 15th and July 1st, closing early in September:

NORTH SHORE.

| Place. | Name. | Proprietor. | Rate per week. |
|-----------------|-------------|----------------|----------------|
| Tracadie Beach. | Acadia | I. C. Hall | \$8. |
| Stanhope | Mutch's | F. Mutch | \$5-\$7. |
| Stanhope | Cliff | J. J. Davies | \$10-\$12. |
| Brackley Beach. | Shaw's | N. Shaw | \$6-\$8. |
| Brackley Beach. | Sea View | E. Houston | \$5-\$6. |
| Malpeque | North Shore | G. F. Bearisto | \$6 up. |
| Alberton | Seaforth | G. Montgomery | \$7. |

SOUTH SHORE.

| | | | |
|---------|---------------|-----------|----------|
| Pownal | Florida | W. Brown | \$5-\$8. |
| Hampton | Pleasant View | M. Smith | \$5 up. |
| Souris | Cox | A. C. Cox | \$12. |

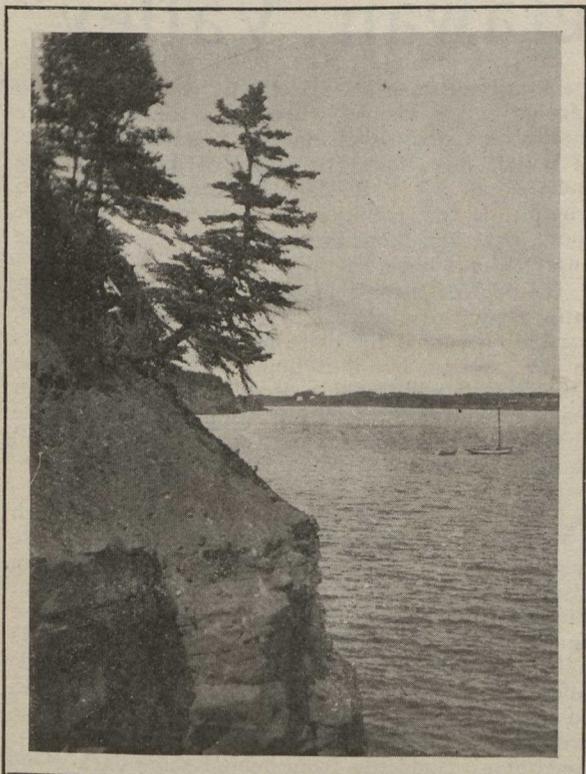


Where Summer Spells Health and Pleasure.

thunderously throw themselves, in sportive glee, while inside are lagoons peaceful and calm. This shore, on account of its beauties of coast-line and excellent facilities for fishing, boating and swimming, attracts the lion's share of the tourists. The inland streams afford fine fishing. The Morell River is perhaps the best, but scarcely surpasses the poetic and picturesque Dunk. On the south side of the Island is Fortune Bay and River, the summer home of several well-known American actors. These places are famous for their sea-trout. The Island is well supplied with yachts, motor and sail boats.

REGARDING hotels, the following afford excellent accommodation, and are situated with an eye to beauty of location. It would be well for those who intend spending the summer on the Island to write the proprietors for rates, etc. On the south shore, the Florida Hotel and the Forrester House, at Pownal, and the Lansdowne, at Cape Traverse, are very popular and homelike. The Cox, at Souris, and Pleasant View, at Hampton, are synonymous of everything that is comfortable.

The principal North Shore resorts are at Tracadie Beach, Stanhope, Brackley Beach, Rustico and Malpeque. At these places are located the Acadia, Shaws, Sea-view, Mutch's, Cliff House, Seaside, North Shore and the Seaforth, at Cascumpec Bay.

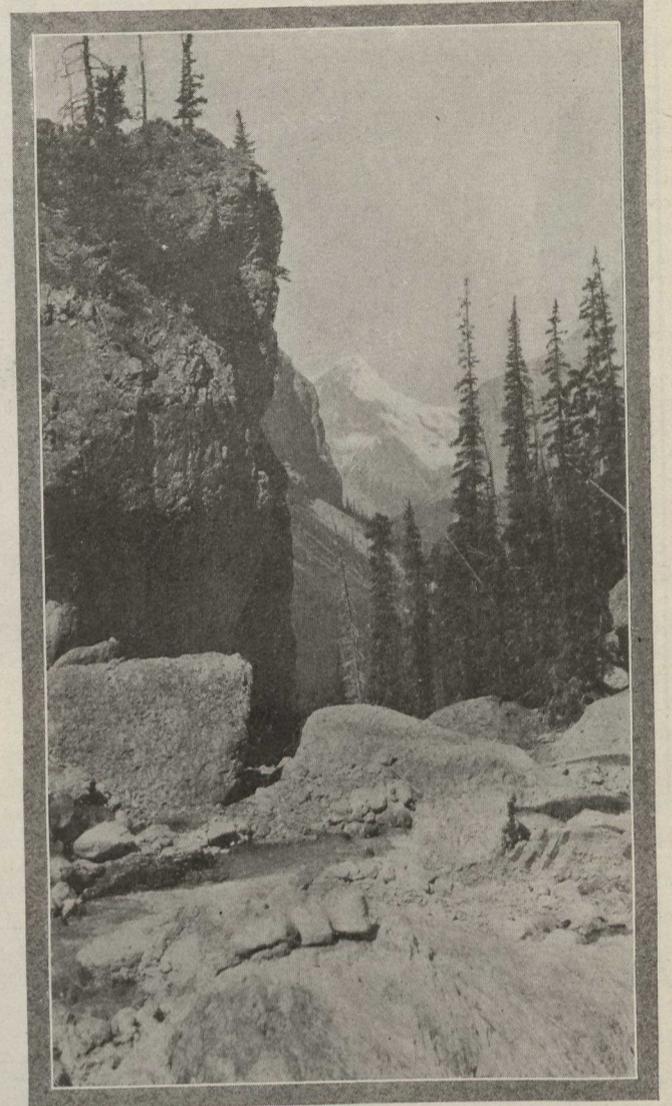
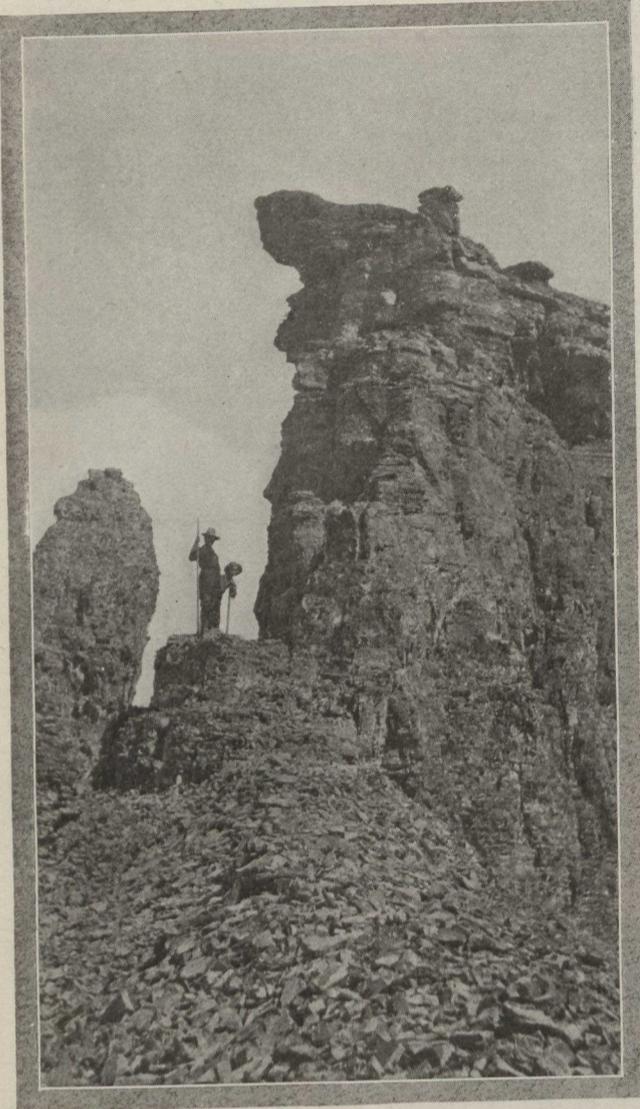


A Calm and Peaceful Harbour—One of Many.



The Red Sandstone as Carved by the Ocean's Furies.

The Wonderful Maligne Lakes



The accompanying illustrations are from photographs taken in the wonderful Maligne Lake district in the Canadian Rocky Mountains, reached by the Grand Trunk Pacific Railway. This territory is destined to be a magnificent resort for the Alpine climber, the lover of nature and the angler. The Maligne range skirts the eastern bank of the Athabasca River, just opposite Henry

House, sheltering within its fastnesses the charming Medicine or Maligne Lakes, regarded by those who have seen them and studied them, as the most beautiful place in the Rocky Mountains, if not actually in the entire world. The Maligne Lakes are typically Alpine waters, embosomed amidst mountain grandeur, eternal snows, glaciers and verdant forests.

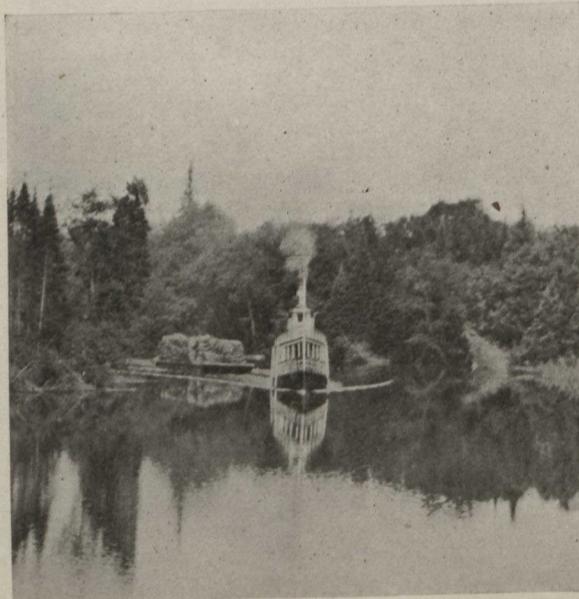
“A Ramble Through the Maganetawan Valley”

By MARION DALLAS

TRAVELLERS passing through Northern Ontario are very apt, when Huntsville is reached, to settle back comfortably in their seats thinking that between Muskoka and Temagami the country is all barren rocks and waste. Just as in passing on the trains through the Rockies only the faintest conception of their beauty can be gathered (the Rockies must be explored to reveal their grandeur), so Parry Sound District from the car window is an undiscovered beauty mine. The small boat and canoe must be employed to convey the tourist through this district of continuous surprises. The myriad pretty lakes, with their rugged rocky coast lines, which run into innumerable little bays and inlets of rare beauty, rivers which thrust their way through a forest of pine and hemlock and oak, all reveal a ceaseless panorama of loveliness unsurpassed by any section of Canada.

To many Canadians it will be a surprise to know that Parry Sound District boasts of a Lake Katrine, equal in beauty of mountainous scenery to any loch in Scotland. Leaving the train at Katrine station (where is to be seen a small, flourishing mill) we take a small boat and follow the Emsdale branch of the Maganetawan River.

Just at the fork we enter Katrine Lake. From the entrance of the lake to the Narrows is about three miles. After sailing through Katrine Lake to the Narrows we find ourselves in a winding channel varying in width from one hundred feet to



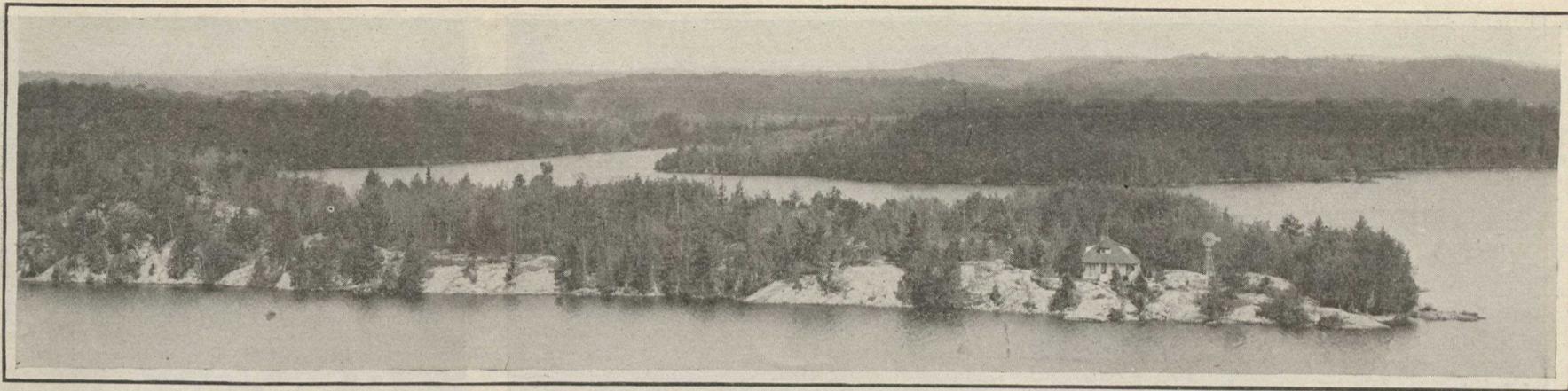
A Tow on the Maganetawan.

half a mile, the banks are rocky but covered with bush, here and there can be seen a skidway where

the logs have been brought to the water edge. No opening seems visible, when all at once we glide through a narrower channel into a beautiful sheet of water, Doe Lake (or Big Eye Lake, as the Indians call it). This lake is about nine miles in length. A few cottages are scattered along the shore, here and there the lumberman's tent and the unpretentious home of the settler.

The fact of there being a rapids (which necessitates a portage) between Katrine and Burks Falls, partially accounts for there not being more tourists in that section, but it is hoped that next year the Government will build a lock, then steamers can make a continuous trip from Ahmic Harbour to the end of Doe Lake, and no prettier trip could be found in all Muskoka.

NOWHERE in Canada does the sunrise so much resemble the sunrise of Scotland as on the mountain peaks and hilltops of Katrine. The sun rises in the mist, till the horizon presents a great fire with the flames darting up through the dense smoke. The days in Katrine are delightful, always a breeze, but when evening comes and the bustle and care of a busy world are shut out as you listen to the mournful cry of the whip-poor-will or the weird cry of loon, you have an awesome feeling of loneliness. Suddenly from behind some dark cloud the moon bursts forth, shedding its silver halo over the lake and lighting all the sleeping hamlet which



A Maganetawan Scene that Makes Cramped, Noisy City Streets Seem Like Prisons.

nestles on the hillside. The loneliness is gone, and you wish all your friends could enjoy it with you. A sunset on Katrine leaves upon the mind an indelible impression of fantastic beauty.

Another asset of Parry Sound District is the Maganetawan River, which rises in Algonquin Park and winds its crooked way over an area of four hundred square miles. Burks Falls is situated on the main branch of the river. During the summer small steamers leave the Falls for Ahmic Harbour every day. For fifteen miles the Maganetawan winds in and out between sloping wooded shores and pasture lands, bounded by distant bluffs, many of which have been robbed by the lumberman of their clothing of timber. In many places the river is very narrow, the turnings are so abrupt that the whistle is blown frequently to warn approaching boats. To all, save the Captain, the prospect of finding a navigable course appears hopeless, but a sharp turn in the river reveals Lake Cecebe; the view of this lake amply repays you for the entire journey.

At the foot of the lake you pass through the locks and village of Maganetawan. Everywhere rocks abound, and, strange to relate, huckleberries are plentiful. After leaving the locks you follow the river for three miles. It just seems to be going anywhere, but from a bewildering mass of woods we enter Ahmic Lake. Ahmic is about



A Bit of Unspoiled Nature Work.

twelve miles long, beautiful little bays are to be seen along its shores, while on many of the points pretty cottages are erected and the Union Jack and Stars and Stripes adorn the landscape.

Tourists can go from here to Georgian Bay, but the portages (twenty in number) are difficult, so we did not explore further, but retraced our way to Katrine. On our return trip the boat called at several of the cottages. The whistle of the steamer was the signal for a gathering on the wharf, and we delivered the supplies and the much-longed-for daily paper. The happy, sun-burnt faces of the cottagers exhibited an acquaintance with the joys of life which the writer wishes all the Canadians could cultivate.

No longer is it necessary to complain either that the north country is a relic of lumber-camps or a resort over-crowded by pleasure-seekers and tourists. Years ago some people began to say that the North was crowded. But there are people up there on big islands who say it's getting too promiscuous if they see another house two miles away. The extension of railway service and steamboat facilities has opened up new vistas of exploration for the tourist. Paradoxically the more people go to that region, the less crowded it is, because of the discovery of new areas. And the more beautiful a country the less crowded it feels, because real beauty in a landscape is always novel and interesting. And Maganetawan is—superbly beautiful.

The Bras D'Or Lakes

By KATHRYN MUNRO TUPPER

THE Bras d'Or Lakes, or Arm of Gold, a lovely inland sea lying in the heart of the Island of Cape Breton.

The great natural beauty of the Bras d'Or, its ease of access and navigability, and the quiet charm of its rural surroundings make it an ideal summer retreat. Stretches of sloping farmlands, dusky hollows and sun-clad hills, form the landscape, with here and there a wandering rivulet, half hidden. A spirit of deep rest is everywhere, languorous, compelling.

The trip through the lakes may be taken from various points and in various ways—by steam, sail or paddle. Should one possess the trifling matter of a yacht the Bras d'Or, with its broad runs and sunny bays, affords delightful manoeuvre. Canoeing along the interior coast-line, with attractive camping-ground always at hand, one may paddle at will by groves of silvery birch and tapering fir or explore limpid creeks that mirror the loveliness of woodland and sky.

Those on short holidays make schedule time by taking the inland ferry from Sydney, the eastern terminal of the Intercolonial Railway. Leaving the Atlantic the steamer turns into the lakes, passing through the Great Entrance close to the beautiful Boularderie, an island of considerable length lying between the two Entrances. It takes its name from the Sieur de Boularderie, a French officer of pioneer fame to whom it was granted by the French Crown prior to British possession.

In these pastoral waters Nature reaches her highest art. Here she creates a masterpiece. Mountain-peaks, with intersecting glens, ravished with the rare loveliness at their feet, rise in jealous guard. Here and there appear islands, some wooded, some fern-clad, others lie nude and brown in the amorous sun. Along the way stretches of white sand-beach curve out into the sea, forming lagoons and miniature coves.

A few hours' sail and far-famed Baddeck is reached. Baddeck, immortalized by Charles Dudley Warner's charming classic, outvies the fairest fancy.

The bay, smooth and shimmering in the sun, imaging in its clear depths fir-clad mountains and picturesque islands; along the shore lies the village shaded by tall elms and flowering hedges; and in the background a range of low, grassy hills. On the south jutting out into the sea is Beinn Bhreagh (Beautiful Mountain), and on its cliff stands the summer residence of Dr. Alexander Graham Bell. Here, also, are Dr. Bell's laboratories and experimental plant.

SAILING in a westerly direction from Baddeck the beautiful land-locked bay of Whycomagh is reached. Whycomagh, shut in with its verdured islands in the silent fastnesses of the hills, the air soft and narcotic, is indeed the ideal land of the lotus-eaters.

Coming again by the inland steamer to Baddeck and continuing south, we pass through the Strait of Barra, spanned by a bridge on the Intercolonial Railway nearly a mile in length, which cost the Canadian Government a million and a half dollars. On the eastern side of Barra is the Grand Narrows district, with its lofty wind-swept headlands. An old-world majesty rests upon these hills, the stamp of ancient and unwritten epochs, the very touch of the Infinite. Upon these treeless heights the waning sun tarries late, calling up long purple shadows from the ever-plaintive sea. Across on the western side is Iona, a small settlement named after the historic isle of Scotland. Along the shore deposits of gypsum protrude in huge white boulders.

The lakes now broaden out, following the lure of the hills and running away into numerous bays and inlets. The largest are East Bay on the left and farther south, on the right, West Bay dotted with small islands. Before reaching St. Peter's a group of unique-looking islands are passed of a deep reddish colour. Perpendicular cliffs of the same hue mark the shore-line. At low tide long, red beaches run out, making a striking landscape feature.

The approach to St. Peter's Canal, the terminal

of the lakes, presents a charming vista, the steamer winding in and out among wooded islands of varying size and outline. In an inlet on the left is seen the site of an old fort erected by Monsieur Nicholas Deny, a noted French habitant who, during the brief sway of the Golden Lilies, carried on an extensive trade with the Indians. It is claimed that prior to the French St. Peter's or San Pedro was settled by Portuguese.

From here direct communication is made with the main line of the Intercolonial at Mulgrave.

THE Bras d'Or Lakes cover an area of not less than four hundred and fifty square miles. Several rivers taking their rise far back in mossy glens and deep ravines flow into them. Some of these, apart from their artistic value, are noted trout and salmon streams, such as River Denv (after M. Nicholas Deny already referred to); the silvery Wagamatcook or Middle River, and the Baddeck River. The gold-bedded Margaree River, known as the best salmon stream in Eastern Canada, takes its rise in this vicinity and flows into the Atlantic on the eastern side of the Island.

For several miles en route to Sydney the line of the Intercolonial skirts the Bras d'Or, revealing glimpses of rarest beauty. This inland Sea of Gold, stretching as it does through the heart of Cape Breton, is unrivalled in lake scenery on the American continent.

POINT AU BARIL is one of the newest and most attractive summer resorts in Ontario. It is situated on the Georgian Bay, about half way between Parry Sound and the French River. Access to it is by boat or by the Sudbury branch of the Canadian Pacific. The altitude above the sea is 638 feet, and the air is dry, cool and invigorating. There are already three hotels, more than one hundred cottages, and numerous camping sites. Boating, canoe trips and fishing are the chief attractions. There are more than twenty lakes of virgin fishing waters in the immediate vicinity.



Huron Indian Chapel of which the walls were built about 1678.



AN ANCIENT GARMENT.

Chasuble at the Indian Church, Lorette, said to have been presented to the Huron Indians by Madame de Maintenon and Ladies of King Louis XIV.'s Court.

The Village of Indian Lorette

NINE miles from Quebec City, on the line of the Quebec and Lake St. John Railway, is the village of Indian Lorette, near Lorette Falls, which some consider more beautiful than even the Falls of Montmorenci. But the tourist will postpone seeing the Falls till he has seen at least one thing that gives this Indian village a curious distinction. That is the old Indian chapel, feature pictures of which are shown herewith.

This old chapel is a perfect picture gallery of interest. It has the quaint character of a museum combined with the charm of a sanctuary where still the picturesque descendants of the once famous Hurons gather to worship, singing in two choirs as

related by Charlevoix, "Men on one side, women on the other, prayers and hymns of the church in their own language." The chapel is the same model and dimensions as the well-known chapel of Santa Casa, from which a replica of the statue of the Virgin Mary was sent to Lorette. Indeed Lorette chapel is the repository of more historic relics from old France than any other church of its size in America. Away back in 1621 the Court of France sent over to the Huron Indians a statue of St. Joseph; also two chandeliers, two vases, and a crown, all of pure and highly chased silver. The splendid altar cloth, embroidered by the ladies of the court of Louis XIV., was sent to the Hurons

of Lorette by the great monarch whose famous saying, "L'etat c'est moi," has become a proverb. The brass railing under the altar cloth was presented by a wealthy Frenchman. Nowhere else in Canada, perhaps, could be found so many of the historical relics which long before the conquest of New France by the English, linked up French Canada with the court and the country of France. Indian Lorette is a quaint epitome of what it feels like in this swirling commercial age to forget commerce and contemplate for a while the poetic significance of old Canada. And the scenery, always sublime, is as beautiful now as it was in the brave days of the Hurons. Settlement has not spoiled it. The charm still lingers for the bustling tourist who, if he visits any of the environs of Quebec City, must surely visit Indian Lorette.

Prices and Prosperity

Third Article—Effect of Rising Prices on Thrift

By G. I. H. LLOYD

THE analysis of retail prices contained in a previous article demonstrated that in Canada during the past two years the cost of food has been advancing at the rate of about 6 per cent. per annum, and I estimated that the average cost of necessary family expenditure, taken as a whole, has risen 4 per cent. per annum during the same period. I wish now to enquire what is the effect of such a movement on the opportunities for saving and on the inducements thereto.

The first point to consider is the relation between this increasing cost and the rate of return on money put by. The situation in a nutshell is this: if I save a hundred dollars from my income the Savings Bank pays me three dollars a year interest, but since general costs advance 4 per cent. in the same period, I find that my \$103 will only buy as much as \$99 a year before. I am therefore losing one dollar a year in value for every hundred dollars I save. Thrift, so far from being encouraged, is actually penalized. Virtue is not even allowed to be its own reward, but must suffer a tax of one per cent.

At first sight it would seem as if the only way to get full value for current income were to spend it as soon as it is received. Is there any way of avoiding or mitigating this unpleasant and undesirable conclusion?

Let us analyze the situation a little further. Rising general prices imply depreciation of gold—

we can best interpret the movement by thinking of money as gold, and recognizing that gold is becoming cheaper, that is, more abundant in relation to other commodities. More gold is thus continuously required to exchange for a constant amount of other goods. To deposit in a bank is equivalent to storing away gold, and to store away gold is to hoard a wasting asset, one that is steadily losing its power in exchange. When prices are rising as rapidly as at present, bank interest does not even make good the depreciation in purchasing power.

Surely, then, it would be better to hoard something else rather than gold! If we study the movement of wholesale prices for the years 1901 and 1911, during which period, owing to the depression of 1907-9, the average rise was only about 2 per cent. per annum, we shall find that the different commodities moved at very different rates. Some depreciated absolutely, or at least relatively to gold; some rose relatively to gold, but less than the general average of wholesale commodities; some rose rather faster than the general average, and therefore gained in power of exchange; lastly, there were some which rose so rapidly that the storage of them would have yielded a very handsome annual profit over the whole period. The easiest goods to store would probably be the metals; but the hoarding of these would have

proved a losing game, since all the important metals, except tin, have fallen in value faster than gold. Silver, for example, fell 11 per cent. in value, while general prices rose 19 per cent. In other words, while it took 119 ounces of gold in 1911 to buy as much of commodities in general as 100 ounces would buy in 1901, it would cost 134 ounces of silver to buy as much in 1911 as 100 ounces were worth ten years earlier.

SUPPOSE, now, we make a list of various commodities showing the change in the purchasing power of each during the ten years in question, and consequently the gain or loss that would have resulted if our savings had taken the form of hoarding a particular commodity:

Purchasing power of various commodities in 1911, as compared with 1901.

| | Per Cent. |
|---|-----------|
| Gold | 84 |
| Silver | 75 |
| Lead | 75 |
| Pig Iron | 73 |
| Brass | 68 |
| Copper | 61 |
| Tin | 120 |
| Crockery and glassware | 71 |
| Lumber, all descriptions | 121 |
| Lumber, pine, No. 1 cuts, Toronto | 155 |
| Hides and leather goods | 104 |

| | |
|---------------------------------------|-----|
| Textile goods | 97 |
| Wool, Ontario, unwashed | 131 |
| Wheat, No. 1 Northern | 107 |
| Cattle, butchers' choice steers | 113 |
| Cheese | 109 |
| Eggs | 135 |
| Fowls | 186 |
| Apples, fresh | 140 |
| Apples, evaporated | 178 |
| Furs, general | 188 |
| Furs, muskrat | 567 |

From the above we see that, though we should have lost by hoarding gold, our loss would be less than if we had held stocks of other metals—tin excluded. Textile and leather goods as a whole have hardly kept their value, though unwashed wool would have been a moderate investment. Neither wheat, cattle, nor cheese would have been profitable enough to be worth storing. Eggs, however, had they not deteriorated, would have returned 3 per cent. per annum compound interest; and probably the flavour would not be much inferior to that of the well preserved eggs which we have to use now! Pine lumber would perhaps have improved in quality, and would in any case have produced a net return of 4½ per cent. Fresh apples, alas, are not immune from the ravages of time, but the evaporated kind, which pays 6 per cent. per annum, is not to be despised. However, the most profitable selection would clearly have been furs of various kinds, and especially muskrats, which would have returned about 20 per cent. per annum to the wide-awake investor.

Unfortunately, this kind of profit getting, possible though we have shown it to be, suffers from a fundamental demerit, that of insecurity. The average investor, that is, the small one, has therefore to fall back on his unprofitable traffic with the Savings Bank or else to squander his whole income in immediate enjoyment. But stay a moment! Is there no other mode of securing the value due to his thrift? What of the most fundamental commodity of all, which, by the way, is not included among those whose price movements are officially recorded. How about land? Does not investment in land in Canada at the present time afford the best security both for capital and for interest? There seems at least strong ground for believing that with reasonable caution in investment land is a far better savings bank than the institutions which so describe themselves.

HERE, in all probability, we have our finger on the explanation of the comparatively small response which has been elicited by the Dominion

Government's Annuities Act. The steady depreciation in the value of a gold currency combined with the almost universal appreciation which is characteristic of real estate in Canada, enables us to understand why the generous terms offered by the Government do not make a particularly strong appeal, even though they enjoy the security of a government guarantee. The annuities are calculated on a 4 per cent. basis, or a return of all contributions with accumulations at 3 per cent. in case death occurs before the annuity matures. This return, however, should the present trend of prices be permanent, will remit to the investor no greater value than he has actually deposited. Let us hope, then, that if these annuities are not eagerly sought after, it is not because the Canadian people are lacking in thrift, but because they have opportunities close at hand of obtaining a still more adequate return with fair security. The pity of it is that so many should be doomed to pay the penalty of loss through falling victims to the money suckers who prey on inexperience and palm off property at prices so remote and prospective that the millennium will be near before they are justified.

SO far we have confined ourselves to the consideration of bank interest and similar modest returns. These are the more important because they are the only ones within the reach of the small investors—which means, of course, the vast majority. It is of them we have been thinking for the simple reason that the large capitalist can get a very ample return with good security, and is moreover well able to take care of himself. It is indeed broadly true, and a truth worth remembering, that the larger the resources of the individual the greater will be the return which he can command; abundance is given to him that already possesses plenty. Just consider! The income from \$5 saved will probably be just nothing. If I have \$50 the savings bank will give me 3 per cent. with results discussed above. If I have \$500 to invest I shall easily find safe investment at 4 or 5 per cent. With \$1,000 I would obtain 6 per cent., with a minimum of risk. With \$10,000 I should hope for 10 per cent. But, when the amount to be disposed of reaches \$100,000, 15 or 20 per cent. or larger returns are quite probable, with all the security that patient investigation and expert advice can guarantee, and with the comfortable certainty that even if an investment should occasionally turn out badly, the financial ease of the investor will not be appreciably affected.

The truth we have already observed as applied first to income and then to expenditure holds good also of thrift, namely, that rising prices press more lightly on the rich than on the poor.

while in life depended on the "home team" proving to be the victors.

The Office Boy.

IT was a peach of a game. We had the other gang tied up like a horse hitched to a post. They couldn't hit a balloon. The way they ran bases was enough to make yer grandmother take to training fer a Marathon. Gee, they were sore! They tried to blame it on the umpire. They kicked about everything because we played rings round them. There was nothin' to it but us. Say, I could hold that outfit down myself if they'd let me get in the box.

The Philosopher.

THE contest was an interesting study. The age-old spirit of battle gripped contestants and spectators, and one wondered if the huge throng with eyes glued on the struggle would not joy in the old battles of gladiators. The contest seemed to symbolize life, and one fell to working out dreamily many an interesting analogy along that line.

The Fan.

WE got even all right for the way they put it over us day before yesterday. Jones was there with a hit every time up, and even Brown smashed out a couple of good singles. All our fellows fattened up their batting averages just what you'd notice. That classy infield of ours went through the game like clock-work, and the fielders pulled down the high ones and gobbled up the drives like real live ones. The bunch'll cop the rag if they keep up their gait.

The English Visitor.

I'M not just sure whether I'd like baseball or not. It's hard to understand sometimes why the spectators cheer. I said to a man beside me that the game was much like our English game, "rounders," but all he said was that he'd heard that before. I don't think that I should ever get excited over a baseball match to the extent that some people do.

The Sporting Editor.

ANOTHER game was chalked up in the "won" column yesterday, and the good-sized, middle-of-the-week crowd sure got their money's worth. At that the game wasn't the best sample of ball. The local hopes hit and fielded like pennant-winners, but Manager Walker's pets didn't come within a hundred miles of living up to the form they showed in the first game of the series. Their only chance to count flicked out when Smith aviated to the middle distance with two on.

The Girl.

I KNEW we'd win. You could see that from the way we went at it. I don't see how those other fellows could imagine they had a chance. If I were their manager I'd fire that lanky, homely dub that got out trying to steal second. Say, why don't our side get their suits washed? And why doesn't somebody tell the umpire to wear a becoming suit and to cheer up? He doesn't need to act as if he were going to be hanged. W. A. C.

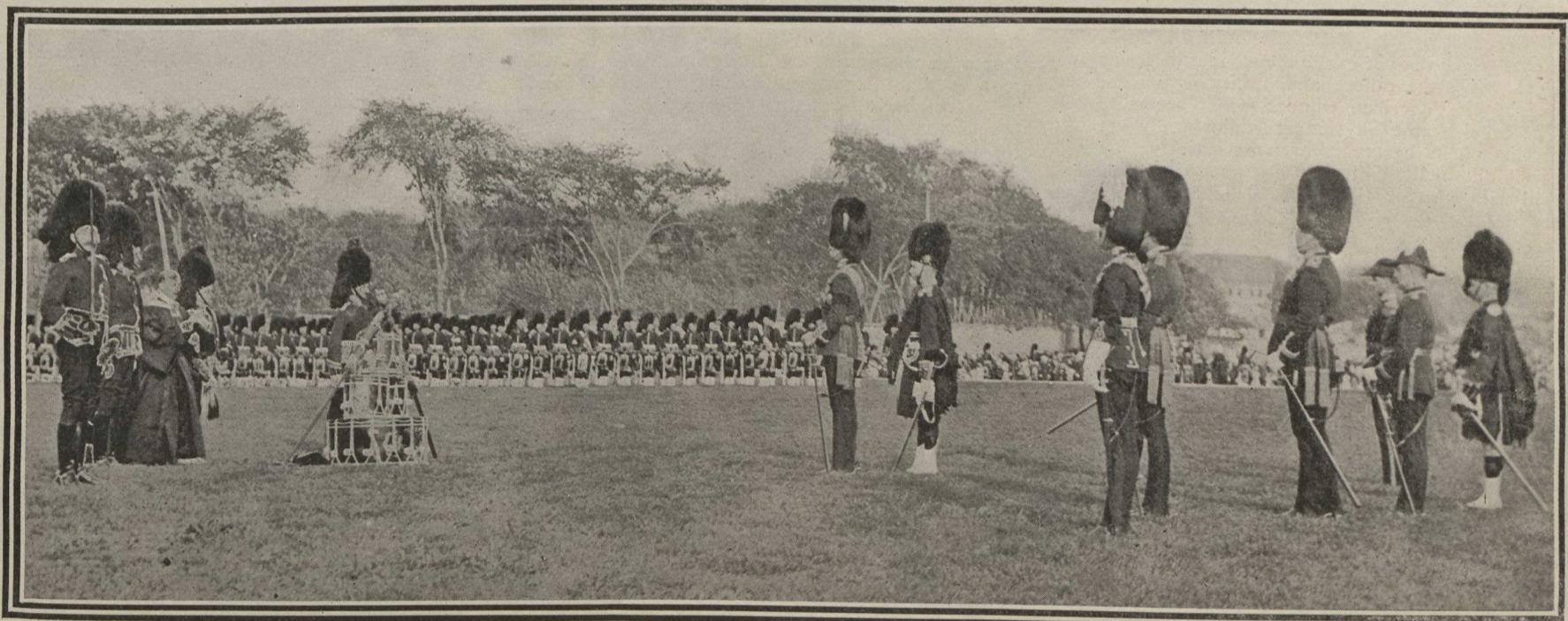
How They Saw the Ball Game

The Poet.

IT WAS a hazy day with a soft caressing breeze—a day made for dreaming, for building air castles and brooding o'er vague thoughts of man's joys and fears. The spacious field of almost brilliant-green grass seemed to shrink away from

the stands that hemmed in the battle-ground and rose brazenly into air. The huge tiered mass of people seemed to have forgotten everything but the contest that concentrated on one half of the field, and one would have thought, from their actions and comments, that the getting of all they held worth

The Duke Performs Several Duties in Montreal



One of the Chief Events in Which the Duke Took Part in Montreal Was the Presenting of Colours to the 5th Regiment, Royal Highlanders.



Through A Monocle

THE MEASURE OF ELBERT HUBBARD.

I WAS looking through a copy of *The Fra* the other day, and I came upon an article—apparently by "Fra Elbertus" himself—in which the Seven Wonders of the World, as they were enumerated by the ancients, were contrasted with "Seven Modern Wonders" which the writer proceeded to name. Now no one could be more typically modern and American—using the word in its geographical sense—than Elbert Hubbard, of "the Roycroft Inn." He is the "zeitgeist" of this rushing, making, achieving Continent. He admits at the head of his own magazine that it is an "Exponent of the American Philosophy." Very well, then. Let us look at his "Seven Modern Wonders," and put them down beside the Seven Ancient Wonders which the poor benighted people of the past permitted to excite their admiration.

I WILL print them in parallel columns:

| Ancient Wonders. | Modern Wonders. |
|---------------------------------|-----------------------------|
| The Pyramids of Egypt. | The Telephone. |
| The Hanging Gardens of Babylon. | The Trolley Car. |
| The Tomb of Mausolus. | The Incandescent Lamp. |
| The Colossus of Rhodes. | The Steel-Frame Skyscraper. |
| Phidias' Statue of Zeus. | The Automobile. |
| The Pharos. | The Hoe Rotary Press. |
| The Temple of Diana. | The Typewriter. |

YE gods and little fishes! And you will not have much trouble in guessing which are "the gods" and which the "little fishes." The hoary ancients worshipped majesty and beauty of achievement; we worship machinery, which will usually help us to do petty things a little faster and more frequently. Think of comparing the Egyptian Pyramids with the telephone! Comparing mighty tombs, erected to defy the hand of time, with a device for enabling people to ring us up in the midst of contemplation to make a "bridge" engagement. Glancing your eye down the two lists, you will reach the climax when you find the statue of marble, ivory and gold, raised to Zeus in the Temple at Olympia by the great Phidias, contrasted with the automobile. The Phidian statue was—presumably—the last word in art in an age, the very wreckage of whose sculpture we gather up as veritable "precious stones" and preserve in the places of honour in our temples of art. The Venus of Milo, the Apollo of the Vatican, the Venuses of the Capitoline and the Tribuna, were not thought worthy of mention in this list which bears the Zeus of Olympia. But they are all eclipsed—in the mind of "Fra Elbertus"—by a motor car.

THE only useful production in the ancient list is the Pharos, which was a light-house; and I may say that, in the more authoritative lists, the Pharos does not appear. It is replaced by the Palace of Cyrus, King of Persia. But utility is apparently a note which did not excite the wonder of the ancient world. On the other hand, utility is the one test which this American wonder-seeker seems to use. The Steel-Frame Skyscraper could hardly get into the list on its beauty or even its majesty; for it is surely one of the ugliest productions of the builder's skill with which man has yet encumbered the earth and defaced the heavens. Take a look at any picture of New York as a whole, and see how these giant packing-cases, full of steaming, rushing, grabbing human beings, fill the city and mutilate the sky-line. Compare this with a picture—say—of the Law Courts in London, the "Palais de Justice" at Brussels, the Louvre in Paris, almost any building on the great circle of Ring-Strasse in Vienna, and you will see the difference between utility and beauty. Still the Brussels building serves as a court house; the Louvre has Government offices in it; and the City Hall of Vienna is probably as well-ordered inside as it is lovely outside.

I WANT to put the case squarely on the basis of human happiness. Does man get more happiness out of the telephone than he would from the possibility of contemplating such structures as the Pyramids of Ghizeh? Can he be said to get happiness out of a tool like the telephone at all? He

gets more work done; but what is he to do with his leisure? What can he do better than let the majesty of such structures impress the soul of him? So, in a sense, all that the telephone does is to enable him to spend more time looking at the Pyramids. But the trouble is that, in an age and amongst a people in which the telephone is glorified above the Pyramids, the man does not spend his leisure that way. He does not use the speed in achievement given him by his telephone to get leisure at all, but to get more work. And he gets more work in order to get more money; and then he is hard put to it to find means of dissipating his money. Having sold his soul for it, he must let people know that

he has it in some way; and we have in consequence the amazing and disgusting competition in display—in ostentatious waste—in boastful extravagance—in which so many of us indulge.

THE greatest good possible to a people is to have the proper ideals. The greatest evil is to have unworthy ideals. It is what we want to be which shapes our innermost souls. If we as a people honour the makers of the beautiful and fix our wondering eyes upon their achievements, we will be a cultured, refined and beauty-creating people. If we honour the useful rather than the beautiful, that is what we will get. Our young people will develop as creators of the useful—and the ugly. Their eyes will come to tolerate the ugly until they think it the beautiful, or until they decide that beauty does not matter. We shall then have more of the material side of life than we can well use; but we shall still continue to go abroad when the soul-hunger for the beautiful overcomes us. We shall remain a "mining-camp" which successful miners flee to spend their winnings among peoples of higher ideals.

THE MONOCLE MAN.

Sir Edmund Walker's Views

On the Immigration Report Made by Arthur Hawkes

"OBVIOUSLY an honest report. He has been fair to conditions that have existed and evidently has a sincere desire to project improved conditions. If I have any fault to find, it would be that the report contains so much in such a small space. There is so much meat in it that to expand it would require several books."



Sir Edmund Walker.

land, he proved to be a competent journalist. He returned to Canada about the time that the provinces of Alberta and Saskatchewan were formed and has been closely in touch with Canadian conditions since then. He has intense sympathy with the settler and also with the Britisher who thinks of emigrating to Canada. And when he goes to England he tells the people how to meet conditions here. He was a good man to make the report."

REFERRING to immigration, in the light of the facts presented in the report by Mr. Hawkes, Sir Edmund mentioned the fact of the great increase in British emigration to Australia and said:

"Canada needs a better trained and more extensive organization. We need to spend more money in the getting of immigrants. Mr. Hawkes realizes that Canada needs workers of all kinds, not merely workers for the farms. We don't want people for Western Canada only; we need them for the East. We are going to see the ten-acre farm in Eastern Canada; and land is becoming so dear in parts of Western Canada that the problem of locating immigrants there has changed. The result of continued settlement in Canada will be to force intensive farming.

"Mr. Hawkes' statement of 'the case for co-ordination' is sound," declared Sir Edmund. "It doesn't do to have one province making fun of another, or any province saying that it is the best. Rivalry between the provinces is permissible, but we need a body at Ottawa who, by reasonableness and wise dealing, will make all the efforts for immigration as productive as possible.

"The Dominion Government should be willing to help voluntary bodies who are furthering the getting of immigrants. If, in the matter of immigration, we had voluntary bodies in Canada, it would be right for the Government to contribute to paying the expenses of their work. That principle is carried out concerning schools, libraries and hospitals, and I don't see why the Federal Government should not be willing to pay a stated sum per head for

immigrants brought out by voluntary bodies, as for instance in connection with the Duke of Sutherland's scheme. Carrying out that principle would help to get full value for all the efforts put forth concerning immigration."

CONCERNING Mr. Hawkes' proposal to have a central immigration board, Sir Edmund said: "Immigration ought to be managed by a commission on which the provinces should be represented." He agreed with Mr. Hawkes that it is important to exercise Canadian influence in the schools of the Old Land which are being attended by children who are potentially Canadian citizens.

"We want to get children unspoiled by the streets of London, and we want to train them concerning Canada," he said.

Sir Edmund would advertise Canada in England in much the same way as large manufacturing concerns advertise their products.

"I favour covering the whole country systematically, district by district, in advertising," he said, "and I would have those conducting the advertising campaign go back to each district after a certain time.

"Canada could be made well known in England in two years by sending pictures concerning this country to clergymen, school teachers and squires. And those pictures would be very much appreciated, especially in the dull, little villages."

English People and Canada

IN his report on immigration, Mr. Arthur Hawkes says that consideration of the question of obtaining immigrants from the British Islands "must be governed by an inflexible adherence to the principle that only persons acceptable in body, mind and character must be allowed to enter Canada. This," he continues, "involves frank recognition of the fact that, speaking very broadly and not at all invidiously, the English people have the most to learn and unlearn in the way of adapting themselves to Canadian conditions.

"The presumed unpopularity of the English in Canada need not have existed, if the English could, by instinct, have acquired essential knowledge about Canada, in England."

Giving sidelights on the knowledge of British school children concerning Canada, he says that a seventh standard boy was asked these questions and gave the answers as follows:

"You have learned a good deal of geography?" "Yes, sir."

"What do you know about India?" "It's a very hot country, sir."

"And the Ganges?" "A big river, sir."

"Anything about it?" "It has many mouths, called a delta."

"Have you ever heard of the Saskatchewan?" "A little, sir."

"Where is it?" "In India, sir."

"Do you know the difference between British Columbia and New Brunswick?" "Yes, sir."

"What is it?" "British Columbia is a very large place with a few houses in it, sir. New Brunswick is a place with a lot of houses."

"And where is New Brunswick?" "Close to London, sir."



TWELFTH ANNUAL CONVENTION OF THE CANADIAN ASSOCIATION FOR THE PREVENTION OF TUBERCULOSIS, TORONTO, MAY 20th AND 21st.
 (Left to Right, Seated)—Dr. G. D. Porter, Secretary; Dr. Bryce, Sir James Grant, Professor Adami, President; Mrs. Brerton, Mrs. Mader, Mrs. Clutterbuck.
 (Second Row)—Dr. C. D. Parfitt, Mr. G. H. Laidlaw, Dr. C. H. Higgins, Dr. D. A. Craig, Dr. W. F. Shireff, Miss Dyke, Dr. J. K. Gordon, Dr. Harley Smith, Dr. Chas. Hodgetts.
 (Top Row)—Dr. E. C. Paterson, Dr. J. H. Holbrook, Dr. Duncan Anderson, Dr. J. H. Elliott, Dr. E. N. Coutts, Major Lorne Drum, Dr. F. Montizambert.



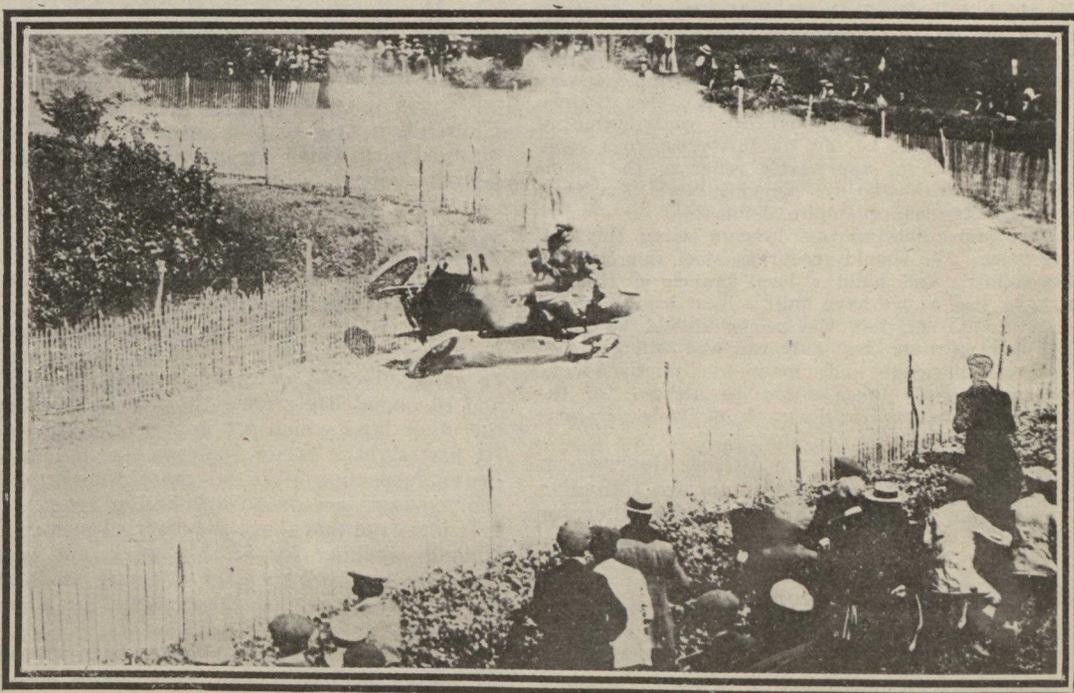
Arrival of the Body of King Frederick of Denmark at Copenhagen. At the Head of the Procession Can be Seen King Haakon of Norway and King Christian X. and His Two Sons.



King Christian X. and the Queen Mother on Their Way to Meet the Body of the Late King at Copenhagen.



These Cadets Were Sent by the Canadian Government to the London Cadet Rifle Meeting. They Have Done Well in the Competitions. This Picture Was Taken in London. (Sitting) Lieut. Heakes, Sergt. Merrick. (Standing) Cadet Fox, Sergt. Huggins, and Corp. Matthews.



A Remarkable French Photograph Showing an Automobile Turning Turtle. A Few Days Ago, During the "Course de Cote Limouest," a Lion Peugeot Car Skidded Around a Sharp Corner and Capsized. Both Occupants Had a Marvellous Escape. Nothing More is Required to Prove That Automobile Racing is a Foolish and Criminal Sport.

REFLECTIONS

By THE EDITOR

A Definite Announcement.

ON June 26th, Premier Borden and Minister of Marine Hazen will sail for London. This is the definite announcement which clears up all doubts as to an imminent settlement of the Navy Question. There is, however, no information available as to whether or not Premier Borden will consult with Sir Wilfrid Laurier before he goes. Probably he will not. The Navy Question should be taken out of politics, but it is almost too much to expect that so important a move will be made without stronger pressure from the public.

Our article two weeks ago, giving a history of the discussion and pointing out the importance of Right Hon. Winston Churchill's pronouncement on the subject, has induced a general discussion in the daily press. The Conservative journalists are not so decided in their opposition to a Canadian navy as they were. The Liberal papers also seem inclined to accept any reasonable solution of the question. There is hope that both political parties may agree to sink their differences and unite upon a common policy.

An Imperial Army and an Imperial Navy.

IT is quite manifest that the idea of a Canadian navy as a distinct and definite part of an Imperial navy has gained ground during the past year. Australia has its own navy, which is part of an Imperial navy, not part of a British navy. New Zealand's navy is to be partially local and partially British, and is thus also Imperial in a general sense. Canada's navy must be both Canadian and Imperial.

This is a subtle but important point. The Imperial Navy now consists of the British navy, the Australian navy, the New Zealand navy, and the soon-to-be Canadian navy. Thus the navy is like the land forces. The Imperial army already consists of the British army, the Australian army, the New Zealand army, the South African army, and the Canadian army, all under the control in time of war of an Imperial Army Council. The old idea of disjointed units has gone forever. The new British Empire has new imperial defence forces, based upon an entirely new idea which combines local autonomy and general federation. All that remains to be done is to create an Imperial Naval staff or council, or to combine both sets of duties under an "Imperial Army and Navy Council."

Why a Canadian Navy?

THE Toronto Sunday *World* put the case for a Canadian navy very well. It is inclined to favour an annual cash contribution as well as a navy built and manned by Canadians. A cash contribution would be insufficient in itself. Here are the editor's own words:

"We think it quite likely that Mr. Borden still believes, as he did two years ago, that Canada should give some efficient aid immediately to the naval defence of the empire. The *World* has never hesitated to say that such assistance should be generous. But at present we believe that an annual cash contribution of \$10,000,000 would not be felt by this prosperous country and would afford appreciable relief to the people of the British Isles who are carrying more than their share of the burden of empire defence.

"At the same time no one favours doing this and nothing more. We should encourage steel ship-building in this country and build a local branch of the imperial navy just as we have built a local branch of the royal mint. Then, too, the people should be interested in our navy as they only can and will be when the navy is officered and manned by Canadians. Moreover, the great lakes might be utilized for the training of a naval militia drawn from Quebec, Ontario and Manitoba."

We do not believe that the British Government would prefer a cash contribution to two Canadian fleet units, one for the Atlantic and the other for the Pacific.

British Columbia Opinion.

BRITISH COLUMBIA has come out strong for a Canadian navy. Premier McBride in his remarks in London and in Ottawa recently went pretty far towards showing a wide difference between his attitude and that of some other leading Conservatives. Following Mr. McBride's lead the Conservative papers of that province are also expressing their opinions freely. The *Victoria*

Colonist thoroughly approves of the policy of local navies as laid down by Mr. Churchill and as opposed by the *Montreal Star*. The *Colonist* ironically says, "We must keep the Japanese out of the country in times of peace; but if war should come we would hail them as our saviours." Having delivered itself on this bit of sarcasm, the *Colonist* adds: "This sort of thing may go down in the *Star* office, but it will not with the people of British Columbia." It also goes on to state that it cannot understand the process of reasoning by which the *Star* reaches the conclusion that Australia is in danger from Japanese invasion while British Columbia is not. The *Colonist* believes that if Japan were to attack Australia, it would at the same time make an attack upon British Columbia. For this and other reasons, the *Colonist* declares for an overseas naval patrol capable of meeting any opposition.

The *Vancouver News-Advertiser*, another Conservative journal, expresses a similar opinion. In dealing with the announcement of Mr. Winston

THE DUKE IN MONTREAL.



Receiving After the Presentation of Colours. Senator Taillon Shaking Hands With Their Royal Highnesses. Col. Sam Hughes, Minister of Militia, on the Right.

Churchill it says that his idea of an Empire Navy "is one with which the people of this country can heartily concur."

Wage Regulation.

A MINIMUM wage for those who work on the farm might possibly be a good idea. There is much talk of legal minimum wages these days and to my mind a minimum wage law might be more effective in raising the standard of labour and of social life among the masses than some of the other laws which are now on the statute books. At first sight it seems somewhat socialistic, but on closer inspection it is no more socialistic than a shorter-hour law or an arbitration act.

If it is true that there are married men in Belfast, Ireland, working for \$3.35 a week, and women in the same city working for a penny an hour, then we will all agree that there should be a minimum wage law for Belfast.

Miss Mary Vankleek, who has been investigating the wages of girls in New York, states that girls in that city are getting from \$4 to \$6 a week, while it costs her \$8 or \$9 a week to live if wholly dependent on herself for support. If so there should be a minimum wage law for girls in New York.

Miss Marjory MacMurchy, who has investigated

the wages paid girls in Toronto, gives much the same testimony. The girls who live in boarding-houses and are wholly dependent on themselves, are scarcely getting enough to live on. Their wages are kept low by the competition of girls who live at home. Here, too, a minimum wage law might be advisable.

If it is true, as some aver, that the farmer's son leaves home because his father will only give him board and clothing, and that even strange farm labour is underpaid, then a minimum wage law might do good. If the price of food products is high and the supply short because of the failure of the farmer to pay decent wages, then a minimum law would be generally beneficial.

Anyway, when a corporation employing a thousand men agrees with the unions to pay a minimum wage, is not the principle admitted? What does it matter whether a government sets the minimum wage or the trades union? And would not the government wage law give all workers a chance, even where the workers have no union, as in the case of the women clerks, the girls in factories, and the farm labourers?

This is a subject worth discussing. The mean employer without a wage law and without the restricting hand of a trades union has a distinct advantage over the generous employer in the same line. It is an unfair advantage. A minimum wage law would remove the disability under which the better employers suffer. There would be dangers, no doubt, but even existence itself is full of dangers.

Who is Holding Back?

DURING the last two or three years there have been evidences of a growing conservatism in the Post Office of Canada. In several quarters there are complaints that the public finds it hard, at times, to get satisfaction from the senior officials. There have also been a number of misunderstandings which should have been avoided in a well-managed department—notably the mix-up in regard to postage on campaign newspapers. Again, the parcel post system seems to be blocked by advice from permanent officials. So with other reforms.

Again and perhaps most serious is the decline in popularity of the post-office savings bank. Its system is cumbersome, stupid and antiquated. Washington has adopted a much better system—much more convenient and satisfactory. A depositor doesn't need to give a fortnight's notice, if he desires to draw five dollars out to give a friend a wedding present. He gets it at once.

What official in the post office has gone to sleep? Or is it merely a series of peculiar coincidences?

Failure to Stem the Tide.

NOTWITHSTANDING all that is being done by Lloyd-George and other social reformers to improve the lot of the "masses" in Great Britain, the emigration to the over-seas dominions continues apace. Old age pensions, unemployment insurance, and enlarged taxes on land have failed to stem the tide. This year Canada and Australia will have record years in regard to British immigration.

Nor does the quality decline. The men who are coming this way are the pick of the artisans and agriculturists. One would think that if Lloyd-Georgeism is doing so much to improve the conditions of the labouring man, immigration would decrease and the grade of immigrant would be lower. There is a contradiction here which is hard to explain. It may possibly be that the labourer sees less in these much-praised reforms than the journalistic supporters of the present regime would have us think. Or it may be that the better workingman sees a grave danger to Britain's future in the growth of socialism and the increase in the number of socialistic agitators.

Members as Placemen.

WHEN the Liberal party was in opposition, prior to 1896, it preached most solemnly against the practice of appointing members of parliament to positions in the civil service. When it came into power, it forgot that principle and many members were given comfortable berths.

When the Conservative party was in opposition it taunted the Liberals with a departure from principle and freely criticized such appointments. Since it was returned to power, last September, it has followed precedent and taken members from the House of Commons to fill salaried positions.

There may be cases where the member is the best man for the place, but the practice is a dangerous one. If Mr. Borden is not able to abolish it, he ought at least to keep it within bounds.

At the Sign of the Maple

A DEPARTMENT MAINLY FOR WOMEN.

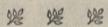


MISS RAVENSCROFT,
Who won the Ladies' Golf Championship at Turnberry, England, after Exceptionally Keen Matches in Both Semi-finals and the final.

The Public Playground.

Now, that the summertime is fairly near and we regard the blizzards of February as remote and almost incredible disturbances, it may be as well to consider the necessity for providing suitable playgrounds in our congested city districts. We have few large cities, as yet, but we cannot realize too soon how important it is to fight against the evils which slums entail. The lack of proper playgrounds for children of the city will mean an enlargement of our gaols and asylums and, as Judge Ben Lindsay would remark, "it is cheaper to save children than to punish criminals." The community which is going to economize by using child labour in the factories and by failing to provide the small persons with a place to play, will be obliged to spend lavishly on provision for the unfit and unemployable and on the detention of the criminal. The child who has no healthy and decent outlet for the spirit of play is going to be the enemy of the society which has taken his birthright.

It is all rubbish to say that we cannot afford such provision for the proper exercise of juvenile activities. We can afford Ross rifles, motor cars, aeroplanes and season tickets for the ball games—to say nothing of the races. We can spare our dollars to provide breathing-spaces for youngsters, without ever feeling the expenditure, and our best citizens are arousing to the necessity for "a place to play." Let us keep out the unfit from older lands, if we can; but, in the meantime, give our young citizens a chance for health.



Frozen Dainties.

The matter of diet is still a frequent topic of discussion, and, as summer approaches, the culinary columns of the papers and the domestic magazines are filled with recipes for "hot weather dishes." It is quite noticeable that iced dishes are exceedingly popular and are prepared in greater variety than ever before. Iced puddings are among the most appetizing desserts and they are now described in a tempting style.

The latest Parisian fashion in culinary conceits is iced vegetables. The French capital is renowned for its taste in *cuisine* and these vegetable ices are still the rage in the gayest city of the world. The difficulty to meet, as an English authority has pointed out, is that the most suitable vegetables have a delicate flavour which will evaporate unless they are carefully prepared. It is quite possible to ice vegetables, but "it is strange how few people have ever tasted iced vegetable compote, in which small dice of carrots, peas, potatoes, cucumber, and other vegetables are cooked in the ordinary Julienne man-

ner and served cold, instead of hot."

There is a popular comparison to the effect, "cool as a cucumber." Think of what a superlative suggestion in chilliness a cucumber ice would be! Cucumbers are supposed to play all manner of tricks with the digestion, but French cooks have a way of circumventing their malign influence. There is such a mouth-watering list of these ices given, that one just imagines the rapture of consuming an ice of creamed asparagus or a tomato frost with frozen curry on a broiling day in July.

CANADIENNE.



First Cottage Hospital in Alberta.

The first Lady Minto cottage hospital in Alberta has just been completed at Islay, says a Winnipeg paper. Ten months ago, there was nothing of it, to-day there is a neat little building equipped throughout, with nurses and a doctor in charge. The moving spirit in all this is Miss Teetgen, an English lady, who came to the West on a visit to her sister at Islay. While there, it came to her how great a need there was for such an institution if the pioneer woman was to be given a chance for her life, and that of her child. As the Honourable Frank Oliver put it, "While others talked of the necessity, Miss Teetgen went forth to meet it," and the result is the little hospital. Miss Teetgen was made honorary secretary of the hospital, and took a trip to England this winter in its interests. The following account of her work will be interesting:

So recently as July last, Islay, a little Albertan town about thirty miles west of the Saskatchewan border, on the Canadian Northern Railway, decided that a small hospital, designed largely in the interests of maternity work, was an imperative necessity. Hitherto the town had had no doctor, and an institution of this sort established at this point would not only serve the needs of Islay itself, but of a very large and fully settled up surrounding district, where hitherto the services of even a nurse had been almost impossible to get.

A small hospital committee was formed to deliberate upon ways and means. In July last, we, at Islay, had not a cent towards the project. Now, ten



MISS TEMPLE,
The Runner-up in the Ladies' Golf Championship Matches Which Took Place at Turnberry on May 14th.

Recent Events.

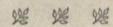
The National Council of Women closed their annual meeting in London on Thursday, the 30th. Mrs. Torrington, of Toronto, was re-elected president. The other officers are as follows:

Vice-Presidents—Lady Taylor, Mrs. Thomson, Lady Laurier, Mrs. Sanford, Mrs. Frost, Mrs. Borden, Miss Derick, M.A.; Mrs. Willoughby Cummings, D.C.L.

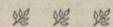
Provincial Vice-Presidents—Miss Carmichael, Nova Scotia; Mrs. McLellan, New Brunswick; Madame Dandurand, Quebec; Mrs. Watkins, Ontario; Mrs. McEwen, Manitoba; Mrs. O. C. Edwards, Alberta; Mrs. Macauley, British Columbia.

Recording Secretary—Mrs. Plumtre, Toronto.
Corresponding Secretary—Mrs. Willoughby Cummings, Toronto.

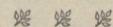
Treasurer—Mrs. Watt, Brantford.



At a meeting of the Methodist Women's Missionary Society, held in Toronto last week, Mrs. J. B. Willmott was elected President for the sixteenth time, and Mrs. William Briggs, Corresponding Secretary for the twenty-sixth time. While this is creditable to the two ladies, it is nevertheless true that women's organizations do not change their officers as frequently as they might. It is beneficial to every organization of this kind that a number of members should take a turn at office holding. This society seems to be almost completely officered by Toronto women.



The Local Council of Women, Victoria, B.C., met in the auditorium of the Alexandra Club—decorated with flowers in honour of the event—to celebrate its seventeenth anniversary. Miss Crease read an address on behalf of the Presidential board, which dealt with the body's work both in retrospect and in prospect. Mrs. Gavin Burns gave an interesting year's report, and the treasurer's statement showed an ample balance. Miss Crease was re-elected president.



At the twentieth annual meeting of the board of management of the Ottawa Y.W.C.A., Mrs. N. A. Blackburn was again made president—her twelfth time to occupy that office. The report of the board's secretary, Mrs. A. G. Cole, made gratifying announcement of the organization's progress from the educative and associative standpoints and that of the treasurer, Mrs. R. W. Ellis, reported

(Continued on page 28.)

Belinda's Apron.

Belinda has an apron
With vain and useless things,
Such ribbons blue and bows that spread
Like snowy, waving wings.

Belinda has a pocket
Upon that apron small;
But what its earthly use may be
I cannot tell at all.

The strings are tied so neatly—
Ah, how my fancy clings!
'Twere no unpleasant lot to be
Belinda's apron strings.

months afterwards, the little hospital of eight beds and two cots is built and furnished, a doctor is in practice at Islay, and nurses belonging to the Victorian Order are on the point of being despatched thither from headquarters at Ottawa. The work has cost about \$5,000. Two thousand dollars was contributed towards the building fund by the Lady Minto fund in the administration of the order (in virtue of which, Islay hospital is affiliated to the order), but the other \$3,000 has been collected on Islay's behalf, locally, and by the individual efforts of the secretary in Edmonton and in London, England. Needless to say the hospital does not look to the order for maintenance; it is wholly responsible for itself. It was because of the disappointing harvest last year that the secretary had to look further afield than the Islay district for funds, and she has been immensely encouraged in her task by the approval of men like the Premier of Alberta, the Commissioner of Immigration here, in Winnipeg, and of no less a figure in the world of hospital affairs and nurses' concerns in London than Sir Henry Burdett, K.C.B. Islay has indeed attracted much attention to itself. As the first and only Lady Minto cottage hospital in the whole Province of Alberta, it is to be hoped that success there will mean the multiplication of such little centres of beneficent activity over the whole homesteading area.

Why Willie and Lillie Were Late

By ESTELLE M. KERR



When Will and Lill set out for school,—
The wind was very high,—
They met a man who sold balloons
And thought they'd like to buy.



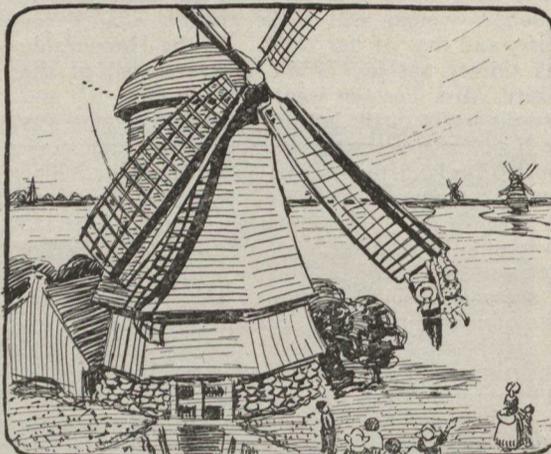
"Just hold these while I get some change,"
He said, "I'll not be long."
Said Will, "I'd like to let them go,
But fear it would be wrong."



The west wind blew tremendously,
The children's speed was such
They flew across the sea and reached
The country of the Dutch.



And all the people flocked to see
That little girl and boy,
They laughed to see their strange attire,
They simply danced for joy!



The children ran and hid behind
A windmill standing there,
And holding to its mighty sails,
It whirled them through the air.



But, strange to say, they came to earth
Beside the schoolhouse gate,
A trifle bruised and out of breath,
And twenty minutes late!

Lord Lockington

By FLORENCE WARDEN

CHAPTER XVIII.

EDNA was so much astonished at the entire change which had taken place in Lady Lockington's manner towards her that at first she could scarcely speak in answer, but mechanically obeyed her command to sit beside the couch on which she was reclining, and sat up, stiff and straight, waiting for the next development.

Lady Lockington, who was wrapped in a beautiful gown of soft, cream-coloured stuff, trimmed with lace yellow with age, and with the palest blue ribbons, leant upon her elbow and smiled at her with a kindness which would have seemed charming to the girl if she had not felt so much reason to mistrust the lady's sincerity.

"Don't look so solemn," laughed Lady Lockington, patting the girl's hand with gentle reproof. "You haven't forgiven me, I suppose, for being so cross yesterday to you. But remember, I was very tired and very cold, and I had been deceived, besides, about you. I had been told things about you which I have found out not to be true."

In spite of her instinct that there was something suspicious in this sudden alteration, Edna could not help feeling mollified by the gentle tone and touch, by the smiles, the caressing manner which sat so easily upon Lady Lockington when she was in one of her best moods.

"The fact is," she said, "I always find it impossible to be myself here, my own natural self, except in the seclusion of my own rooms. Here I know I'm safe, I know I can be natural, and can say what I please without being watched or overheard. But in the rest of the house—I don't want to make you nervous, child, but it's the truth, and you'd better know it—there's always the possibility of being overheard and watched by Lord Lockington, who has honeycombed the house with spy-holes, through which he can take note of all that goes on."

The way in which Edna received this intelligence convinced the lady, without words on her part, that

she knew all about this peculiarity in the house.

"Ah, you've found this out for yourself, I suppose?"

Edna hesitated. "I—I—well, I guessed that there must be something of the kind. I once thought I saw what looked like a flash of light through the roof of the dining-room, and at another time—twice, in fact—I've fancied I felt the wind come from behind the curtains in the White Saloon, though when I looked the window was shut."

Lady Lockington laughed. "It happened only last night," she said, "when you and I were talking in the Saloon. Lord Lockington heard us, and I got a letter from him—for, as I daresay you know, since his accident he will never see anyone, not even me. And he scolds me for not being nice to you. It seems you've taken his fancy, for he speaks about you most kindly, though he has never spoken to you."

At these last words Edna started. And at once Lady Lockington's eyes fastened upon her with a keen look.

"Is that true?" she asked, with all her old sharpness.

Edna would not at first reply. Why should Lord Lockington say that he had not spoken to her, unless it were the truth? There was no harm in anything he had said; and though he was certainly eccentric, his behaviour in general was reasonable, and his peculiarities were easily comprehensible. Although Edna had never yet heard a detailed account of his accident and its results, she knew that Lord Lockington was seriously disfigured, and all his actions could be explained on that hypothesis. Thus, it was easily understood that, if he chose to cut himself off from all personal communication with his fellow-men, he might yet like to keep some check by personal observation upon the doings in his own house. But why he should say he had not spoken to her if he had done so, Edna could not readily make out.

At last she found words, and answered Lady Lockington with faltering accents: "I did think I had heard him speak," she admitted, in a low voice, feeling as if she were a traitor in making the confession.

Lady Lockington sprang up and looked earnestly

into her face. "What did you think he said? Tell me all about it," she said.

Tears of vexation were in the girl's eyes. Here was she breaking her promise to Lord Lockington—or at any rate to the man she believed to be he—and confessing to the innocent little talks which now seemed to be considered of so much importance.

"I don't really know," she explained, earnestly, "whether it was Lord Lockington I heard. I only say I supposed it to be. Now, since he says it was not, I know I must have been wrong."

"Well, tell me what he said."

"It was nothing. He told me where to find the novels he thought I should like."

"Nothing else?"

Edna hesitated. She had heard certain details about Lord and Lady Lockington at the same time, which she preferred not to have to refer to.

"Yes, a few other things."

"Did he speak of himself as Lord Lockington?"

"Oh, no, he didn't."

There was a silence. Lady Lockington was looking not merely puzzled, but alarmed. When she spoke again it was with great earnestness.

"I must beg you, Miss Bellamy, to be very careful and very precise about this. Did he wish you to say nothing about having seen him?"

Poor Edna, thus driven into a corner, made no answer in words, but her looks betrayed her. The flash of the eye, the quiver of the mouth, were enough for her interlocutor.

"Ah!" she cried, between her set teeth. "I thought so! I knew it! I was sure of it! Now tell me, how many times have you had interviews with this person?"

"Interviews!" exclaimed Edna. "I've never seen him once."

"Conversations, then. Come, you must answer now. I will know all the truth. It concerns me, and it's important."

Edna, confused and troubled, thought that it was now impossible to do anything but confess the whole truth, though it cost her a bitter pang to disobey the injunction of her mysterious unseen friend.

"I have no wish to tell anything but the truth."
(Continued on page 32.)



Courierettes.

EDISON says that work is the only recipe for happiness. We know a lot of people content to be unhappy on that basis.

President Taft declares that he is tired and hoarse. The first of that goes for all the rest of us.

Prof. Garner, who discovered the monkey language, wants all the monkeys and gorillas that can be captured, to be educated. There are a few humans, however, yet in need of a little learning.

Paris postoffice clerks are said to have been spending their time teaching snails to race—a case of snail training snail.

A number of big animals that were pursued by Roosevelt in Africa can sympathize with Taft.

The United States Senate has passed a bill requiring, in every contract to which the United States is a party, that no mechanic or labourer shall work more than eight hours in one day. Now, if only there could be an eight-hour-a-day limit for talking politicians!

Knew His Weakness.—Among hand-writing puzzles, few are more aggravating than the signatures of some people. A man who recently wrote an article for the "Courier" evidently realized that, for he put the following "N. B." on his letter:

"I forgot and signed this instead of writing my name."

Then followed his name, plainly written, with the explanation that it was the translation of his signature.

His Guess.—Teacher—"What change would Mr. Roosevelt inaugurate in the Government of the United States?"

Pupil—"He would institute a perfect and unlimited democracy."

Truth versus Fiction.—Down in New Jersey a boy ran away from home because they fed him too many eggs at meals.

Another proof that truth is stranger than fiction.

A Record-Breaking Nation.—It is, of course, part of the American nature to crow—in fact, the eagle is an ill choice as the national bird of the U. S. A. It should be a chantier.

The latest crow to come from over the border is that all previous records have been broken in the sale of Bibles. Fine!

But in the same paper is found another crow of a different nature—a

broken record in the sale of whiskey.

Play the one off against the other, and where is the U. S. at?

A Paradox.—Zeigfeld, the theatrical manager, has built a refrigerator plant under the Moulin Rouge theatre, New York, and freezes real ice on which his chorus girls skate.

It may sound paradoxical, but isn't that making a success out of a frost?

The Ad. Man's Dream.

THE ad. man sat up very late To dope out brilliant schemes; And when "to the feathers" he "beat it" at last He dreamed some wondrous dreams.

He lay in a barber chair, he thought, On the ceiling he fixed his eyes, And gloated o'er splendid ads. that must Bring in a heap of replies.

In his dream he saw his ads. upon All buildings of any size; He ventured higher and gained the right To advertise in the skies.

To spell out the name of his special goods He trained the Northern Lights; He cornered the stars and had the power To turn off the moon some nights.

But just when he'd solved how to use the stars As a huge electric sign, He wakened to find that his little clock Was pointing to half-past nine.

The Waiter's Guess.—Mr. E. R. Johnstone, superintendent of the Training School at Vinelands, New Jersey, for teachers of the feeble-minded, was recently in a big Canadian city, and related a story illustrating the difficulty which the unfortunate mentally defective children sometimes have in understanding their elders.

Mr. Johnstone says that while travelling in Spain he found himself handicapped by an utter ignorance of the Spanish language. He went into a restaurant and, taking up a menu card, pointed to certain items. The waiter brought the food, and it happened to be quite satisfactory.

But there was no cream in the coffee, and Mr. Johnstone, calling the waiter over, motioned toward the cup. The waiter grinned and brought sugar, dropping some into the coffee.

Mr. Johnstone waited and wondered how he would make his meaning plain. A bright idea struck him. Summoning the serving man, he made motions with his hands as if milking a cow. The

waiter stood with clouded countenance, failing to comprehend.

Mr. Johnstone was determined to have cream in his coffee and he thought hard for another solution of the difficulty. He had another idea. He took his pencil and began to draw a picture of a cow on the back of the bill of fare. The waiter watched, but long before the crude sketch was finished he had hurried away, grinning. He knew at last.

The man at the table smiled, too, realizing that at long last he had made his meaning clear. In a moment the waiter returned and laid before the astonished Mr. Johnstone a pair of tickets for the bull fight!

Warning to Motorists.—A magistrate in the West decides that autos are "deadly weapons."

Let motorists beware of carrying their cars. At least let the cars be concealed.

A Tipless Town.—A travelling salesman has many strange adventures in the small towns of Western Canada, but it is seldom, indeed, that he has any difficulty in having his bills presented, or in giving away any of his hard-earned money.

A certain popular salesman vouches for the truth of this one, declaring that it happened to him in no less a place than Moose Jaw.

He was detained with a customer until after eleven o'clock one cold night, and in order to finish in time to catch his train he had not stopped for dinner.

The dining-room of his hotel had been closed for hours, so there was no hope of a meal there. Beshinking himself of a dingy little lunch-counter near the depot he descended upon it like a wolf on the fold.

He found it open, but deserted except for a diminutive Jap in a white apron. After consuming a plate of "ham and" he waited a few moments expecting the waiter to shuffle up wearing the expression which is the same the world over, and says plainer than words, well, you have eaten—now pay.

Several moments passed and still the Jap made no move in his direction, so he called, "Let me have a check, waiter."

That worthy looked perplexed, but fell to rummaging in a battered desk and returned bearing pen, ink and a pad of blank cheques of a local bank.

"No, no!" cried the amazed traveller. "Not that kind of a cheque. A meal check. I want to pay—how much do I owe you?"

"Oh! 'Seuse me. Thirty cents." The wayfarer dropped three dimes into the outstretched hand and said as he followed them with a fourth, "That's for you, my boy."

A puzzled look crossed the Jap's impassive yellow face as he hastily returned the coin, saying, in broken English, that thirty cents was all they charged for ham and eggs.

That was almost too much for his patron's gravity. Here was a man who did not understand what a tip was, and who actually had to have money forced upon him. As he put on his coat he explained that the thirty cents was for the boss and the extra ten cents for the waiter to show that he was pleased with him.

Chancing to look back after the door had closed upon him he saw the waiter and a white-capped cook doubled up with laughter. On enquiring at the hotel he discovered that the Jap was the proprietor of the establishment!

The Duke and the Scouts.—His Royal Highness the Duke of Connaught had an amusing experience on his recent visit to Toronto.

Each morning the duke used to go for a walk over Avenue Road hill, and on one of his walks he met a party of boy scouts. He stopped to speak to them and, after complimenting them on their appearance, said: "I'm a Scout. I think I'm the head of the Boy Scouts."

Accustomed to seeing the Duke—or at least pictures of him—attired in a way that gave some indication of his rank, the boys were a little surprised to be told that.

And His Royal Highness overheard one of them say to another, "Gee, he don't look it!"

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In HOTTEST WEATHER!



"I wear 'KING COATLESS'

Summer Suspenders out of sight under my shirt. Give this cool, neat shirtwaist. Hold trousers up and shirt down. Belt discomforts vanish.

"KING COATLESS"

Summer Suspender patent button loops can't slip off buttons.

Three Styles

2 button loops fasten 1 at each side, as photo. 3 button loops fasten 1 at each side, 1 at back. 4 button loops fasten 1 at each side, 2 at back. Genuine have "KING COATLESS" stamped on buckles.

50c at your dealer's, or mailed anywhere on receipt of 50c. State style.

The King Suspender Co., Toronto, Can.

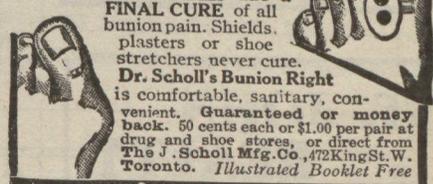
O'Keefe's PILSENER

Insist that your dealer always sends O'KEEFE'S "PILSENER" "The Light Beer in the Light Bottle" (Registered)

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Cure that Bunion

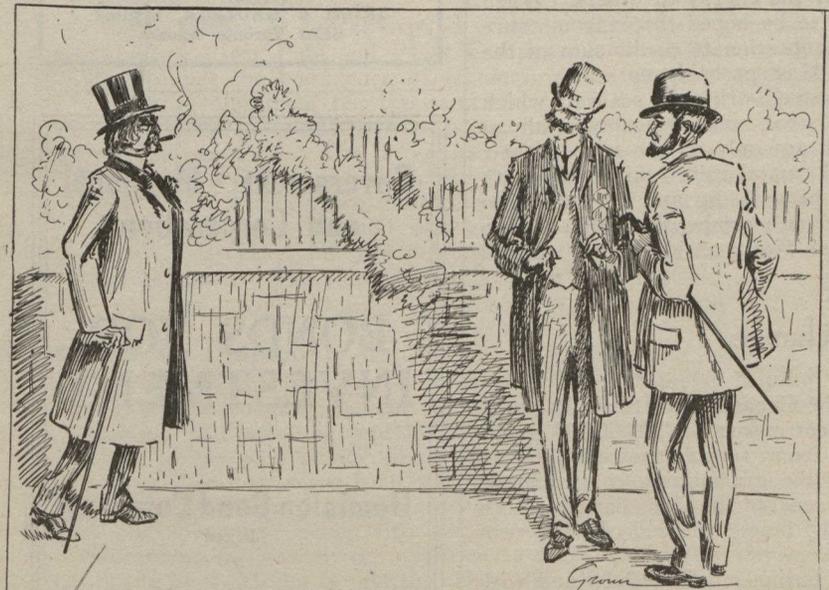
No need to suffer bunion torture another day. DR. SCHOLL'S BUNION RIGHT removes the cause of your bunion or enlarged toe joint by permanently straightening the crooked toe. Gives INSTANT RELIEF and a



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Perrier

The Champagne of Table Waters



"I never see old Colonel Bluegrass now but he wants to shake hands with me, even if it's five times a day."

"Be wary. Next thing he'll be pulling your leg." Drawn by T. M. Grover.

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The assurance that the income from an investment is reliable and regular, gives freedom from anxiety worth more than larger dividends without it.

The income from Municipal Debentures is assured both as to Stability and Regularity. The security rests on assets valued at five to ten times the amount of the loan, and the payment of interest comes regularly on the exact date due.

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MONEY AND MAGNATES

SANE INVESTMENTS

Bonds of Industrial Amalgamations.

THE bond of the industrial amalgamation has been more prominent in Canada in recent years than almost any other security. It is estimated that nearly fifty mergers have been formed since 1909 with an aggregate authorized capitalization, including heavy bond issues, of \$340,000,000. The well secured industrial combine bond is a good investment. The results achieved by some of the early amalgamations, however, have been so poor and so absolutely wide of the estimates made at the time of the promotion, that the investor must exercise unusual care in his selection. The basis of a merger bond issue is similar to that of the ordinary industrial—the security is the company's property. But the fact that an amalgamation absorbs two or more companies, previously distinct, complicates the position from the investor's viewpoint. First, it must be known whether the combine is necessary or beneficial or likely to be the butt of adverse legislation. The trusts in the United States have been examined and legislated and dissolved with the result that the bondholders have been kept continuously upon pins and needles. In Canada, the situation is different, the industrial merger having only recently become an economic factor. There is an act for the investigation of alleged combines and companies amalgamating are presumably cognizant of its provisions. Good results may be obtained from timely and legitimate combination. Among the advantages are the following: The standardization of brands; elimination of needless competition; obtention of further working capital; prevention of increase in prices to the public; to keep pace with the growing market demand; elimination of a large amount of freight charges; savings from the concentration of the executive force; economies in the purchasing, manufacturing and selling departments; the obtention of branches of the one company in various parts of the country; specialization of various plants, dispensing with unnecessary duplication of output and patterns.

The investor must know whether an amalgamation is effected primarily for one or more of these reasons. Frequently, the unpublished reasons for consolidation include the promoters' desire to make a big cash profit in the transaction (obtained by over-capitalization) and the desire to prevent the financial disaster of a badly managed or weak company by the process of absorption. In other words, a combine may include a couple of sound companies and three or four struggling corporations—a bad mixture.

The question of capitalization is very important. The bond has first claim upon the profits. The history of merger bonds in Canada has shown that, largely through over-capitalization, it has not been possible to pay even the interest on the bonds. Capitalization must be based upon the actual cost of acquiring properties, the real assets, a reasonable amount for future expansion and development, and legitimate profits to promoters. It should not be so large that bond interest cannot be paid when trade depression arises. Enormous capital is no guarantee of a company's successful operation of the investor's income. The bond buyer has every right to know the price paid for the various properties absorbed. He must be informed as to whether or not there is over-capitalization. If there is, the investment is unsafe.

It is good to follow the lead of the British investor, who, generally speaking, is just as desirous as any other of a high yield on capital, but at the same time is cautious and does not let speculation get the better of his caution. The British investor has not jumped with avidity at all the Canadian industrial fusions often mean nothing more or less than this: Three or four businesses have been well conducted through a series of years by the persevering efforts and constant personal attention of their respective proprietors. Being small craft, they have been prudent enough never to wander far from shore, and have been rewarded by never encountering a disaster while making their moderate hauls. But a new phase comes over the scene. They amalgamate, or are amalgamated by some financing "force majeure," and, instead of working as so many compact and self-sufficing units, they are loosely consorted under the direction of some adventurous commander, whose ambitions are often far from being balanced by his practical seamanship, or who may even be a business nonentity, whose practice has hitherto consisted wholly in big market deals in the wealth produced by the energy of others. When circumstances such as these are verified, is it to be hoped that any measure of success attending the combination will be proportionate to the sum of the successes attained by the individual factors? Most probably not.

Especially, if the union is expected to undertake work on a scale of which the constituent parts have no experience, and that, most probably, with an additional imposed burden of earning a return not only on the sum of their several capitals, but also on a large additional capital raised on the strength of the amalgamation. Further, in a country progressing and developing so rapidly as Canada, it is very difficult to eliminate competition; there is no knowing where it may spring up next. Other vital considerations we will consider next week.

On and Off the Exchange.

A Boom in Car Building.

WHEN a comparatively young road like the Canadian Northern Railway, as an ordinary matter of business, places orders for \$9,000,000 worth of equipment, including everything from rotary snow-ploughs to cafe parlour coaches, it is pretty certain that the car-building companies of Canada are doing very well. Ninety-nine per cent. of the Canadian Northern Railway contracts for equipment to be delivered before the end of 1912 went to Canadian plants.

With a virtual certainty of a record year's business before them and with an impending congestion of freight business in the autumn, the orders of the railroads for equipment have been limited only by the capacity of the locomotive and car building plants. For some reason companies which might be expected to engage in the production of railway equipment have stayed

Investment Series—
Talk No. 8

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Don't guess, don't be influenced solely by stock market quotations in making your estimate of values. Be advised. You can't be informed, for instance, without such advice, on quarterly dividend periods and how to take advantage of them in buying or selling.

Then, too, the right sort of investment house knows the financial histories of the various enterprises whose stocks and bonds are on the market—it has made this its business.

So, unless you have a very good reason for so doing, do not go to your investment agents with an unalterable, iron-clad order to buy or sell. Confer with them—get their view point; and choose for your investment house only one with which you can do this.

Our Security Reports

are sent from time to time, as issued, to our clients and to those who, as possible investors, wish to keep informed on securities dealt in on all markets. May we not put your name on this list? It will obligate you to nothing and will be of undoubted value to you.

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out of the field, but now three corporations announce their intention of beginning business. Old Country interests, which have taken quite a fancy to the Dominion Steel Corporation, are preparing to finance a large car-building company at Sydney. The new enterprise, if it goes through, will not be a subsidiary of the Dominion Steel Corporation, although the relations between the two will naturally be very close. The principal advantage to the steel corporation itself will be in its ability to find a market for a percentage of its steel output at its door. On the other hand, the powerful Steel Corporation will be of material assistance to the car company in disposing of its wares. The connection between the Nova Scotia Steel and Coal Company and its accompanying car manufactory will be closer. The parent corporation will hold the common stock in exchange for which it gives a site and other advantages.

The third institution being organized to meet the demands for railroad equipment in this country, will not be affiliated with the steel plants, and the plans announced for it are rather more vague than those of the other. Holders of the Dominion Steel Corporation and Nova Scotia Steel Company's securities will be interested in watching the progress of these new industries, for if they are successful they will bulk large in the profit and loss statement of the companies within the next few years.

Our New Coins.

CANADA having at last followed the distinguished example of such countries as Siam, Peru, Honduras, and Persia, and established a national coinage of its own, it will now be possible to present the retiring pastor with a purse of gold without wounding his susceptibilities with American eagles. The five and ten dollar Canadian gold pieces, in beauty of execution are the equal of any coin in the world, and in so much as a distinguished banker has recently said that few elements tend more to build up a national sentiment than a national coinage, pure patriotism if nothing else should cause us to redouble our efforts to secure as many of these tokens as possible, and failing this their equivalent in notes.

The refinery for our new coins, with its equipment complete, cost only \$540,000, a mere bagatelle when one remembers that we are making our own money.

The Small Investor.

EFFORTS to interest the small investor in the securities of large financial or industrial undertakings, in the past, have been only moderately successful. By the small investor the financier means not the man who is able to invest perhaps a thousand dollars at a time, although relatively he may look small, but the man who has two or three hundred dollars and a capacity for saving that much or more every year. It is obvious that if this man could be interested in sound securities it would mean much for him and for the business of the country, and would prove an avenue for an immense increase in the national savings. The suggestion has already been made in these columns that if high class securities could be made as accessible to people of moderate income, as pianos, cheap mining stocks, real estate subdivisions, and other things usually sold to them on the instalment plan, a tremendous amount of waste would be prevented.

One responsible Canadian stock exchange house has now gone into the business and offers to sell the securities of responsible companies in little lots, on a system of preferred payments. These parcels will usually take the form of six per cent. cumulative preferred stocks, and it will be interesting to observe the reception of the idea.

The Steel Trade.

THE report of the Dominion Steel Corporation, which shows a surplus of about 1 1/2 per cent. on the common stock, indicates that the withdrawal of the bounties was no small loss to the Sydney enterprise. Competition from the United States, where over-production had produced a serious condition, cut into the profits of the steel trade here. Conditions, however, were probably explained to the Old Country interests by President Plummer upon his visit there this spring, and the manner in which the report has been accepted points to a growing confidence that the steel corporation, with its new wire and nail mills, will emerge triumphantly, bounty or no bounty. The bounty idea, in fact, has been entirely abandoned, but the corporation still hopes to obtain a good deal from a tariff investigation. The company made large profits.

Unique Pulp Combination.

THE interesting feature of the absorption of the Ontario Pulp Company by the Spanish River Pulp and Paper Company does not concern the actual combination but the confidence of insiders in the project who are preparing to take an additional ten thousand shares of the Spanish River stock at \$60 per share in place of allowing them to be distributed to the other shareholders at \$50 per share. The difference in price goes to the existing holders in the form of a cash bonus which will amount to \$5 per share. As a unit the Spanish River, with its two mills, should have a prosperous future. It has pulp limits over nine thousand square miles, and it has an output practically equal to the venerable and tremendously prosperous Laurentide Pulp and Paper Company. The shareholders meet on June 14th.

Ambrose Monell's Project.

COMMENT was made in this column last week upon the Canadian Mining and Development Company before the details of that interesting and unique organization had been digested by the readers of the daily papers. The combination of the pick of the financiers of Canada and the United States referred to then has since been strengthened by the acquisition of some British capitalists of at least equal calibre. The business of mining upon a large and systematic scale with ample resources and a policy of ignoring premature profits has always appealed to the Old Country mining public. It is not to be wondered at that the cables this week brought requests from London for the privilege of participating in Mr. Monell's corporation. The paid-up capital of the company remains, however, at \$2,500,000. This amount invested as it is in bonds of the highest grade will yield to the corporation a sum quite ample to investigate all of the propositions brought

THE CANADIAN BANK OF COMMERCE

Head Office : TORONTO

Paid-up Capital, \$15,000,000; Reserve Fund, \$12,500,000

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JOHN AIRD Assistant General Manager.

This Bank having branches in all the important cities and towns in Canada, as well as in the United States, England and Mexico, is enabled to place at the disposal of its customers unsurpassed facilities for the transaction of every legitimate kind of banking business.

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These drafts provide an excellent means of sending money to different countries.

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HAMILTON TORONTO MONTREAL WINNIPEG

The Sterling Bank of Canada

Statement of the Result of the Business of the Bank for the Year Ending 30th April, 1912—Given at the Annual General Meeting of the Shareholders, Held at the Head Office, Toronto, on Tuesday, 21st of May, 1912.

PROFIT AND LOSS ACCOUNT.

Balance of Profit and Loss, 29th April, 1911 \$ 85,245.15
Profits for the year ending 30th April, 1912, after deducting charges of management, etc. 107,876.47

Making a total of **\$193,121.62**

Appropriated as follows—
Dividend 1 1/4 per cent., 15th Aug., 1911 \$11,810.66
Dividend 1 1/4 per cent., 15th Nov., 1911 11,895.01
Dividend 1 1/4 per cent., 15th Feb., 1912 12,162.07
Dividend 1 1/4 per cent., 15th May, 1912 12,334.51

Transferred to Reserve Fund \$ 48,202.25

Transferred to Contingent Account as appropriation for Bank Premises, Investments, etc. 18,383.13

Balance carried forward 50,000.00

Balance carried forward 76,536.24

..... **\$193,121.62**

RESERVE FUND.

Balance brought forward \$281,616.87

Transferred from Profit and Loss 18,383.13

..... **\$300,000.00**

RESERVE FUND AND UNDIVIDED PROFITS.

Reserve Fund \$300,000.00

Balance at credit of Profit and Loss account 76,536.24

..... **\$376,536.24**

Total Rest and Undivided Profits **\$376,536.24**

GENERAL STATEMENT.

LIABILITIES.

Notes in Circulation \$ 925,510.00

Deposits not bearing interest \$1,193,337.85

Deposits bearing interest (including interest accrued to date) 4,129,383.64

Due to other banks in Canada \$ 121,236.78

Due to Agents in the United Kingdom 141,639.96

..... 262,876.74

Total liabilities to the public **\$6,511,108.23**

Capital Stock Paid-up \$ 991,895.97

Reserve Fund 300,000.00

Balance of Profits carried forward 76,536.24

Dividend No. 21, payable 15th May 12,334.51

Former Dividends unclaimed 1,500.94

..... 1,382,267.66

..... **\$7,893,375.89**

ASSETS.

Specie \$ 31,871.07

Dominion Government Demand Notes 727,818.00

Deposit with Dominion Government for security of Note

Circulation 45,500.00

Notes of and cheques on other Banks 564,943.73

Balances due from other Banks in Canada 10,140.83

Balances due from other Banks elsewhere than in Canada

and the United Kingdom 16,222.16

..... \$1,396,495.79

Railway and other Bonds, Debentures and Stocks 679,853.11

Call and Short Loans on Stocks and Bonds in Canada 1,030,373.28

..... \$3,106,722.18

Bills discounted and advances current \$4,482,635.39

Overdue Debts (estimated loss provided for) 9,195.58

Bank Premises, Safes and Office Furniture 226,596.49

Mortgages and Real Estate sold by the Bank 16,000.00

Other Assets, not included under foregoing heads 52,226.25

..... **\$4,786,653.71**

..... **\$7,893,375.89**

Toronto, April 30th, 1912.

F. W. BROUGHALL, General Manager.

before it. Now the owners of Canadian mining properties may contest for the honour of being the first to pass the test of the Canadian Mining and Development Company's experts.

The Sterling Bank.

THE shareholders of the Sterling Bank were quite gratified with the annual report of that institution which closed its year April 1st last. The dividend has been increased from five to six per cent., payable at the end of the next quarter. The profits for the year were equal to nearly eleven per cent. The reserve fund was increased by \$300,000. The President said that they could look forward to the future with every confidence—Canada is prosperous, immigration returns were encouraging, and this country offered a great field for the foreign investor, as evidenced by the ready manner in which reputable securities were being absorbed.

Bank Inspection.

IN his annual address at the shareholders' meeting, Mr. D. R. Wilkie, president and general manager of the Imperial Bank, discussed the question of bank inspection. He seems to be of the opinion that neither Government inspection nor inspection by the Bankers' Association would be satisfactory. His remarks are worthy of consideration: "The decennial revision and renewal of bank charters has had to be postponed until next session of Parliament owing to causes with which you are all familiar. The present charters have been extended until 1st July, 1913, before which date the revision of the Act and the extension of our charters will be, it is expected, disposed of by Parliament. It is, perhaps, fortunate that there has been a delay of three years in revising the Act. Within that time several very important defects have come to the surface, and possible abuses which were not thought of when the Act was last amended have made themselves not only seen but felt. We have had time, too, to consider suggestions that have been made regarding the auditing and inspecting of banks. A suggestion that the Government should undertake the responsibility of inspection is one that the Government has not so far seriously entertained, recognizing no doubt the difficulty, if not the impossibility, of carrying out a system that would not be faulty and misleading and embarrassing to the Government itself. It has also been suggested that the duty should be undertaken by the Bankers' Association. Thorough inspection could not be carried out any better by the Association than by the Government; its value and importance might be exaggerated on the one hand, and on the other it would be unreasonable to hold the Association as a whole responsible for the reputed solvency and worthiness of its members. Moreover, no bank under present conditions of competition and with the readiness of some to retire from business, and of others to add to their size and importance, with mergers and amalgamations following, one on the heels of another, should be called upon to place its affairs under the review of officials appointed by rival institutions. One can imagine what might happen to even a sound institution whose business and connections were coveted by a bank more influential than itself in the Councils of the Association. The very proxies given to directors to assist in carrying on a bank might be used to destroy its separate existence. Mergers may even throw the control of the association into comparatively few hands. Would you not, rather than be at the mercy of inspectors selected by your competitors, prefer to have the report of auditors and inspectors, men of repute, selected by yourselves, and responsible to you, and whose appointment and reappointment would be subject to your pleasure?"

No Waves.—A young mother who still considers Marcel waves as the most fashionable way of dressing the hair was at work on the job.

The precocious child was crouched on its father's lap, the baby fingers now and then sliding over the smooth and glossy paté which is father's.

"No waves for you, father," remarked the Little One. "You're all beach."—New York Times.

BONDS OF TEN PROSPEROUS CANADIAN COMPANIES

Railroad—Public Utility— and Industrial— are fully described in our new QUARTERLY LIST now ready for distribution. Some \$100 bonds are available to yield the investor 5% to 6%.

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| | 1886 | 1911 | Increased |
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| Income | \$ 272,000 | \$2,450,000 | Nearly 10-fold |
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| Assets | 905,000 | 18,131,000 | Over 20-fold |
| Insurance in force | 9,774,000 | 71,000,000 | Over 7-fold |
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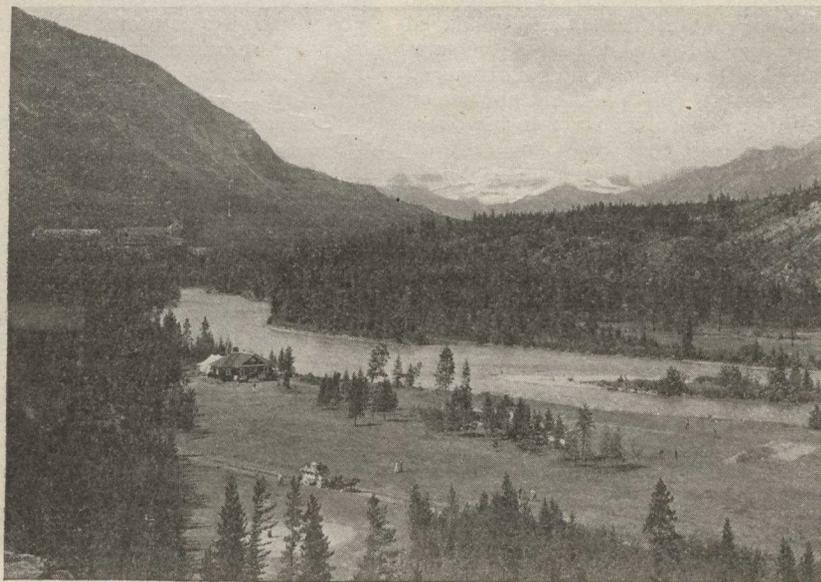
Manning Arcade, 24 King St. West, Toronto

Drink St. Leon Water
The Water of Health

Picturesque Golf Links

IMAGINE playing golf on a links in the midst of the Canadian Rocky Mountains, five thousand feet above sea level. Sounds almost too good to be true, doesn't it? And yet that is what everyone who travels through the Canadian Rockies this summer will have the opportunity of doing. At Banff, Alberta, in the very middle of the big Canadian National Park, there has been recently

The difficulties that had to be met in building this new course can be realized when it is stated that in preparing the land for the coming of the golf enthusiast, over five thousand trees had to be cut down and the stumps removed. Besides this considerable leveling had to be done at points where the greens are located, and altogether the work was a big one.



Panoramic View of Golf Links at Banff, Alta.

opened a new golf course which is just about the most picturesque links on the continent.

Golf enthusiasts who have played the game on the ordinary country club links will find the sport at Banff even more fascinating. Here the environments are such as no country club could hope to duplicate. Nestling among the mountains, completely surrounded by gigan-

That the links are going to prove exceedingly popular with tourists travelling through the mountains is assured. Last year the course was only in commission for nine weeks towards the end of the season, but during that time several thousand visitors to Banff took advantage of the opportunity to "go round."

The amateur record made last year



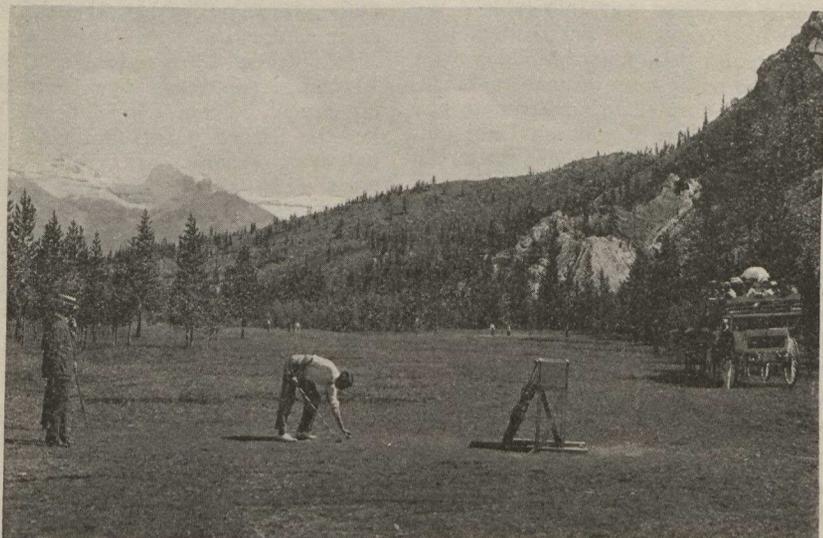
The Splendid Club House has a Beautiful Setting.

tic peaks, and with the glacier-fed Bow River flowing throughout its length the course is superbly located, nature making it not only one of the highest courses in America, but also one of surpassing beauty.

The links are reached from the Banff Springs Hotel by a foot-path which leads directly to the clubhouse which has been erected. The house is nicely furnished, and is provided with all conveniences.

is held by Mr. W. Horsley, of Carlisle, England. He did the nine holes in 38, and the 18 holes in 81. The professional record for nine holes is 33, and for 18, 67. These records are held by W. Thomson, the professional on the links, who received his training on the well-known links at Sandwich, England.

The ladies' record is held by Miss Turner, of Cincinnati, who has a mark of 41 for the nine holes.



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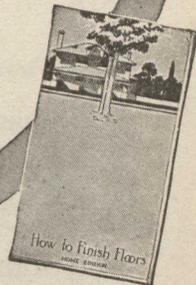
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THE STEVENS-DURYEA SIX-CYLINDER MODEL AA

has, as its basic principles, some elements which have been Stevens-Duryea since 1897, and which are gradually being endorsed and adopted by other makers.

Some of these principles are:

- 1897 - Flexible Three-point Support
- 1904 - Unit Power Plant
- 1904 - Multiple Disc Dry Plate Clutch
- 1905 - Six Cylinder Motor

You will see these principles adopted more and more by other makers in years to come.

In the meantime buy your car—not by yearly labels—but by intrinsic worth, as motor cars should be judged.

Send for our catalogue and make appointment for demonstration over any roads of your own choice.

Dominion Automobile Co., Limited
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Stevens-Duryea Company Chicopee Falls Mass
Pioneer Builders of American Sixes

Holidaying in Canada

CANADA has become the holiday land of North America. The cool breezes of the St. Lawrence, the bracing ozone of Muskoka and the North, the scenic grandeur of the Rocky Mountains, are the delight of jaded thousands from all over the country. Only recently has Canada come into its own as a tourist paradise. Twenty-five years ago the ordinary Canadian family managed to worry through the heat of the summer without abandoning its usual place of abode. The head did not on Saturday morning hurry to his office with a huge suit case and inform his chief clerk about noon: "Off to my island; back Monday." Few people in this country thought of appropriating some rustic bit of Canadian land with running water, fish and scenery, to recuperate on after the wear and tear of the winter. A holiday, in those days, meant a trip to some big American city, like New York, Philadelphia, or Boston; or, more commonly, a "visit" to the old folks on the farm.

There were no summer resorts, hotels or tourist routes in Canada. The reasons why these things did not exist are chiefly two—lack of population and transportation. People will not seek playgrounds until they feel the need of them. When our cities were small they gaped with breathing spaces, and the citizen had no desire to exchange the comforts of home for the unbeaten paths of the wilderness. He could not conveniently do so had he wished; for the early Canadian railroads, while they were alive for business, had little appreciation of the commercial potentialities of scenery.

A quarter of a century has completely transformed the life of this country. The world has realized the value of our natural resources. We have grown wealthy. We have more leisure, and, fortunately, with it a bump of curiosity. There is a venturesome instinct in our Canadian make-up to find out what we can about our environment. A strong Canadian tendency exists to exult in our heritage; lapse into verse on every occasion. This enthusiasm contains at least the element of good, that Canadians are fast developing a clear consciousness that there is a keen, life-giving enjoyment in the mere using of their mountains, woodlands, lakes and rivers. On the other hand, railroad men, steamboat men, and hotelkeepers have fostered the growing passion for the wild by throwing their lines across the trails and building hotels. They have tapped and made accessible the treasure places of nature; they have created in Canada an interesting and rapidly-expanding industry—the summer resort and tourist business.

The business was inevitable. We have the country. The other day, readers of this paper probably saw that two navigation companies in Ontario had decided to amalgamate and operate seventy vessels on Lake Ontario and the St. Lawrence route. In what other country in the world will you find such inland waters as in Canada? A country having lakes which are seas, and a country which can match the Alps with its Rockies, could not be passed over by the tourist.

IT may be worth while to trace the development of the summer resort business in Canada and indicate its present tendencies. Just as soon as our cities began to stretch for elbow room about fifteen years ago, the railroads saw an opportunity. Their chief worry is always how to create

traffic. In the United States the roads were luring people from the cities and showing them what kind of a country they really possessed. These people, whom they were taking out, came back and told others. Why not adopt this kind of traffic-making to Canada? Conditions were not ripe. What little summering Canadians did was done down in that region known as the "Thousand Islands;" some on Lake Ontario and in the Maritime Provinces. It was not worth bothering about.

Then someone discovered Muskoka, which to the farmers of Ontario had stood as a synonym for a barren waste. Ontario may not be able to grow wheat on a Muskoka rock, but the Muskoka district is a big advertising agent for Canada. One thousand feet above the sea level, dotted with sparkling lakes, within hailing distance of Montreal, Toronto and the border cities of the United States, this district was ideal for tourist exploitation. The railroads landed in Muskoka with both feet and traffic followed them. At this moment, the G. T. R., C. P. R., and C. N. R. all pour carloads of jaded city people into the ozone of the Muskoka region.

Muskoka was the first strikingly successful summer resort in Canada. Its success assured the future of tourist traffic in Canada. Foreigners and native Canadians could not get enough of the rugged frontier of the Dominion. Muskoka overflowed. Georgian Bay became popular. In this blue water were thirty thousand islands. They were snapped up. The influx of tourists spread to Lake Simcoe and the Lake of Bays district. Towns like Midland and Orillia secured an impulse to expansion from the boom. A trek farther north began just as soon as the railroads could get their rails down. The great Temagami country, a forest reserve of the Ontario Government, netted by lakes and rivers, is an example of a northern playground which the railroads have made easily accessible. It is reached via G. T. R., C. P. R., and the Temiskaming and Ontario Railway. In 1908 the C. P. R.'s new branch to Sudbury uncovered the French River district, the hub of a vast hunting and fishing area. French River is really a continuous lake connecting Lake Nipissing on the east with Georgian Bay on the west.

ONTARIO has had spectacular development as a tourist country, because both nature and the railroads have been good to the province. The Maritime Provinces and Quebec possess natural attractions which equal anything in the world, but they have so far not been well realized for the reason that the railroads have not taken the same hold of the situation as in Ontario.

In Quebec, the grandeur of the St. Lawrence route has been exploited effectively. From Kingston to Quebec the Richelieu and Ontario Navigation Company has studded the river with palatial hotels. Just now the Canadian Northern Railway is taking a hand in revealing the beauties of the lakes of Quebec. Their Ottawa line will make the Rideau Lake region within easy distance of Ottawa, Toronto, Montreal and Quebec people. Lake St. Joseph has been made a convenient outing-place for Quebec City, and Lake St. John is now reached by Canadian Northern efforts.

WHAT the Maritime Provinces need to develop their tourist trade is summer hotels. Prince Ed-



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Corner Adams and Park Sts.
New and absolutely fire proof.
It's centre of the theatre, shopping and business district.
Has grand roof garden cafe.
Has large, convenient hall.
Music from 6 to 12 p.m.
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European Plan. Rates, \$1.50 per day up.
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We would advise passengers travelling via the Canadian Pacific Railway to the West to stop off and see the Big C.P.R. Irrigation Dam at Bassano, Alberta. Bassano is a rapidly growing town on the main line of the C.P.R., situated 83 miles east of Calgary. The irrigation project of the C.P.R. is the largest of its kind on the American Continent.

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ward Island, with its wonderful ocean beaches, is without summer hotels. If you want to rusticate on the Island you have to board with a farmer. The millionaire from Pittsburg does not take the simple life so seriously as to do that; he wants running water, a bath and the comforts of his city home. His class are inclined to pass by Prince Edward Island. In Nova Scotia and New Brunswick the crying need is the same—summer hotels. Why there are not summer hotels in these provinces is because the government railway carries the traffic. A government road is naturally chary about embarking upon the hotel business. It cannot multiply its functions like a private road can. Hotel-keepers are not anxious about building hotels on a government line. The hope of the Maritime Provinces is the private roads. The Canadian Pacific and the Canadian Northern are beginning to size up the situation in a practical way. The former company has two hotels at St. Andrews-by-the-Sea. The latter has taken a hand in making better known the south-western coast of Nova Scotia, and such picturesque towns as Liverpool, Chester and Lunenburg.

IN Western Canada, of course, the Rockies are the chief attraction of the tourist. The C. P. R. has created several world-famous resorts at Laggan, Banff, and Field. Without these hotels, the Rockies would lose much of their lure for the man who wants to see nature in comfort. The policy of the roads with respect to the Mountains is to explore them, discover new centres of interest, and where possible, erect hotels. The possibilities of the Rockies have only been touched. There are scores of entrancing spots, awaiting the advances of the railroad. When the new roads, like the Canadian Northern, reach the Mountains, they will build hotels, because they must have traffic.

Muskoka, the Maritime Provinces, the Mountains, are national playgrounds. Now all summer traffic is not national. There is much of it local. For instance, near Quebec City, the Canadian Northern has control of an hotel, the St. Joseph, on the lake of that name. Quebec people may run out here in fifty minutes for a week-end; play golf or tennis, and feel fit for Monday morning. Within a few minutes' ride of every big city there tends to grow up a resort for people who cannot venture far from their offices. Winnipeg has its Winnipeg Beach; Toronto has its Island, and now a brand new resort called Grimsby Beach.

An important side of the tourist traffic is inland steamship excursion traffic. The great stretches of water which are a feature of this country makes this sort of business extremely feasible. A trip such as can be taken over the Black Diamond Lines from Montreal down the St. Lawrence to St. John's, Newfoundland, and back, is as good a bracer as an ocean voyage; and you are never seasick, nor out of sight of land.

A witness to the universal appeal this country makes to the tourist is the increasing number of people who cross the country from coast to coast for the satisfaction of seeing it. Canada is a new sensation. It has become essential for the up-to-date globe-trotter to have Canada included on his ticket. But, after all, tourist traffic is only in its infancy in Canada. Its future is a question of time. As our cities grow bigger, as our wealth increases, and as our railways pierce the heart of the country, so we will learn to enjoy to the full a heritage, which we are fast recognizing, yields a greater satisfaction than wealth merely expressed in gold.

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\$215.00

Leave Montreal for Glasgow July 13th, on the beautiful Twin-Screw Steamer Scandinavian, 12100 tons.

Three Days in London

Five Days in Holland and Belgium

And Three Days in Paris.

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Leave Montreal for Glasgow, July 27th.

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"THE CITY OF THE LOYALISTS"

St. John, N. B., and its past and present. Its pleasant location and promising outlook.

"STORIED HALIFAX"

The Nova Scotia capital in the good old days, when warfare raged and prize money flowed like water.

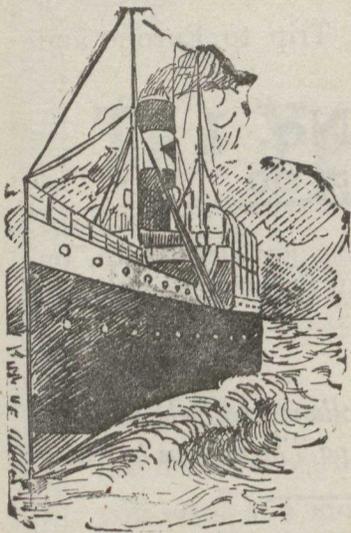
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The Summer beauties of Prince Edward Island. A part of Canada no tourist can afford to miss.

THEY are artistically illustrated and can be obtained free of charge by writing

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S.S. City of Sydney and S.S. Morweana. Calling at Quebec, Que., Charlottetown, P.E.I., Sydney, N.S., and St. John's, Newfoundland. For the individual or family it is perfectly ideal; the excellent cuisine, the good service, the restful comfort, delight of social pleasure, library, games, music, etc., make it to be really desired. Every convenience, safety assured, Marconi Service, etc. Return fare, \$60.00 and up, including meals and berth. Two weeks' trip.

Bookings can be made at all Ticket Agencies.

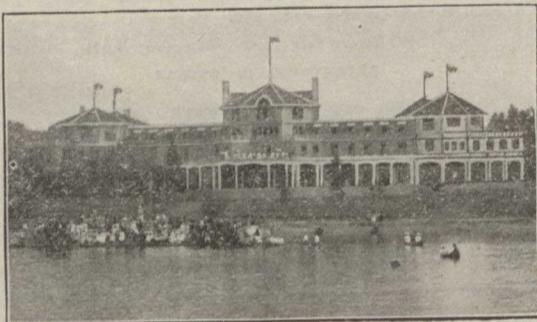
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Nestling among the Laurentian Hills, on the shore of the most beautiful lake in the whole of eastern Quebec, the Hotel Lake St. Joseph is a better place than most to spend a vacation, either short or long. Constructed only a few years ago, with all the experience born of years to draw from, this hotel contains all that is best from an architectural standpoint, not the exterior only, for within the delightful home-like arrangements and appointments always excite favorable criticism.



Lake St. Joseph Hotel

The Hotel has many attractions, splendid bathing and boating, fine tennis courts, and golf links; above all, splendid fishing, the lake being full of Bass, White Fish, and Speckled Trout. Unlike most mountain hotels, it is close to civilization, being only fifty minutes by Quebec & Lake St. John train from the historic old City of Quebec, which gives constant service all day long, including the only Gas-electric Motor Car service in Canada; the trip from Quebec is extremely interesting, passing as it does through Indian Lorette, where can be seen the last of the great Huron tribe, and the interesting old church with its wealth of historic decoration.

Write Manager, Lake St. Joseph Hotel, for full information and descriptive booklet.

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Toronto, Ont.

At the Sign of the Maple

(Continued from page 19.)

satisfactorily of finances. The crying need of enlarged accommodation and fuller equipment was urged.

KEENLY contested was the final game for the Ladies' Pacific Northwest championship (golf), the principals being Mrs. Richard and Miss Pooley. The former woman triumphed, the scores of the game standing: For Mrs. Richard, 63 for 14 holes, and for Miss Pooley, 70 for 14 holes. Mrs. Richard has borne off many English honours.

THE Grand Lodge of the Daughters of England held a meeting in St. Thomas last week and decided to enlarge its membership. It proposes to admit those who are not of British birth, but otherwise eligible. Sister E. Hooper, of London, was elected Grand President; Sister M. Pincombe, of Toronto, Grand Vice-President; and Leonard S. Cross, of Toronto, Grand Secretary.

THE annual meeting of the Imperial Order of the Daughters of the Empire, which was held in Toronto last week, was more peaceful and serene than had been expected. It was thought that there would be a revival of last year's friction, but the tact and ability of the present officers was sufficient to eliminate all discordant elements. In the early portion of the meeting the president, Mrs. A. E. Gooderham, explained away such misunderstandings as had occurred in such a way as to satisfy those who were likely to create opposition. The head office will remain in Toronto, and the composition of the executive has been so arranged as to give the outside chapters satisfactory representation. It was also arranged that the desired provincial and municipal chapters would be formed at an early date.

On motion of Miss Constance Boulton, seconded by Mrs. Hannington, of Victoria, it was provided that every primary chapter should be fairly represented on the national governing body with the right to nominate one member for the executive. Other amendments to the constitution were made which will broaden the central governing body along similar lines. The Executive Committee will now consist of thirty-five members selected from the Dominion at large, and five selected from those living at headquarters. Thus ends a rather stormy chapter in the history of this important organization. The officers elected are as follows: President, Mrs. A. E. Gooderham; Vice-Presidents, Lady Mackenzie and Mrs. James George; Honorary Secretary, Mrs. Fetherstonhaugh; Honorary Treasurer, Mrs. Bruce; Honorary Organizing Secretary, Mrs. E. F. B. Johnston; Honorary Standard-Bearer, Mrs. Hamilton Burns; Councillors, Mrs. Mackenzie Alexander, Mrs. Auden, Miss Boulton, Mrs. Arthurs, Mrs. Crawford Brown, Mrs. Wallace Nesbitt, Mrs. Cooper Mason, Mrs. Worthington, Mrs. Ross, Mrs. Reynolds, Miss Chaplin, Mrs. W. K. George, Mrs. E. F. B. Johnston, Mrs. Macgillivray, Mrs. John Cawthra, Mrs. Sutherland, Mrs. Rennie, Mrs. Dignam, Mrs. Burns, Mrs. Hazen.

AT the meeting of the Women's Council in London last week the question of allowing the Sikh residents of British Columbia to bring into the country Sikh wives was discussed. A resolution from the Vancouver Council opposed granting Sikhs this permission, and a counter resolution was passed on motion of Mrs. Plumtre and Mrs. Denison deploring the exclusion of the wives of Hindus from Canada, and expressing the opinion that either Sikh women should be allowed to enter the country, or that Sikh men should be deported. The general view of the nation, no doubt, will approve this sensible course.

HOMES, more than votes, are the slogan of the feminine West, and Home-makers' Clubs are flourishing organizations. Kelso, B.C., has a flourishing Institute where is taught that very practical lore, home-making, and Saskatchewan boasts some thirty Home-makers' Clubs.

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BELVIDERE HOTEL, PARRY SOUND

Under new management; everything up-to-date; beautifully situated on Georgian Bay; fine fishing; write for booklet. Fred J. Bradey, Manager.

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Geo. A. Spear, President.

American Plan, \$2-\$3. European Plan, \$1-\$1.50.

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RATES:

Rooms without bath, \$1.50 up.
Rooms with bath, \$2.00 up.

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One Hundred and Fifty Rooms.

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250 rooms.

American Plan, \$3.00 to \$5.00.

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\$150,000 spent upon Improvements.

QUEEN'S HOTEL, MONTREAL

\$2.50 to \$4.00. American Plan.

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KING EDWARD HOTEL

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Accommodation for 750 guests. \$1.50 up. American and European Plans.

THE TECUMSEH HOTEL

London, Canada.

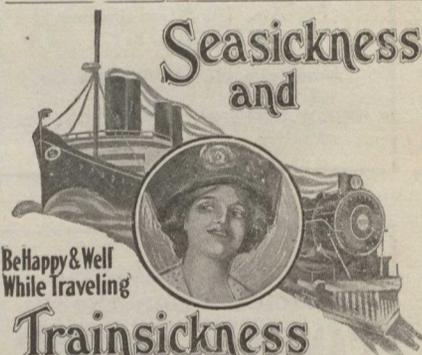
American Plan, \$3.00 per day and up. All rooms with running hot and cold water, also telephones. Grill room open from 8 to 12 p.m. Geo. H. O'Neil, Proprietor.

LA CORONA

A Favorite Montreal Hotel, 453 to 465 Guy St. Room with use of bath, \$1.50 and \$2.

Room with private bath, \$2, \$2.50 and \$3.

Cafe the Best. La Corona and its service acknowledged Montreal's best, but the charges are no higher than other first-class hotels.



Be Happy & Well While Traveling

Trainsickness

PREVENTED - STOPPED

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Rockefeller and Golf

THE report that John D. Rockefeller intends to devote the most part of his time in the future to playing golf recalls a story which a prominent Ottawa editor is fond of telling.

The editor was on a visit recently to Virginia Hot Springs, where there is a very excellent little golf course. He was finishing a round on the links one afternoon when on the last green an old gentleman stepped up to him remarking, "I can tell you, sir, just why you missed that last putt." Every golfer can tell any other golfer in the world why he misses anything, and there was nothing particular to this particular case, but it led to a little chat, and eventually the old gentleman said to the editor, "If you don't mind giving a game to an old man like myself I should like to play to-morrow."

"Why, certainly," said the editor, "I am very pleased."

"All right," said the old gentleman, "I will be on the first tee at ten o'clock."

As the older man walked away the Canadian noticed that most of the people around, and there were quite a number, followed him with their eyes with some interest, and when he was out of ear-shot the Canadian asked a bystander who the old gentleman was.

"John D. Rockefeller," was the answer.

The game appointed for duly came off next day. Soon after the start, as the two players were progressing at a moderate pace, a ball rolled past them, which had been played by one of the pair behind. This is contrary to golf etiquette, which demands that no player shall make a shot until the pair in advance of them are beyond reach. Still it sometimes occurs. Mr. Rockefeller looked around, evidently a little annoyed, but made no remark. A little later on the same thing occurred again. This time Mr. Rockefeller glared at the offenders and remarked testily to his companion, "These gentlemen are very impatient, and there are lots like them. That is why I prefer to play on my own links rather than on a public course."

To establish a golf course requires a capital expenditure of a great many thousand dollars, and to maintain it means an annual expenditure of a good many thousands more. Still, the Canadian was not surprised to find that Mr. Rockefeller had one, and to keep up the conversation remarked politely, "You have a private links, Mr. Rockefeller?"

"Oh, yes," returned the Standard Oil chief. "I have a links at Lakewood, N.J."

He paused a moment and added reflectively, "But I don't like that course as well as one I have on the Hudson."

"Oh, you have two courses?" said the Canadian.

"I have three," said Mr. Rockefeller. "I have a course at Cleveland, Ohio."

So it is evident that in his old age Mr. Rockefeller has ample provision for all the golf he desires.

Fishing in Maritime Provinces

(Continued from page 10.)

applying to guide's services and the use of canoe.

As to the trout fishing in Nova Scotia I cannot do better than quote the words of Edward Breck, whose book, "The Way of the Woods," should be in the hands of every Canadian sportsman. Writing of trout fishing, he says: "Many conditions combine to make Nova Scotia an ideal trout fishing country, such as the extensive waterways and literally innumerable lakes, the uniform coolness of the water, combined with the richness of insect life. Feed conditions in Nova Scotia do not favour the growth of gigantic trout, one of three pounds being a rarity, but nature has made up by giving us a never ending supply of good fish, running from a quarter up to three pounds, the average in good waters being about one pound. This may not sound so grand as some of the promises of advertising folders, but is literally true, and the statement can be added that Nova Scotia yields to no country in the world in the number of trout that can be taken by hook and line at any part of the open season."

It were perfectly futile to attempt to name a tenth of the good places for trout

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in Nova Scotia, and the intending visitor is advised to write either to the Chief Game Commissioner's office at Halifax; the secretary of the People's Game and Fish Association; the secretary of the Guides' Association, or to Mr. Breck at Annapolis Royal, N.S. In any case, if some idea be given of the portion of the province where the stay is to be made, a reply will be received telling of the best waters in the vicinity and the best guide to employ.

NO article on fishing in the Maritime Provinces would be complete were mention of tuna fishing omitted. To those who have not yet seen a tuna it may be told that they are merely giant mackerel. On the Pacific coast tuna probably do not run larger than 250 pounds—the biggest that has been landed from western waters was just over 200 pounds. In Canadian haunts they certainly run up to 1,200 pounds, and are seldom seen less than 500 pounds. It was in St. Ann's Bay that Mr. J. K. L. Ross, of Montreal, broke the world's record by landing a fish of 680 pounds—a record that is not likely to be beaten for some time unless it be by himself.

The two places most to be recommended for tuna fishing are Mira Bay and St. Ann's Bay. Both places are easily reached from Sydney, the former by means of the Sydney and Louisburg Railway, the latter by means of the steamer "Aspy," which reaches English-town in about four hours, sailing from Sydney Mondays and Thursdays. Of these two places St. Ann's is to be preferred; there is better accommodation, the scenery is far finer and, above all, tuna are here all the time, whereas they seem only to pay flying visits to Mira. However, if one could make sure of hooking a fish at Mira, the chances of landing it are greater than at St. Ann's, owing to the greater expanse of shoal water.

Waterton Lakes

(Continued from page 9.)

the hardships of the journey. The golden rays of the setting sun glitter here and there for a moment on the back of the fish as they appear and disappear. All is grand, majestic stillness, the broad, blue expanse of sky hanging over the frowning escarpments of the mountains, the lake with its swiftly and noiselessly-moving inhabitants, and not even the twitter of a bird to break the perfect veil of peace that hangs over all. "The best part of beauty is that which a picture cannot express," and in order to realize its indescribable grandeur one must take the actual trip and see with his own eyes.

DESPITE the pleasures and joys of Waterton Lakes, it is the wild beauty of the place that appeals to one. It does not lay claim to being a Banff, where the pleasure-seeker dons his grey suit and patent leathers; and leisurely saunters up Sulphur Mountain to a little observatory, where he may rest himself and enjoy the view. I am not sure whether they serve afternoon tea there or not. If he desires to swim he may pay his money, hire a nice red bathing suit, and take a dip in warm water among hordes of other fashionable bathers. Or he may spend an afternoon looking at the nice stuffed birds in the museum, instead of being bothered watching them outside.

Banff is very nice, very beautiful, very convenient, very costly and very modern. It is art and nature combined. But there are those who prefer nature unadorned, and Waterton Lakes fulfills the ideal of those who believe with Dryden that "Art may err, but nature cannot miss."

THIS picture I have given of Waterton Lakes is one of four years ago, when it was practically unknown. Now its fame is spreading and its pleasures are charming many. An automobile route is being prepared. Soon the railroad, with its screeching engines, will be whirling into its stillness with clash and din, a grand hotel will displace the camper's tent, and it will be another summer resort thronging with human beings. Then "good-bye." The true nature-lover will be despoiled of his conquest and leave for less-frequented and farther fields.



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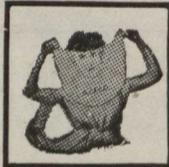
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Lord Lockington

(Continued from page 20.)

I have only heard the voice twice."

"Both times in the library?"

"No. Once it was in the shut-up drawing-rooms."

Lady Lockington was more startled than ever by this answer.

"The drawing-rooms?" echoed she.

"Why, then, Mrs. Holland must have given him the keys! unless it was really Lord Lockington himself whom you heard!"

Edna, still believing that it must have been he and no other, made no observation to this. Lady Lockington suddenly turned to her again: "What was the voice like? Would you know it if you were to hear it again?" she said.

"Oh, yes."

"Was it an old voice or a young one, a full voice or a thin one, a distinct voice or an indistinct one?" she demanded.

Edna answered promptly: It was a full deep voice, with every word very distinct and clear; a beautiful voice I thought it," she added, innocently.

Lady Lockington sprang up, alarmed and amazed. "Then it was not Lord Lockington's," she said, "but his cousin's. It was Jack Lockington's!"

As this told Edna nothing, she sat still and waited for an explanation of the passion she saw on the lady's face. This was quickly forthcoming.

"That man," said the lady, angrily, "has always tried to worm his way into Lord Lockington's good graces, and I've always done my best to circumvent him. He is the heir, and because it is only the estate and title which will come to him of right, he is never satisfied unless he is making some attempt to induce Lord Lockington to leave him the rest of his property—property which he has no more right to than you have. He is greedy, self-seeking, cunning. And now, after all the successful efforts I've made for years past to keep him away, it seems that he has eluded my vigilance at last, and that he has in some way undermined the loyalty of my servants, and forced his way in where he has been expressly forbidden to enter."

She walked up and down the room at a white heat of agitation, and Edna, who could not help thinking that, if the cousin were greedy, so was she, waited, crouching on her low seat, for the next tirade.

Lady Lockington sat down as suddenly as she had sprung up, and looking searchingly once more into the girl's eyes, asked abruptly: "Did anybody else see or hear him, besides yourself?"

"I don't know. I don't think they did, while I was talking to him."

"And have you any idea how he got in or out of the house?"

"Oh, no, no."

Lady Lockington shrugged her shoulders. "No. How should you? But I must find out where the treachery is. For it is treachery, and of the meanest kind, to pretend, as they all do, to be devoted to me and my interests, and then to allow this man to get in and to worm his way into Lord Lockington's confidence."

Edna, by this time much interested, rose to her feet. "But how do you know he does that?" she asked quietly.

Lady Lockington hesitated. "There would be no sense in his getting in at all if he hadn't some notion of that kind in his mind," she said. "And the very ease with which he seems able to get about the house, and to get the keys, shows that he has got all the confidence he wanted. Oh, it is an infamous thing!"

Edna was puzzling her head over another aspect of this strange affair. Suddenly she addressed Lady Lockington: "Was it because I was heard speaking to him—to this gentleman whom I could not see—that you thought—and the dressmaker thought—that I'd been making acquaintances outside the Hall?" she asked.

Lady Lockington looked at her narrowly before answering. Then she said, slowly: "No. It was not that. It was something which I heard had been said about you which made me think you had been making friends outside."

Edna looked puzzled. She felt sure that there was some connection between these two parts of the story, and that the rumour that she had made friends

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with someone outside was the result of her strangely-made acquaintance with the mysterious man in the cloak.

There was another long silence, and then Edna took a step timidly in the direction of the door. "May I go now?" she asked, softly.

Lady Lockington, who had thrown herself into a chair, and was evidently still in a state of great uneasiness and bewilderment, looked up as if suddenly conscious of the girl's presence. Then she beckoned Edna to her. "If this man speaks to you again," she said, in her most winning manner, "will you come and tell me all about it?"

But Edna flushed and drew back. "I'd rather not have to, if you please," she said. "I'm feeling very uncomfortable already, as I think you will understand, at finding myself in such a strange position. You yourself have asked me why I came here, and I begin to think it would have been better if I never had come. You've all been very kind, but still, it's so unlike other houses that I'd rather go away."

Lady Lockington, with a firm hand, drew the girl toward her. "Ah, but you mustn't do that," she said, "or you'll get me into trouble with Lord Lockington. You've pleased him, and I've already seen enough of you to be sure that you're a thoroughly good girl, whom I can trust not to try to get favours for herself at other people's expense. No, you mustn't go away, Miss Bellamy. And I won't worry you to tell me anything. There! Now are you satisfied?"

The lady's manner was now so kind, and apparently so frank, that Edna could not but express her contentment with the offer.

She smiled, and said: "Thank you," and then, as Lady Lockington said nothing more, quietly withdrew.

But she was very unhappy and uncomfortable, more than ever puzzled as to the identity of the mysterious man in the cloak, and anxious to find out who he was.

If it was not Lord Lockington—and certainly she could scarcely now think that it was he—who was it? This mysterious cousin who seemed to be such a bugbear to Lady Lockington had never been mentioned to her before, except once casually by the housekeeper. Could such a preposterous accusation as that just made be true? Could this cousin, of whom the housekeeper had spoken as of some vaguely-known person whom she had never seen and only casually heard of, be really a creature of melodramatic purposes, able to creep into a house after the manner of a sprite in a pantomime, and to pervade the house by day even as Lord Lockington pervaded it at night?

The idea seemed too absurd. On the other hand, was it not possible that Lady Lockington, not having spoken to her husband for years, had forgotten what his voice was like, or that Edna's vague description of it as deep, and rich, which seemed to the girl accurate, was really not good enough for purposes of identification?

Edna withdrew to her own room in very great distress and uneasiness, regretting that she had been made to break her word to her unseen friend, and most anxious to be able to justify herself in his eyes.

If only she could dare to speak to Lord Lockington himself about her troubles, she felt that they would probably vanish. If the person she had met were the distant cousin, she felt sure that his presence in the house was quite unconnected with any wish for personal advantage. Little as she had heard and seen of him, Edna would have stood up valiantly for the disinterestedness of this man, who had been so gentle, so kind, and who had told the sad story of Lord Lockington with so much feeling, and that of the frivolous and selfish wife with so much discretion and delicacy.

Would she be able to summon enough courage to address that unseen figure in the adjoining room, on the next occasion when she had to sing in the old wing?

Or would her spirit fail her at the critical moment?

Edna would not have ventured upon such a suggestion as that of speaking to the dreaded employer whom no one ever saw, but for her ever-increasing consciousness that she would not be able to stay much longer at the Hall. The more she contemplated the idea of leaving, the less she liked it; but there

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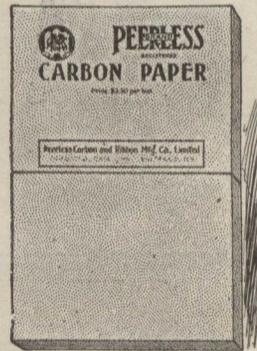
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were far too many mysterious circumstances connected with all the people around her for her not to know that there was a mine under her feet, which would explode sooner or later with disastrous results.

Lady Lockington, besides being extremely anxious about the property which she wished her husband to leave to her, was jealous on the one hand of those persons whom she imagined to have any success in pleasing her husband or in helping to make his life less melancholy; and, on the other hand, extremely fond of flirtation, and anxious to keep centred on herself the attention of any men who might be in the vicinity.

Edna had already heard of her having Mr. Tom Kage at the Hall on her visits, and had witnessed the lady's anger when he had excused himself from calling. She now began to cast keen eyes upon Sir Richard Salesbury, who manifested an ever-stronger inclination to bestow his spare time upon the pretty musician.

Edna, who did not like him, but was careful not to be uncivil, kept out of the young man's way as much as possible, but was well aware that his attentions to her must have been seen, and would probably have been reported to Lady Lockington by some member of the household.

Thus the day passed uneasily away, and that evening, when she retired for the night to her own room, Edna carefully decided upon a plan of action for the following day.

In pursuance of this plan, she got up early, and made a careful tour of the wing in which her two rooms were situated. As it was shut off by two doors from the rest of the house, she was able, by making this inspection before anybody was about, to satisfy herself upon a point which had puzzled her.

She had by this time learnt pretty accurately the geography of all that part of the house that she frequented, and she knew that the two rooms opposite her own two were directly over the White Saloon. Into the first of these, the outer one, she stole, finding the door unlocked. And, lifting up the carpet along the edge nearest to the outer wall of the house, she discovered, as she had expected, a little trap-door, which opened easily, and allowed her to see into the White Saloon below. She saw that, as it was directly over the deep oriel window which was closed in at night by curtains, it was only by day that a view of the room could be obtained by this means, although all that was said, as well as all music, could be heard through it at all times.

She slipped out of the room guiltily, dismayed and sorry that Lord Lockington, whom she pitied and would fain have respected and honoured, should stoop to such means of keeping watch upon the members of his household and his relations and guests.

It was not necessary, as it would have been dangerous, for her to find out what further spyholes there were in the house. She was aware that there must be one in the dining-room, and she thought it possible that there were more; but she made no further investigations.

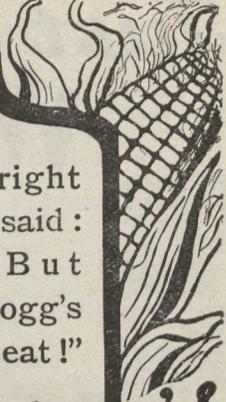
Now she knew enough, she considered, to justify her in addressing Lord Lockington boldly the very next time she was sent for to the old wing, and already she was busying herself in framing such words as would, she thought, most respectfully and most strongly put before him her anxieties, and her wish to know to whom she had been talking on these two momentous occasions when the man in the cloak had held with her such very interesting and stimulating conversation.

Full of her new and exciting idea, she went downstairs to breakfast; she had been informed that she must now take this meal with the guests, and that Lady Lockington would be glad if she would pour out the tea and coffee.

Not at all anxious to take her new task upon her shoulders, and hoping she would not have to undergo a tete-a-tete with Sir Richard Salesbury or one of the affected ladies, Edna had reached the bottom stairs into the hall, when Susan ran towards her with a white face, and hissed into her ear the following piece of intelligence, which she had just heard, she said, from one of the gardeners.

"Oh, miss, what do you think has happened? Mr. Kage he was out riding last night, like the way you've heard he does, miss, frightening the

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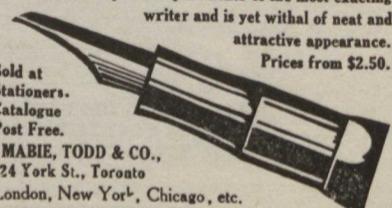
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folks with his tearing over the fields, and he met with an accident, miss, and they don't know whether it won't be the death of him!"

"Indeed, I'm very sorry," said Edna, with regret, which could be scarcely more than conventional, since she knew nothing of Mr. Tom Kage except by repute, and what little she had heard had not been calculated to impress her in his favour.

To her surprise, however, the little maid looked at her with an eye which plainly had some idea behind it.

"You know who Mr. Kage is, don't you, miss?" Susan whispered with a strangely shrewd look.

"Yes, I know that he lives at the Home Farm, and that he's a bold and daring rider, and that——" She thought it more decorous to stop there.

Susan nodded mysteriously. "And don't you know, miss, haven't you heard, how much my lady thinks of him, and how he used always to be invited here when she was stayin' at the Hall?" she asked, in the same low voice.

"Oh, yes, I'd heard that."

Susan hesitated, and then plunged in to the strongest of her mysteries. "And haven't you heard tell, miss, what he thinks of you?" said the girl, archly.

Edna almost staggered as the new idea flashed into her mind. "Of me! Why, have I ever seen him?" she said, in a hoarse, unsteady voice.

Susan looked demure. "Well, I don't know, I'm sure, miss, but I do know this, that he must have seen you by what he says about you. And I've heard as how he talks as if he'd spoken to you, too."

Then Edna's face changed, and a ray of light flashed through into her mind.

The mysterious man in the cloak who had talked to her twice without her seeing him, and whom she had taken for Lord Lockington, must then have been Mr. Tom Kage.

CHAPTER XIX.

THE discovery, for Edna felt sure it could be nothing less, made her feel sick and dizzy with astonishment and pain. For if the man she had taken for her employer were really no other than the much-talked-of Tom Kage, then Edna felt sure that he had been very much maligned, and that the dreadful person was really the gentlest and most amiable of men. And to hear that he was ill was a calamity indeed.

She made her way to the breakfast-room with unsteady steps, and was thankful to find that none of the guests had come down yet.

Revesby, the butler, was there, however, and quiet and reserved as his manner always was, automatically as he always appeared to move and to speak, Edna had now seen enough of him to know that, on this particular morning, something was gravely amiss with him.

At first she thought he must be ill, for his skin was livid, his eyes were dull, and his hands trembled so much that once or twice he dropped what he was carrying. And when he spoke to the footman, who brought into the room the huge silver kettle at which Edna was to preside, Revesby spoke to him in a hoarse voice, utterly unlike his own.

Edna had now seen so much of the butler, who was the messenger between her and Lord Lockington, that she could not see him ill, as she supposed him to be, without making any inquiry.

But, just as the words were on her lips, she suddenly asked herself whether this apparent attack of illness were not in some way connected with the bad news which had reached the household from the Home Farm.

It seemed strange that the automatic butler who never appeared susceptible to any human emotion, should be so much distressed by an accident to a person who was not one of the household; but still, Edna had a strong suspicion that this was the case.

She looked at the man earnestly, and he, in return, perceiving her look, seemed to be asking himself whether he should say something. She altered the form of her question, with a strange feeling that there was some fresh mystery under the news which had been brought.

"You are worried about something, Revesby."

The man looked as if a cannon had



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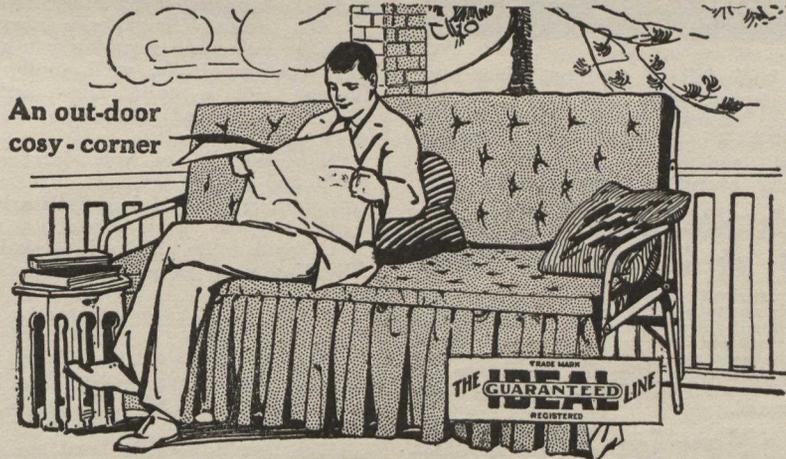
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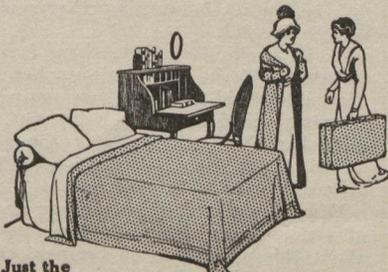
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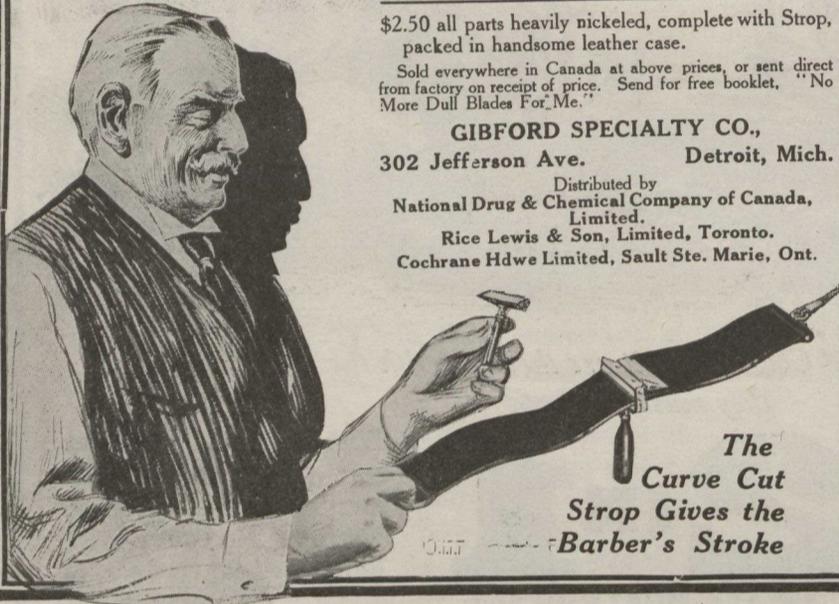
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been shot off near him unexpectedly.

"Why, yes, ma'am, I am, I don't deny it," he said.

And for a moment he looked as if he were about to unbosom himself of a secret. But he suddenly shook his head, as if conquering the momentary inclination to confession, and said: "There's always a great deal to think about when her Ladyship and her friends come."

Edna knew that this was not what was troubling him. "Does Lord Lockington know about the accident to Mr. Kage?" she asked suddenly, rather by way of fishing in the waters of mystery on the chance of something coming out of them than with any very definite idea. "I—I should think so, ma'am."

This was, she felt, a very strange answer, since Revesby himself being the means of communication between Lord Lockington and the rest of the world, would undoubtedly have been the person to communicate the news to him. The butler seemed to become suddenly sensible of the mistake he had made, and he stood a moment, as if hesitating whether to say anything more. But apparently coming abruptly to the conclusion that he had better leave the matter where it was, he bolted out of the room in a very different manner from his usual sedate gait, leaving Edna in the throes of a great uneasiness.

Before she had come to any conclusion as to the possible reason of the butler's excessive uneasiness and distress, there was a noise of many voices outside, and Lady Lockington and her three guests, who had been conversing on the stairs, all came in together.

They were all talking about the accident, and Lady Lockington appeared to be in a state of the greatest distress about it.

"The poor fellow!" she cried, with a voice which seemed choked with tears. "To think that he should come to grief like that, a man who is the best rider in the county! It's heart-breaking. My dear Linda, I must go over to the Farm the moment we've had breakfast, and see him, and ask what we can do. Will you go with me?"

"Yes, of course we will. We'll both go, both. Dear Tom! Such a handsome fellow as he was too! I do hope he hasn't done anything to disfigure him! It would be too bad, wouldn't it?"

"What is the matter with him?" asked the other lady.

"I think it's a broken leg," replied Lady Lockington, "and other internal injuries besides. That's the worst of it. That may mean anything, you know. But whatever it is, we'll pull him through. I'm a capital nurse, and I'll send for a trained nurse to share the work with me."

"How splendid of you, dear! But you'll find it very trying!"

"Kage ought to think himself a lucky beggar to have you in attendance upon him," said Sir Richard Salesbury. "Would you do as much for me, Lady Lockington?"

"Really I don't know whether I would, Dicky."

"Of course she wouldn't, Dicky. You only take second place when Tom Kage is about, you know," said one of the others.

"Well, you'll have to treat me well, you two, or I won't run on any of your errands while Lady Lockington's away nursing Kage," said Dicky, not quite pleased by the frankness of their estimate of his attractions compared with those of the handsome Tom Kage.

"Oh, of course we shan't stay if Emmeline is going away," said one of them. "We'll just wait to hear the report, dear, and if it's as bad as they say and you don't come back to luncheon, we'll take ourselves off."

Edna was scarcely noticed by anybody in the general excitement, so she lingered about the ground-floor of the house until the news should be brought to the guests concerning the condition of the invalid.

Lady Lockington bade them farewell, indeed, as if she had made up her mind that she would not see them again; and it was decided that the lady who went with her should bring back the report as to the patient's condition and his chances of an early recovery.

Edna thought it strange that no idea of sending a message to her husband about this proceeding on her part should have entered Lady Lockington's head; but the next moment she reflected that

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their lives had been led in different grooves for so many years now that such a thing was hardly to be expected.

Edna took care to hide in corners where Sir Richard Salesbury could not find her, until the return of the lady who had accompanied Lady Lockington on her expedition.

But when the little phaeton drew up to the door of the hall in a remarkably short time—within twenty minutes, indeed, of its having driven away with the ladies—it was not the friend who came in alone, as expected, but Lady Lockington who dashed into the hall in a passion which lighted up her eyes and rang in her voice as she answered the questions of her remaining two guests, who had come out of the White Saloon to meet her.

Edna, who was waiting just inside the door of the library, and came out timidly to learn the news, was astounded at the suppressed rage which thrilled Lady Lockington's voice.

"Ill! Oh, yes, I suppose he's ill, but he's not too ill to be ungrateful. He sent down word that he couldn't see me, and when I offered to nurse him, sent down another message to the effect that he had his nurses already engaged. And more than that"—Lady Lockington's voice shook with her passionate excitement—"he said that he was too ill to see me. Me! When you know the friendship he's always professed for me, and the eagerness which he always pretended to feel to see me."

"Someone must have sent the messages for him," suggested one of her friends.

But this did not soothe Lady Lockington at all. It was evident that she agreed with the suggestion, and that it did not please her.

"At any rate, I was expressly forbidden to go up," she said, as she sailed upstairs, her friends following in a sympathetic chorus.

Edna, glad that she had not been noticed in the excitement, was going upstairs when Revesby, appearing from some obscure corner, asked her, in a voice which sounded peculiar, she thought, and unlike his usual stolid tones, if she would come and sing in the old wing as usual.

In a state of the greatest excitement as the moment approached for her to dare to address Lord Lockington, as she meant to do, Edna prepared to obey.

But there was something so strange, so unusual about the manner and look of the butler, that she only waited until he had unlocked the door of the dark passage, and had locked it behind them, before she stopped short and asked:

"Revesby, there is something in this accident that we haven't been told. But you know what it is, I think, for you seem so different this morning."

The man began to tremble, and it was some seconds before he answered:

"Yes, ma'am, it's quite true that I do know something, but I'm not allowed to speak about it, and I'm sure you wouldn't wish me to say what Lord Lockington told me to keep a secret from everybody."

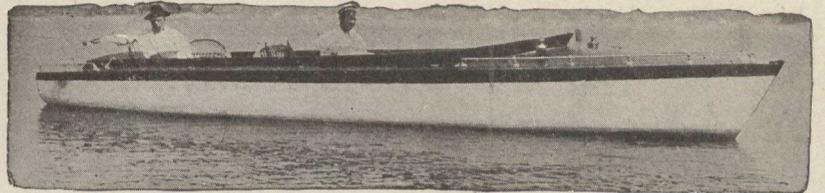
"Will you just tell me one thing, if you may without violating confidence? Is Lord Lockington the same person as Mr. Kage?"

The butler seemed quite amazed at the question. But he did not immediately answer. Instead, he looked at her as if trying to puzzle out in his own mind how the thought she put had come into her mind.

"Might I ask first, ma'am," said he, "how such a thought came into your head?"

She hesitated. "There are a good many things taking place every day which seem mysterious," she said, "and as there seems to be a mystery about both Lord Lockington and Mr. Kage, it has come into my mind that perhaps, instead of being two mysteries, there's really only one."

"I see, ma'am. Well, I'm not allowed to answer such a question as that, but I think I may tell you this, that you'll get an answer to your question very soon, though not from me. And there's just one more thing I might tell you, ma'am, and that is not to be too frightened at anything you may hear. There's been many a thing said of my master as didn't ought to have been said—if I may make so bold as dare to say so—and many a thing slurred over that did ought to have been remembered. And if only all the good folks in the world were as



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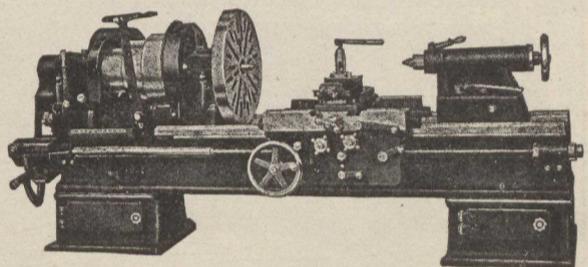
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good as some of them that gets called bad, why, ma'am, the world would be a better place than what it is. Asking your pardon, ma'am, for speaking out so frank, and wouldn't have done it without you'd questioned me, ma'am."

"Thank you very much," said Edna, thinking, as she saw the usually disagreeable and wooden face of the man soften when he spoke of his master, how much she had misjudged the faithful servant.

She felt her heart go out to him for speaking so warmly of the employer who had earned her own gratitude by his generous and delicate kindness. And she followed him quietly for the few remaining steps, with moisture rising to her eyes, and with a little comfort at her heart to prepare her for the great ordeal.

Revesby unlocked the door into the dark lower room of the old wing, which, as it was a foggy day, she found darker than ever. It was some seconds, indeed, before her eyes got used to the dim light, and when they did, she found that a slight change had taken place in the appearance of the room. The little blind which usually hung between this room and the next, where the organ was, was now no longer to be clearly seen, and she perceived that this was because the wall now appeared to be solid behind it, blocking out the light.

This puzzled her. It was through this opening, veiled by the blind, that the sound of her voice had passed through to Lord Lockington, enabling him to accompany her on the organ.

Now she scarcely knew whether she was to begin or not. For it seemed impossible to sing in a room of which she appeared to be the only occupant, shut in so that her voice could not be heard beyond the walls.

She coughed gently, as if to attract attention, and then softly said: "Lord Lockington, are you near? May I speak to you?"

From a huge carved cabinet, with long doors, which stood in one corner of the room there came a voice in answer: "Wait a moment," said the voice. "I have something to say to you."

Edna uttered a faint cry. For the voice that came, muffled, from behind the doors of the cabinet, which she now perceived to be slightly open, was the voice she had heard in the library and in the shut-up drawing-rooms, the voice of her mysterious unseen friend.

(To be continued.)

The Dollar of Pride

(Concluded from page 8.)

spat red into the street.

"To H— with you an' yer money," he said. McShawn frowned.

"What's eatin' you?" said he. "Didn't I say you put up a peach of a scrap?—don't go an' git sore like a fool"—O'Calahan's fists clenched anew. "Be a sport," continued the boss, "put this five in your pocket an' come back to your job."

"Nix," said the injured O'Calahan.

"Fergit it," said McShawn—"Well, anyhow, here's the dollar what you earned fer workin' fer me."

O'Calahan thrust his hands into his pockets without a word, then he turned his back and walked away, leaving the one-dollar bill along with the five reposing in the big palm of McShawn—"Think I'd touch his dirty money—the big stiff," he muttered.

Later on found Dennis O'Calahan sitting once more on his bench in the park. With his good eye he regarded the fields of mud and his soggy boots, while from time to time he gingerly caressed his other eye with his hand.

"Cheep!" said the little bird, swinging from a twig overhead. O'Calahan transfixed the creature with a glassy stare. "What was you remarkin'?" he said.

"Cheep!" replied the bird.

"You're a liar," said O'Calahan, "Tis a blame good sport an' a gentleman he was, didn't he offer me half—well then—"

The little bird flew away, discouraged, and O'Calahan once more regarded his soaking boots and feel into a reverie. All about him lay piles of dirty grey snow and rutts of oily mud. Large flat ponds of water reflected the drab-coloured sky and the gaunt-limbed trees.

O'Calahan stirred slightly on his bench and then said:

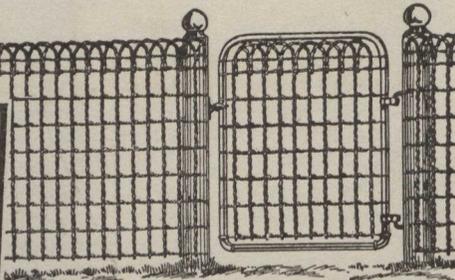
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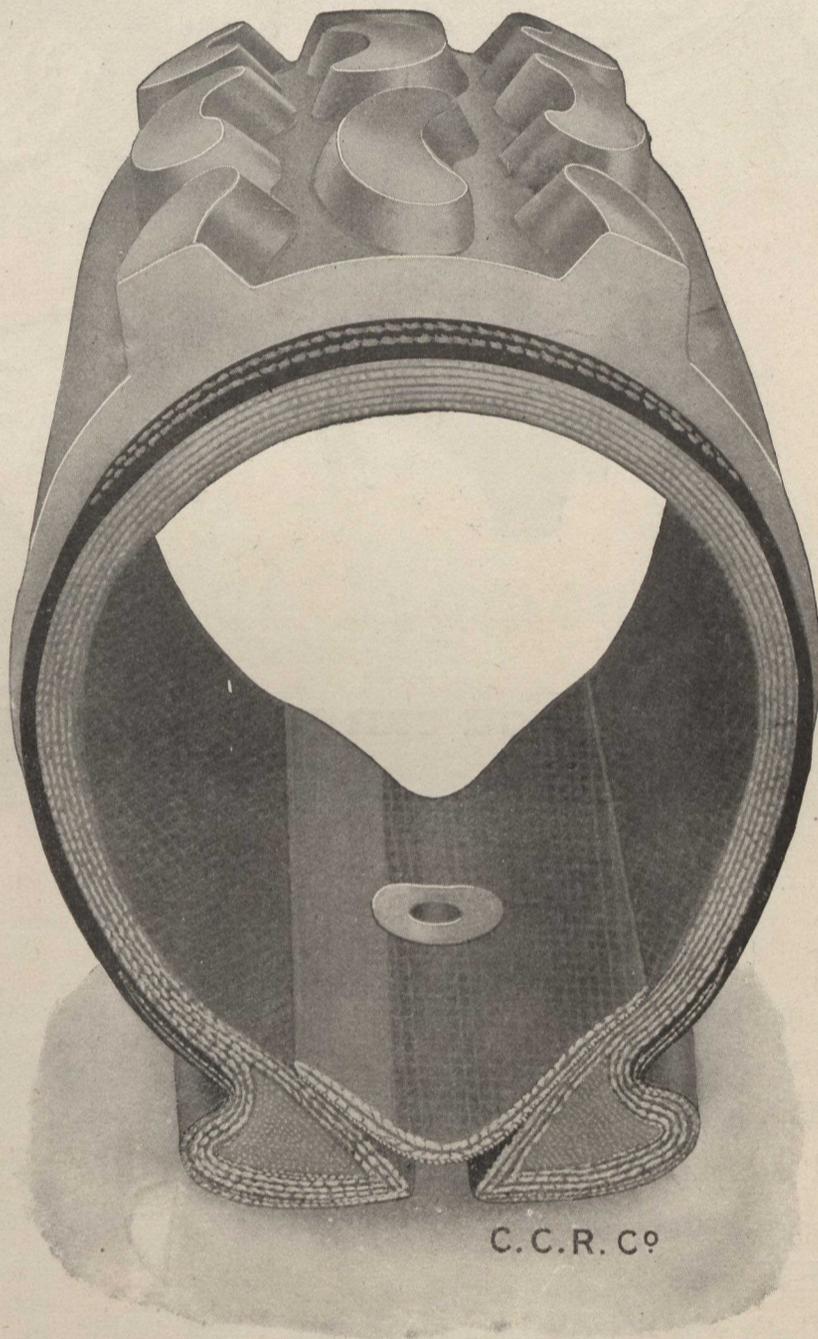
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