

NMOC 516/K/31/3.

# THE NATIONAL

## Monthly of Canada

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## DECEMBER 1904

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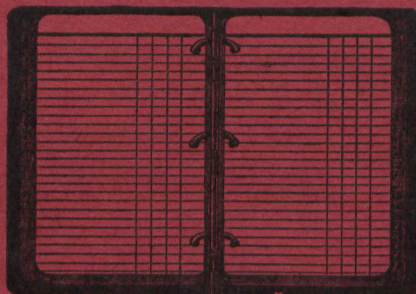
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# THE NATIONAL MONTHLY OF CANADA.

VOL. V.

TORONTO, DECEMBER, 1904

No.

## TOPICS OF THE TIME

### The People Are Responsible

POLITICS nowadays is a science. Within the past decade or two it has been so thoroughly systematized and organized that a technical importance has been given it which it never had before. Its scope, too, has widened. Formerly there was only the politics of the nation or colony as a whole, but to-day we have federal, state or provincial, and civic politics, with a complexity of organization in each. It is impossible to escape political influence in some way or another; whatever may be one's personal inclinations, it is a factor in our life to be reckoned with. And since men are giving themselves up to it, and are studying new systems and evolving new methods, are, indeed, in some places adding it to their list of school studies, modern politics may in a way be quite properly called a science.

It is the more unfortunate, therefore, that an influence so widespread should have lost something of its usefulness through deterioration. Pure politics is still the dream of the idealists, but, say the best we can of existing conditions, we cannot say that pure politics has yet been very fully realized. In our own country and the country nearest us, political corruption is from time to time revealing itself, and there is reason to believe that much exists unrevealed. Ward politics has become in the United States a force of tremendous and growing power, and various newspaper and magazine writ-

ers within the past year or so have shown a state of affairs astonishingly serious. Only recently one of the chief officials of St. Louis confessed that for the past twenty-five years hardly a bill had passed the Council without being paid for; the members had each and all received large or small bribes for their votes. Civic affairs in many other American cities have been shown to be almost as bad, and as municipal politics and its methods are more and more affecting the larger field of federal politics, there is an element of the baser sort all the way through.

In Canada we may congratulate ourselves that no such extreme of political corruption has yet been reached; but the evil is here too, in lesser proportions. If it were not, we should not be having election trials such as those which have awakened so much interest of late in Ontario.

These paragraphs have no special reference to the General Election or to the recent campaigns of either party. They are being written before the results of the election are known, and will not appear in print until some weeks after, and, therefore, are meant only to apply to the situation in general, without partisan bias or reference of any kind. It is quite beside the point to attribute the political corruption in Canada to whichever party one is opposed to. It is in both parties, and is due not to the policies of either, which in the long run are usually



found to be fairly well matched, but to a moral deficiency on the part of the people, of which advantage is taken by the campaign agents.

The remedy for this, and also for the inefficiency in our municipal governments, lies with the people themselves. When our Canadian electorate take a more active and genuine interest in civic affairs and assume a firmer attitude in provincial and federal politics, there will be an improvement, and then only. Indifference paves the way for corruption. If voters would not be purchased, they need not. What would not be countenanced in private or business affairs should not be permitted in politics, but the general public do not as yet look at it in this way, and until they do there is little possibility of improvement. The fair name of Canada is at the mercy of her citizens.

#### Compulsory Voting and a Third Party

ONE of the remedies for political corruption in Canada proposed not long ago was compulsory voting. The proposal was endorsed by no less an authority than Chancellor Boyd, whose opinion at any time merits respectful attention. Any means of making the public more particular about voting would be welcome; but it is doubtful if such a result could be accomplished by a measure compelling them to vote.

There are several important objections to compulsory voting. In the first place, the law would probably remain inoperative. The difficulties in enforcing it would be even greater than with a prohibition law, especially under the present system, which requires every vote to be cast in person. If every voter on the list were compelled to use his franchise, provision would need to be made for voting in some cases by mail; for as the law stands now it would be impossible. Again, such a measure would be rightly regarded as an interference with a man's natural rights. If he has conscientious objections to either party, or to either candidate, he should not be compelled to vote for either; he can only express his objections by a non-vote, and if the law forces him to vote it robs him of his personal rights of judgment, to which every

British subject is entitled. This being so, a third reason against a compulsory measure lies in the fact that, the voter's choice being limited at present to two parties, a third party would be necessary if the law were to be just to all.

The third party idea has thus far not worked out successfully in Canada. Various attempts have been made in that direction from time to time, but they have received the support of but a small proportion of the people. Many of these attempts have been connected with the temperance movement, but repeated experience has shown that the great majority of temperance people will not sacrifice their party sympathies even in favor of a third party whose principles are professedly prohibitionist. A third party of another kind was proposed at a meeting of the Canadian Trades Congress, held in Montreal in September. This was a labor party, doubtless suggested by the increasing numbers and importance of the labor classes in Canada. There is, however, no reason to believe that a labor party would be more feasible than a temperance party. The average workingman has quite as strong political leanings as his professional brother, and he dislikes to be put in a separate class. He votes as other men vote, and would probably prefer to do so always, especially as the majority of questions before our parliaments do not directly affect the labor interests. The attempt to further encourage the class or caste system hardly deserves success, even if it were feasible.

#### Ontario's Natural Gas Fields

THE soil of Canada is a prolific producer, but two of its most remarkable products are oil and gas, both of which exist in paying quantities in various parts of the Dominion. Oil wells are being worked in New Brunswick, Ontario, and Alberta, recent new discoveries in the south-western peninsula of Ontario especially having given the industry a fresh impetus. Natural gas is a rarer commodity, but of this, too, there are very considerable quantities, and steps are being taken to commercially develop the fields known to exist.



For several years an important field has been worked at Windsor, from which the city of Detroit, on the American side, has received its supply of natural gas; but this field has of late become greatly depleted. What now promises to be a better field is the country along the Lake Erie shore, where one company is already at work and a second is about to instal a plant. The first of these fields extends for about fourteen miles westward from the head of the Niagara River, and its supply goes chiefly to the city of Buffalo, to the amount of twelve million feet a day. The newer field lies a few miles to the west, and it is proposed to build a pipe line to Hamilton for the supply of that city and intervening towns. The line will be about forty-five miles long, and, with the several supply wells which will be necessary at points along the way, the estimated cost of the enterprise is in the vicinity of half a million dollars.

Natural gas is of value, both as an illuminant and a fuel. In Buffalo, Detroit, Cleveland, and other American border cities, it has been in use for many years, and has proved to be quite as good for both purposes as the manufactured article. As fuel it is said to be the equal of coal, with the added advantage of being much more convenient. One or two Ontario towns have been supplying their own wants from wells within their town limits, and the price has ranged from thirty cents upward. If the supply is reasonably husbanded it is sufficient, in all probability, for an indefinite time, and those portions of the country lying within the gas belt would thus seem to be favored above most communities.

#### Supplying Our Own Fuel

**A**N increasing problem in central Canada, outside of the few fortunate districts that have such resources as natural gas or native forests within their own borders, is the matter of fuel. Even in years when there are no strikes, the fuel bill is one of the heaviest which the Canadian householder has to face, and the burden must naturally increase instead of lighten, unless some source of supply be found nearer home. Ontario, for example, is entirely de-

pendent upon the United States for her coal, a fact that has in the past caused some inconvenience, and might under certain conditions have serious consequences.

Yet on either side of us there are immense supplies of Canadian coal wanting a market. Only recently a whole mountain of anthracite has been discovered in Alberta, and other mines have been in operation for years. At the other end of the Dominion, Nova Scotia has more bituminous coal than she can market in eastern Canada, and has found it necessary to ship her surplus to New England and other foreign markets. This Nova Scotian coal can be brought as far as Montreal quite practicably, there being excellent means of water carriage; but farther west the cost of transportation is at present prohibitive. Thus with coal in all abundance on either side of us, central Canada is still dependent upon an outside source for its fuel. It is very desirable that it might be otherwise. Much of the exploration in northern Ontario has been in the hope that coal deposits might be found, but so far there have not been evidences of any paying quantity. The remaining remedy, therefore, lies in the cheapening of the rates of transportation. If by competition between the trans-continental railways or by any other means the freight rates can be brought down to a more possible basis we may yet be burning "made-in-Canada" coal in our homes and factories—anthracite from the far west and bituminous from the far east.

#### More Trade for Canada

**A** NEW steamship line, which will mean more business for Canada, is about to be inaugurated, to run between Vancouver and Mexico. A contract for this service has been entered into by the Canadian Government with a Scottish firm, which will receive subsidies of \$50,000 each from the Governments of Canada and Mexico. The possibilities of the Mexican trade have been coming to the attention of our men of business for some time past, and the inauguration of a fast steamship service is the first step toward realizing them. The original plan included a service on the Atlantic as well as the Pacific coast, but it



was found that it would be more expensive to operate, and Mexico did not agree to an increase of subsidy. For the present, therefore, the experiment will be confined to the service on the Pacific, in which both countries are closely interested. The service will be monthly, touching the open ports at the Canadian end and several of the most important seaboard cities in Mexico. Considerable difficulty is being met with in the arrangement of the details on account of the inferior facilities for loading and discharging at some of these southern ports, but it is expected that when the service is firmly established the Mexican authorities will be moved to make some improvement in this direction.

There is good prospect of trade between the two countries. Mexico has been neglected commercially, but she is now coming to her own, and Canada has the better opportunity to reap the benefits, because Mexico considers the United States in an unfavorable light, while she is inclined to look upon Canada as a country, or part of an empire, favorable to her cause, and, therefore, the more likely for trade relations. Naturally the idea has gained some ground among the Mexicans that the United States plans to eventually annex their country, and take away their national independence, and whether there be any reason for this or not it serves among other things to direct their attention more in the direction of Canada.

In this new market, where many Canadians are already settled and doing business, we will find a demand for some of our most important products. Mexico will buy from Canada coal, pig iron, lumber, furniture, implements, machinery, fruit products, ham and bacon, cheese and butter, salt fish, canned goods, and general merchandise; and in return she will send us raw sugar, mahogany, dye woods, fruit, hides and hemp. There is thus a wide opening for reciprocal trade. Both countries have the goods to offer, and each has a demand for the other's. The operation of the new steamship line will be watched with considerable interest, and if it proves successful an Atlantic service will probably soon follow. ,

### Prospects in the North Pacific

**S**URVEYING tours in the North Pacific country continue to confirm the belief that in that farther corner of Canada is a territory well worth opening up. Attention has naturally been drawn to that country by the new railway project, in the interests of which some preliminary surveys have already been made. The Pacific end of this project is a very prominent feature in its plans and purposes, for not only is the new trans-continental to furnish increased transportation across the Dominion, but it is to give a new outlet for ocean traffic, and thus to build up Canada's trade on the Pacific. The selection of a terminus is, therefore, a matter of the first importance. It is likely that this will be Port Simpson, near the Skeena River, now a small trading town, possessed of one of the finest natural harbors in the world; but the final decision between this and three or four other ports will depend largely upon the engineering of the road through the Rockies.

The Pacific coast, from Vancouver northward, is one of the scenic show-places of the continent, but its more practical value lies in its great fishery and lumber resources. The fisheries of the north bid fair to outdistance those of the world-famed southern British Columbia waters. For instance, the catch in the Skeena River, close to Port Simpson, was last year nearly twice as large as that of the Fraser, long known as one of the world's finest salmon rivers. With fish in the rivers, lumber in the forests, and possibly hidden wealth in the northern Rockies, there is good material in this Pacific country for industrial development, which will be greatly accelerated by the opening up of a new railway route. But of still greater value to the Dominion as a whole is the ocean traffic via this new northern port. The trade with the Orient is rapidly growing, and Canada has an opportunity to create now a market for the surplus wheat which we shall be growing in a few years' time. The new railway will also divert to Canadian ports a large amount of the export trade between the Orient and Europe, particularly that with Great Britain.



### What Canada Will Do in 1925

REFERENCE was made in these pages last month to the great wheat crop of 1904 in Manitoba and the North-West. Later reports have fully confirmed the estimate then given, and Canada is again to the fore as one of the world's food-producers. Just how much of the world's wheat supply she is capable of producing is brought out in an interesting investigation made recently by the *New York Post*, one of the ablest newspapers in America.

By 1925 it is probable that there will be only two wheat-exporting countries in the world. Russia will by that time produce 650,000,000 bushels and India 600,000,000 bushels, but both countries will need their entire crop for home consumption. While Russia will have enough for her own use, the rest of Europe will need to import large quantities to feed her people. Australasia, too, will have a deficit, and in the United States, if the population continues to increase at its present rate, the entire crop will be required for use at home, thus putting the American product out of the world's market.

The only likely competitor left for Canada is Argentine, in South America, which twenty years from now will probably produce 700,000,000 bushels. The Argentine product will supply the rest of South America, and will go also to South Africa and Australia. Of Canada's prospects the *Post* says: "Canada will compete with the Argentine for the great European markets, with the advantage of a much shorter and correspondingly cheaper ocean carriage, and will monopolize the markets of China and Japan, where flour is slowly but surely gaining ground as a rival of rice, and where long before 1925 there is expected to be an enormous demand for both wheat and flour." It may safely be assumed that Canada's wheat areas will continue in the meantime to fill up with settlers, and by 1925 we shall be heading the list of the world's wheat-exporters, though, perhaps, not of its wheat-growers.

### Progress by Means of New Ideas

A CANADIAN manufacturing firm, in search of new ideas, recently sent one of its members to a leading American centre to study the particular trade methods and conditions in that city. In this of itself there was no special significance, but it may be taken as a recent instance of a very proper tendency among our manufacturers and artisans. Success cannot be accomplished nowadays without up-with-the-times ideas, and these ideas can ordinarily be best secured by finding out what is being done by others. There is as much room as ever for originality, but more than ever before is it necessary to know the best and most modern methods elsewhere in use. Canadian manufacturers have of late years shown themselves very ready to adapt ideas in this way, and it is almost an everyday occurrence for a representative of some such firm to be dispatched to the leading centres of the United States and Europe to study methods and to acquire new ideas. The result has shown itself in the marked progress in manufacturing methods since the days when any method, systematic or otherwise, was tolerated.

The question naturally arises: If this study of outside methods is good for the manufacturing interests of the country, why not equally so in our educational, political, and civic interests? A committee of one of the Montreal school boards was a short time ago appointed to visit the principal primary schools in the United States, and after concluding its investigations it presented a report which will probably be made the basis of some important changes in the local school system. Many such improvements are mere details, but it is in the perfection of the details that the final success of any system is found to lie. Similarly, let our civic bodies study the methods in other towns or countries. Canadians need never be mere imitators, but the adaptation of modern ideas to Canadian conditions is something more than imitation, and it is vitally necessary to our national progress.



# THE ADVANTAGES OF NEWFOUNDLAND TO THE DOMINION

BY MAX JESOLEY.

L YING right in the mouth of the Gulf of St. Lawrence, and thus commanding all the approaches to the great waterway of Canada is the noble island, almost as big as England, which for reasons that are by no means clear or convincing is not yet incorporated in the Dominion, although without it the splendid scheme of Confederation remains manifestly incomplete.

Newfoundland enjoys the distinction of being Great Britain's oldest colony. It was discovered away back in 1497 by brave John Cabot, and formally taken possession of by Sir Humphrey Gilbert in 1583. During the seventeenth and eighteenth centuries France disputed the ownership with England because of the immensely valuable fisheries, but by the Treaty of Utrecht in 1713, it was ceded to England, the French, however, retaining certain privileges in connection with the catching and drying of fish along the west coast, out of which arose the troublesome French Shore question which has just been satisfactorily settled by the recent Anglo-French convention.

Roughly resembling in shape an equilateral triangle, Cape Bauld on the north, Cape Race on the south-east, and Cape Ray on the south-west forming the angles, the island has an area of about forty thousand square miles. For the most part it presents a wild and sterile appearance. The face of the country is much broken up by hills and mountains, ponds, and lakes. The number of the latter is quite remarkable, and it has been estimated that about one-third of the whole surface is covered with fresh water. The coast-line is deeply indented, and excellent harbors abound. The rivers are narrow and winding, but offer many fine sites for the production of power.

Although there are no alluvial plains, or great stretches of level country adapted to

farming, much of the soil is productive, and considerable cultivation has been effected along the sea-board, while in the interior extensive tracts of good timber await the lumberman's axe and saw.

The mass of the people being employed in the fishing industry, comparatively little attention has been paid to agriculture, but barley, oats, and hay, potatoes, turnips, carrots, and other grain and vegetables are now being raised in increasing quantities. Wheat cannot be grown.

The three chief sources of Newfoundland's wealth are the fisheries, the forests, and the mines. The first are still the most important. There are three branches—viz., the Labrador fishery, the Shore fishery, and the Bank fishery.

Bearing in mind that the coast of Labrador from the entrance to Hudson's Strait down to Straits of Belle Isle is claimed by Newfoundland as a dependency, one can readily understand that her people regard this rich field for fishing as their own, and are jealous of any interference.

Owing to the frequent fogs and oft-occurring storms the fishermen run many risks, and pay heavy toll in life and property for their scaly harvest, but they are born to the business, and they brave its terrors of cold, and wet, of ruthless rocks, and pitiless tempests for the sake of the scanty living it yields.

The bank fishery is prosecuted upon the Banks, so-called, which lie southward from the island. They are sub-marine plateaus extending some 600 miles in length, and 200 in breadth, and having over them a depth of water varying from 100 to 600 feet, which form the most famous cod-fishing grounds in the world.

Thither resort the fishermen of France, the United States, and Canada, as well as the Newfoundland folk. These last have



one great advantage over their rivals. The cod can be caught only with fresh bait, consisting of young caplin, squid, and young herring, and these can be obtained in sufficient quantity only in the southern bays of Newfoundland. In order to protect her own people, Newfoundland does not allow the bait-fishes to be exported except under licenses, for which a heavy fee has to be paid, and this has caused a large decrease in the catch upon the banks by foreign fishermen.

The shore fishery is followed along the whole coast-line by those who are too old, too poor, or too timid to engage in either of the other two mentioned, and who manage for the most part to mingle a little farming with their fishing.

Beside the catching of cod, herring, and salmon, the capture of seals, and the canning of lobsters are important industries, and altogether the harvest of the sea in one form or another constitutes the mainstay of the island's prosperity.

Yet in the matter of mineral wealth its possessions are great. Copper exists in vast quantities. Nickel, lead, iron, and coal abound. Gypsum, marble, and slate are to be had for the trouble of taking them. Asbestos and petroleum have also been found in quantities which promise good returns to diligent workers.

A few figures may now be added to the facts above given, in order to have a clearer understanding of Newfoundland's status. According to the census of 1901 the population was 216,615, and to-day probably stands at 220,000, whereof the city of St. John's, the capital, accounts for one-seventh. For the year 1901 the revenue reached \$2,060,581, and the expenditure \$2,024,952.

Glancing over the imports from other countries we find that the chief contributors were Great Britain, the United States, and Canada, their shares being in round numbers as follows:

	1897	1899	1901
Great Britain..	\$2,015,000	\$1,985,000	\$2,392,000
United States..	2,190,000	1,980,000	2,150,000
Canada .....	1,635,000	2,145,000	2,557,705

From this it appears that the island has been becoming a better customer of Canada's

as the years increase, and that it only needs proper attention on our part to obtain and retain the bulk of the business.

In the matter of exports Canada naturally does not show up quite as well. She has such fine fisheries of her own that she is not so dependent upon the Newfoundland supply. The figures for the corresponding years run thus:

	1897	1899	1901
Great Britain..	\$277,250	\$296,500	\$376,426
United States..	110,000	127,400	181,658
Canada .....	98,250	111,300	146,250

The harvest of the sea being, as already mentioned, Newfoundland's main dependence it is of interest to note the total values of the different kinds of fish exported in 1901. The cod reached \$5,172,000; lobsters, \$448,500; salmon, \$140,000; herring, \$146,000, and sealskins, \$282,800.

The improvement in the financial condition of the people is shown by the steady growth in the deposits in the Government Savings Banks. In 1897 these amounted to \$1,102,000; in 1900 to \$1,193,708; and in 1901 to \$1,432,692.

Having thus sought to convey in brief space a conception of Newfoundland and its resources, we have now to consider her relation to the Dominion. When the great scheme of Confederation was in progress the co-operation of the island was sought, and her representatives took part in the earlier deliberations. But they were not satisfied with the terms offered by the other partners, and withdrew from the undertaking.

Since then the question of entering Confederation has been frequently discussed, and in 1895 a conference was held at Ottawa for the purpose of arriving at a satisfactory basis of union. The time was particularly favorable, and it is altogether unfortunate that, owing to the endeavors of the Canadian representatives led by Sir Mackenzie Bowell to drive as hard a bargain as possible, the conference came to nothing, the Newfoundland delegates, led by Sir Robert Bond, clearly intimating that unless Canada assumed the public debt, completed the railway to Port aux Basques, and provided \$650,000 towards local government ex-



penses it was impossible for them to accept the terms of union.

It was altogether unfortunate that these terms were not acceded to for the sake of bringing about the incorporation of Newfoundland with the Dominion. The time was especially opportune. The island was just then in the throes of financial difficulty from which it has since brilliantly extricated itself, and is now on so sound a basis that it has no thought of again making overtures. Those must come from Canada, and it is very certain that when negotiations are resumed the demands of Newfoundland will not be as reasonable as they were in 1895. Meanwhile, let us consider some of the reasons why the island should belong to the Dominion.

It lies athwart our Gulf of St. Lawrence. It and the Labrador coast comprise a moiety of the British-American Atlantic coast line. Our trade skirts its shores and passes under its surveillance. Were a foreign power to own it, the situation would be intolerable. Under the present semi-independence, grave difficulties have arisen, and may arise again, and, in addition to possible dangers, there are immediate difficulties. The farmer of the prairies and the cattle-shipper of Ontario alike are interested in the safety of the St. Lawrence route. The road from Montreal to the open sea should be lighted like a street, but over seven or eight hundred miles of rugged coast line the Dominion has no jurisdiction. By virtue of its position, therefore, the entrance of Newfoundland into Confederation is of the first importance to Canada.

Again, the accession of Newfoundland to the Dominion would give the new and larger Canada control of the great Atlantic fisheries. The situation in some respects is simple. To catch cod a particular species of bait is necessary. The coast of Newfoundland supplies this bait in abundance; the Nova Scotian coast has a limited supply; United States fishing vessels have no home supply of bait whatever. Consequently, American fishing schooners must get all and Canadian vessels must get part of their bait from the Newfoundlanders. American fishermen stay in the business only by sufferance

of Canada and Newfoundland, and by playing the one against the other. Were Newfoundland part of Canada, her fishermen and those of Nova Scotia would have common interests, and the American fishing interest would be at the mercy of the Dominion Government. At present an oppressive tariff keeps British fishermen out of the American market, although the Gloucester fishermen are not able to catch fish enough to supply the demand, and drive a thriving trade in buying fish from the British fishermen and selling them as their own catch. If Canada controlled the bait supply, the American tariff on codfish would come down with a rush, or Gloucester would cease to send fishing schooners to the Banks. The Nova Scotian and the Newfoundland fishermen alike would profit by union. In Confederation lies the Canadian opportunity; at any moment the United States may offer Newfoundland a measure of reciprocity which will keep her aloof from us and deprive Nova Scotia of all hope of the American market.

The addition to the Canadian home market need not be despised by our manufacturers and farmers. The population of the colony is over 200,000, and when it is joined to Canada active development of its timber and mineral resources may be expected. These resources are considerable, and when pulp mills have been erected and iron and copper mines have been opened, the people at once will become more numerous and will consume more. Our farmers will have free access to, and in some cases control of the Newfoundland market for flour, meat, dairy products, fruit, and similar articles. Our manufacturers will supply the island with sugar, molasses, woollen and cotton goods, boots and shoes and numerous other articles which they now can sell in Newfoundland only by surmounting a high tariff wall. It will benefit the Newfoundlanders immensely, for they will get the necessaries of life more cheaply; it will benefit our manufacturers and farmers, because they will add to their home market an area already possessing a considerable population, promising to support a larger population, and permanently unable to supply its own wants in regard to



agricultural produce, and possibly in regard to manufactured articles.

The case for union being so overwhelming it is now, in the terse phrase of the street, "up to" Canada to take measures towards effecting so desired a consummation. She cannot afford to stand upon her dignity in this matter. It is her turn to be suppliant. She must approach Newfoundland with generous terms set forth in no uncertain language, and supported by positive guar-

antee. There must be no haggling over conditions, no repetition of the contemptible efforts to drive a close bargain. Newfoundland can paddle her own canoe all right, but we want her to come into ours, and then our crew will be complete. It is sincerely to be hoped that the present Government will take the matter in hand with the least possible delay, and that ere this decade closes the Dominion of Canada will include the island of Newfoundland.

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## RECIPROCITY PROPOSALS

ONE of the significant developments of the Democratic Convention at St. Louis was the adoption of a resolution favoring reciprocity with Canada. Following close upon this come official declarations from prominent Republican leaders showing a similar disposition to relax the inimical tariff against Canadian products. There appears to be a ruling sentiment in the great industrial centres of the New England States towards gaining freer access to the Canadian markets. Undoubtedly they are willing to gain terms enabling active competition with our own domestic industries. It will be expected, therefore, that both political parties in the United States will cater to this sentiment as long as the campaign lasts.

There is one difficulty, however, that American politicians have entirely overlooked. There is not now any party in Can-

ada that will entertain for a moment proposals of this kind other than at terms which would altogether upset negotiations. The time for reciprocity proposals has passed. The pulse of industrial energy will throb with greater force hereafter within our own borders, and under the fostering spirit of a newer national policy, we will look to our own advancement rather than serve as stokers to foreign boilers, or hewers of wood and drawers of water at the beck of American capitalists. Sir Wilfrid Laurier has prophesied truly, we hope, when he said in his Massey Hall address that the day of Canada would be the twentieth century, just as it was for the United States in the nineteenth. While this is the high tide of a rosy optimism, every true Canadian must thrill with expectation over the greatness of the coming century. Reciprocity has gotten a set-back and it is time the Americans knew it.

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# THE GETTING EVEN OF BILL

BY ARTHUR STRINGER

IN the little crowded grub-tent, under the shadow of the Canadian Rockies, the talk had swung round to the "American Invasion," and to the escapades of outlanders, tragic and comic—escapades of strange folk from the steppes of Galicia to the alkaline plains of Arizona. And among all these tales figured more than one adventure of a certain Montana Bill.

"I always sort o' nursed the privit' idee Bill 'd never get along in these parts," ruminated Timber-Line Ike, toasting his heels before the grub-tent fire, "and I allow Bill's career in these territories weren't altogether meteoric. Bill were always hungerin' for something more strenuous 'n drivin' picket-pins and brandin' cattle, and he had a habit o' sayin' he'd just like to stir up us moss-backed, pig-eatin' Canucks for a merry round or two. And b'fore Bill left the country he did his consider'ble stirrin' all right!"

There was a pause in Timber-Line Ike's discourse, until a timely voice asked for explanations.

"What most soured Bill on the North-West was this bein' rounded up and corralled in Calgary for three weeks by the mounted p'lice as a smallpox suspect, when he didn't have no more smallpox than that dog has 'em. Cheyenne Charlie always said Bill were a reg'lar sensitive plant on wheels, and I allow he did get sot some dead again the p'lice, and said the force were breakin' the speerit of the West on the wheel o' Tyranny and robbin' life of its fittin' and natcheral liberty and romance, tryin', sez Bill, to turn the land of the bean-fed cowboy into a open-air kindergarten.

"Then Bill got to broodin', and just whether he followed on the trail o' that pur-soot too hot and got a bit queer in his garret, or whether it were just out and out cussedness on Bill's part, I ain't venturin' to remark.

"But Bill got kind o' miser'ble and peaky and home-sick, and after tryin' his hand at the illicit importin' o' whiskey done up in factory-made egg-shells and retailin' at three dollars a dozen, he gave up his ranch and any claim on a permanent abode, and went driftin' down Macleod way, waitin', we all allowed, for some appropriate oppoortoonity for doin' his stirrin' up a'fore slidin' over the line.

"Now I allow there had been certain ranchers who'd looked on Bill with rude and s'picious eyes, owin', I s'pose, to Bill's capacity for absorbin' unbranded cattle and his puzzlin' way of acquirin' a cayuse every now and then. And although there never were any out-and-out charges made agin Bill, it were pretty gener'ly understood that askin' noomerous questions weren't goin' to be the means o' hangin' any halos round Bill's long-haired brow.

"So, considerin' Bill's standin' in the community, I allow it were a reg'lar tidal-wave of astonishment that went over the Eastern Slope when it was reported that Bill had gone into the gospel-business down Macleod way, and was engineerin' a meetin' house along with a Montana sky-pilot who'd come over from Shelby Junction to regenerate what both him and Bill deemed a sure enough lost country.

"I ain't sayin' whether Bill started in at this business downright sincere or not. Mebbe he didn't! Mebbe he did, and like many another cuss got finally treed by a temptation there were no standin' off, and sort o' had to throw up the mits.

"That special temptation came to poor Bill when he was busy holdin' his meetin's down south o' Macleod, near the American border. Corporal Cotton and eighteen constables of the North-West Mounted P'lice came along in the shape of a specially strong patrollin' party, lookin' for a half-breed named Alexis, who'd sneaked half a dozen



stolen horses over into the Dominion. This patrollin' party, some thoughtless, I do admit, rounds up Bill, and accuses him of aidin' and abettin' Alexis in his nefarious pursuits, the unreasonableness of which Bill points out some eloquent and shows the same to be out of the question, in so much as a man who was leadin' a new life and givin' himself up to good works weren't settin' his heart on broken-winded broncos and the numerous follies and vanities of this world.

"Bill were a heap hurt by them insinuations. He didn't say much back to the corporal, but just brooded over 'em for a couple o' days. Then an idee comes into Bill's head and he rides uncommon meek over to the p'lice camp and sez he'd like to hold special service for the p'lice on Sunday afternoon, at two. The corporal looks Bill up and down most irritatin', cool and contemptshus, but Bill gazes back on him mild and meek as a Edmonton land-agent, and sez surely a gover'ment officer ain't goin' to bring a stain on the flag of his country by refusin' to allow his men to keep the seventh day as she ought to be kept, and, besides, sez Bill, people has been sayin' there is a powerful heap of the unregenerate among the p'lice.

"Well, the corporal gives Bill a look what'd shame a bush-wolf, and snorts with rage, seein' he ain't in a position but to accept Bill's invitation, and turns on his heel and walks away.

"Our friend Bill don't lose no time, but posts up a notice about that special meetin' for the p'lice, and it gets to be a purty well understood thing, and finally there's nothin' for the corporal to do but bring his men round on Sunday afternoon, at two sharp.

"Bill's there at the door, in a long, black coat, waitin' to receive 'em. But he raises his eyebrows some s'prised-like when he sees them nineteen men ridin' up to his gatherin' and every cuss in that patrolin' party carryin' his guns.

"'Brother,' sez Bill, cool and quiet, 'this ain't the meek and trustin' speerit that is looked for on such occasions!'

"'Mebbe not,' sez the corporal, orderin' his men to dismount like he was givin' the word to carry a position; 'but there ain't no gover'ment instructions orderin' my men

to leave their arms and accoutrements lyin' round loose in the middle of the prairie, specially when there's horse-thieves in the neighborhood.

"'True enough, brother,' sez Bill; 'but when the lion is layin' down with the lamb there ain't no obvious necessity for manicurin' his front feet. So I'll be obliged to you, corporal,' sez Bill, sweet as Hudson Bay Comp'ny m'lasses; 'I'll be obliged if you'll observe the speerit o' this meetin' by requestin' your good fellows to stack their shooters in the entry here, while I conducts service.'

"Bill turns round and walks in most slow and solemn, leavin' the corporal some puzzled. He sees it is a touchy point, and havin' his own misgivin's, he appeals to his men. Seein' they were takin' it all as a unspeakable peculiar joke, they points out the fact that there weren't any seemin' necessity for members of the force to carry revolvers and carbines into Bill's meetin' house. So the corporal, painin' Bill a heap by his lack o' faith, finally gives in, some reluctant, and they all leave their shootin' machines in a neat little stack in the entry. Then they files in most orderly, Bill givin' each a shake o' the hand at the door. When they are all seated, stiff and uncomfortable as life, Bill hands the plate to his business pard, the sky-pilot from Montana, and backin' modestly to the door, he sez: 'We'll begin these proceedin's by takin' up collection,' sez he, 'and Brother Watts will now pass round the plate. And I reckon,' sez Bill, with a some sudden change o' voice and position; 'I reckon that any obstreperous pig-eatin' Canadian short-horn who is intendin' to make sudden moves or ain't coughin' up most cheerful all he happens to have on his person, is goin' to be hurled most sudden into the everlastin' hereafter!'

"And I'll be danged if Bill weren't standin' there in the door with his two seven-shooters in his hand, lookin' most business-like and menacin'.

"Never mind shakin' there, Brother Watts,' sez Bill; 'but just wiggle them extremities o' yours and circulate that little collection plate some vigorous, or mebbe you'll be investigatin' the material reward of



a over-spiritual career uncomfortable sudden! And Bill stands there relentless, while the plate goes round slow and stiff, and that congregation chews its teeth in a most threatenin' but useless rage.

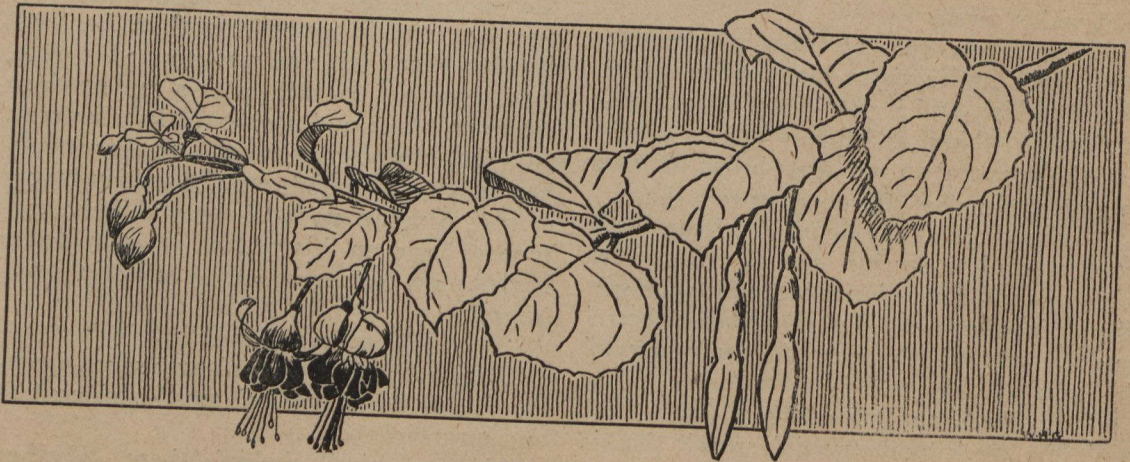
"Now, I'm retirin' to the entry to count these here offerin's," sez Bill, when he relieves the shakin' sky-pilot of the pan; "and I advises all my brethren herein congregated to remain seated for the openin' hymn or mebbe this meetin' comes to a rude and disorderly endin'." And Bill backs out and slides the bolt, quiet as a snake, and some quick.

"It takes Bill just about one howl of a Athabasca coyote to untether them nineteen p'lice horses. Then he jumps on the corporal's mount and is careerin' down the prairie sky-line by the time that congregation has awoke to the lay of the land, and rises to make a united charge on that meetin'-house door. When he gets outside, the corporal has the pleasure o' seein' Bill disappearin' over the open range with nineteen of about the nicest pieces o' horse-flesh a enterprisin' horse-thief ever rounded up.

"Now it's just here where the all-fired astonishin' natcher o' Bill showed itself. Bill had his good clean start with that haul, and knowin' his country as he did, we all allowed he could have frozen onto that horse-meat and given them p'lice a merry chase for their money, and even then mebbe never've been rounded up.

"But when Bill gets across the line he comes troopin' up to a rancher most pious with his convoy o' trappin's and prancin' A-rabs, lookin' uncommon like a circus procession. Bill gives this rancher five dollars to keep them horses till Corporal Cotton or the Canadian Gover'ment or somebody or other wakes up and send after 'em, remarkin' to the rancher while so doin' that them mounted p'lice ought to know better 'n leave horse-flesh like that lyin' round loose on the prairie temptin' the poor Indian.

"I reckon you won't find that little chapel meetin' o' poor Bill's and his elopin' with them nineteen p'lice horses in any of the official reports to the Commissioner. After all, I allow a corporal's only human, same as you and me!"





# CHARLOTTETOWN, THE CAPITAL OF THE GARDEN PROVINCE

By J. MACDONALD OXLEY

“ALL the land is low and the most beautiful it is possible to see, and full of beautiful trees and meadows. We went ashore in four places to see the trees, which are of the very finest, and sweet-smelling. The lands where there are no woods are very beautiful, and all full of white and red gooseberries, strawberries, blackberries, and wild grain like rye. This is a land of the best temperature which it is possible to see, and there are many doves and thrushes and other birds.”

Such was the quaintly attractive account given by Jacques Cartier, when he visited it in 1534, of the island subsequently named “Isle St. Jean” by Champlain, and at a still later date “Prince Edward Island,” in honor of the Duke of Kent, the father of Queen Victoria, then commanding the forces at Halifax.

The description remains true to-day in

its chief particulars, and the name, “Garden Province of the Dominion,” is richly deserved. Shaped like an irregular crescent, it lies in the southern curve of the great Gulf of St. Lawrence, separated from Nova Scotia and New Brunswick by Northumberland Strait. Having a length of 140 miles and a breadth varying from two to thirty-four miles, it contains altogether an area of less than three thousand square miles, so that it has little to boast of in regard to size.

After being alternately in the possession of England and France, it was finally assigned to the former by the Treaty of Paris, in 1763, and erected into a separate government in 1769, the first House of Assembly being elected four years later.

The early settlers were of a very desirable kind, who devoted themselves mainly to fishing and farming. At first they



LOOKING DOWN GREAT GEORGE STREET—CHARLOTTETOWN, P. E. I.





VICTORIA ROW—CHARLOTTETOWN, P.E.I.

formed separate communities, which long preserved their national characteristics. Thus the French were at Port La Joie (the present Charlottetown), Pinette and Cra-paud; the English at Little York, Suffolk and New London; the Scotch at Princeton, Murray Harbor and Dundas; the Irish at Monaghan and Newton. But of course with the lapse of years, and under favorable conditions, the people gradually blended into one.

Responsible government was granted to Prince Edward Island in 1851. In 1873 she became a part of the Dominion of Canada, and her history since then has been one of marvellous agricultural development and sound intellectual advancement. Her men are noted for their brain, no less than for their brawn, and her women for their beauty.

Charlottetown, the capital of the island, and the third in size of the cities of the Maritime Provinces, was founded in the year 1768, and incorporated in 1855. It is beautifully situated on gently rising ground at the confluence of the York, Elliott and Hillsborough rivers, and possesses one of the finest harbors in the world

when it is not frozen up, as it is apt to be every winter.

As the chief shipping port of the island, the city enjoys a thriving trade. It is the headquarters of the Charlottetown Steam Navigation Company, whose comfortable boats have ploughed the waters of the Strait for forty years without a mishap. It is a port of call for the Quebec Steamship Company, which plies between Montreal and Gulf of St. Lawrence ports, and it is the eastern terminus of the Plant Steamship Line, whereby connection is made with Halifax and Boston.

In addition to the steamers, a large fleet of sailing vessels, principally schooners, is kept busy throughout the period of navigation, and the harbor wharves usually present an inspiring picture of activity.

So rich is the soil of this part of the island that stones of any size are rarely seen, and the contrast between the rich color of the earth and the vivid green of the turf is very striking.

Being blessed with a splendid climate, an abundant supply of the purest water, obtained from an artesian well, and an excellent sewerage system, Charlottetown is

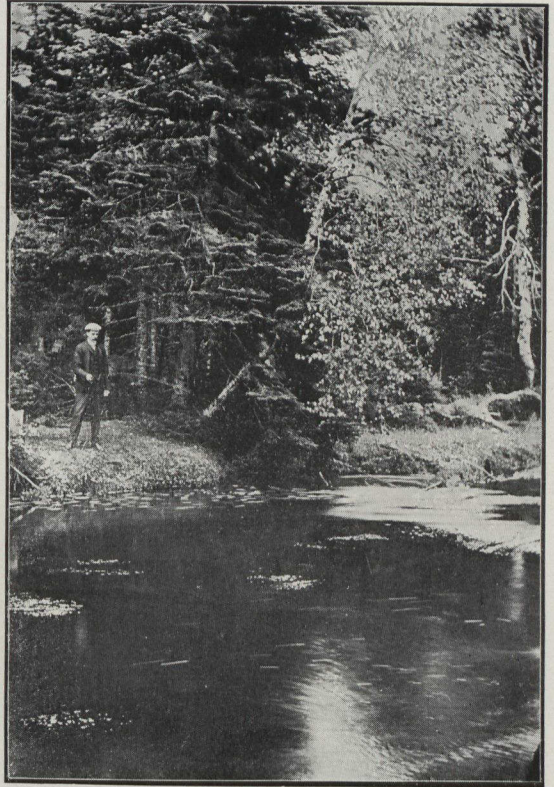


naturally a very healthy place to live in, and if it only had a modern hotel, an electric railway and a public library, its attractions as a place of residence would be about complete.

It is regularly laid out on the rectangular plan, with wide streets, many of them well-shaded, and has a quartet of well-kept public squares that are much appreciated. Queen's Square, in the centre of the city, with its skilfully arranged flower-beds, fountains, monuments and band kiosque, may justly lay claim to being one of the prettiest open spaces in the Dominion.

Within recent years a marked improvement has taken place in the appearance of the city. The low, wooden buildings that formerly served as business establishments, have been replaced by brick and stone structures of substantial dimensions, while through the residential districts, many modern residences of an effective type of architecture have been built.

The principal buildings are either on Queen's Square or in the vicinity. Here stands the Post-office building, which also



FISHING—WINTER RIVER, P.E.I.



ST. PAUL'S CHURCH (ENGLISH)—CHARLOTTETOWN, P.E.I.



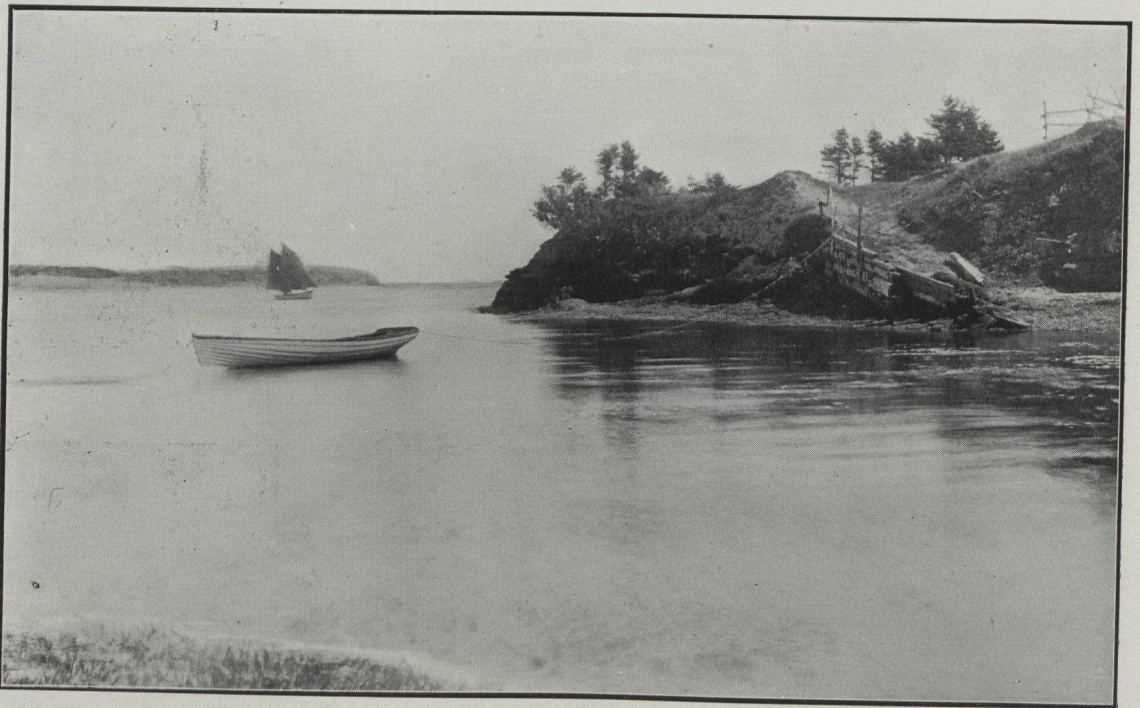
contains the Customs House and other Federal Government offices. In the Provincial Building, a handsome structure of Nova Scotia free-stone, built in 1843, the Legislative Assembly meets, and in it also are the Legislative Library and the local government offices. West of the Post-office is the fine new market building, of island stone, while adjoining the Provincial Building on the east is the Law Courts.

Other prominent structures are the Prince of Wales College, the City Hall, the Masonic Temple, the hospitals and the Pub-

beauty of situation by any other links in Canada.

The intellectual side of life is equally well cared for. There are no less than three daily papers, in addition to several bi-weeklies and weeklies, and one excellent monthly, *The Prince Edward Island Magazine*. The long, quiet winter affords the citizens an opportunity for reading, which they evidently appreciate, for they are, as a body, particularly intelligent and cultured.

The commerce of Charlottetown, which is principally with the other Maritime



HARBOR ENTRANCE—CHARLOTTETOWN, P.E.I.

lic Schools, which are all creditable to a city of Charlottetown's size.

For indoor amusements there is a modern opera house, and for outdoor, Victoria Park, with an area of sixty acres and ample facilities for cricket, lacrosse, tennis and football. From Fort Edward, with its six guns, whose only purpose is to fire harmless salutes, enchanting views of the harbor and rivers may be obtained. The Exhibition Grounds and Driving Park contain good racing tracks for the use of horse lovers. In the eastern suburbs are the Belvidere Golf Links, unsurpassed for

Provinces, and with Great Britain and the United States, shows a gratifying increase. Among the principal exports are choice products of the field and dairy; oysters, lobsters and mackerel, all of the first quality; pork, beef and mutton, of high grades. The imports are manufactured articles, dress goods, and so forth. For the fiscal year 1903, the exports totalled \$766,531, and the imports \$504,830; the duty collected thereon being \$142,084.

The list of financial institutions is not a lengthy one. The Merchants Bank of Prince Edward Island, with a capital of

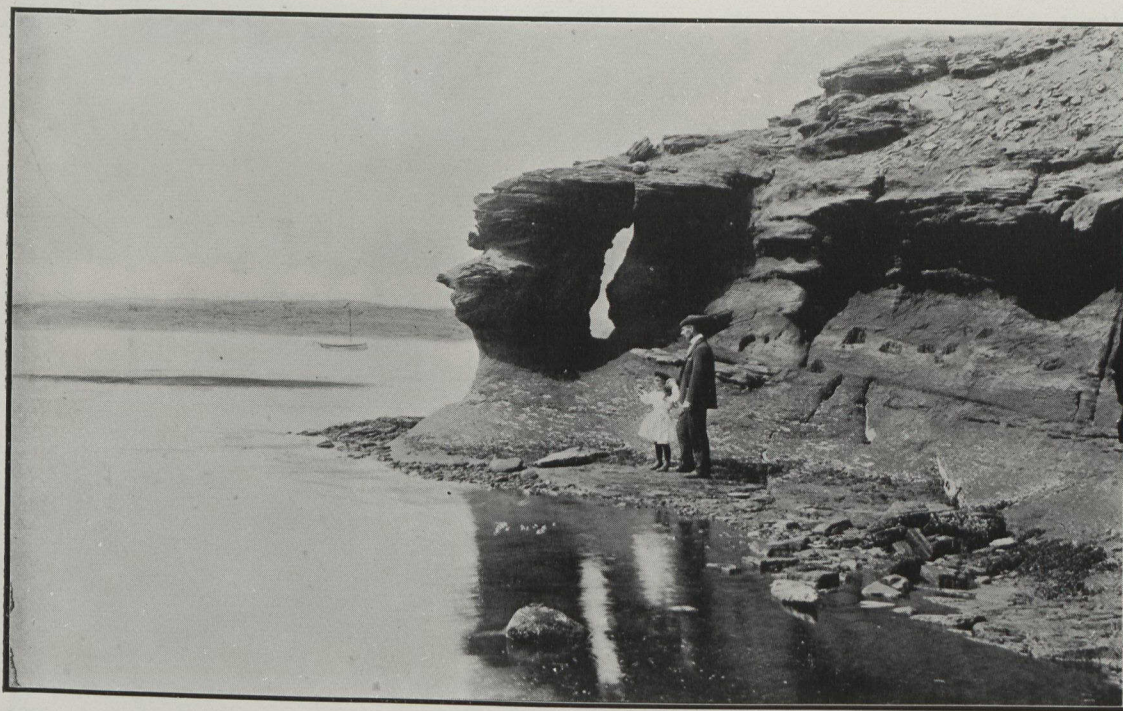


\$350,000, is the only local establishment. It was incorporated in 1871, and has half-a-dozen agencies throughout the Province. Being carefully managed, it does a sound and successful business. The Bank of New Brunswick, the Bank of Nova Scotia, and the Royal Bank of Halifax have prosperous agencies in the city. There is also a branch of the Dominion Savings Bank, in which the amount to the credit of the depositors at the end of 1903 reached nearly \$2,000,000. Charlottetown has a stock exchange, but no clearing house, and no loan or trust companies.

& Nicholson, tobaccos, and Deechman & Co., wood-workers.

The Provincial Government has its seat in Charlottetown. It is composed of the Lieutenant-Governor, an Executive Council of nine members, only three of whom, however, hold portfolios, and a Legislative Assembly of thirty members. Annual sessions are held in the Provincial Buildings. Mr. Arthur Peters has for some time been the Premier. For the year 1903 the receipts of the province were \$318,766, and the expenditure \$339,238.

Mention must not be omitted of the



KEPPOCK SHORE—CHARLOTTETOWN, P.E.I.

The manufacturing interests are not yet of great importance. At present they include a light and power company, furnishing both electricity and gas; machine shops, tobacco factories, pork-packing establishments, flour mills, condensed milk factories, boot and shoe factories, etc.

Among the principal business firms the following may be mentioned: Carvell Bros., wholesale grocers and shipping; Peake Bros., ship chandlers; Myreck & Co., Longworth & Co., and Walter Matheson, fish and lobsters; Horace Haszard, teas; Hickey

Prince Edward Island Railway, a part of the Canadian Government railway system, which runs from end to end of the island. It is a narrow-gauge road, well maintained and excellently managed, having a total mileage of 210 miles. The general offices are at Charlottetown.

The municipal affairs of the city are looked after by a mayor and eight councillors. The population at present is about twelve thousand. Pretty, prosperous and progressive, Charlottetown is a city with a bright future.





FARM—NEAR CHARLOTTETOWN, P.E.I.



GOLF GROUNDS—CHARLOTTETOWN, P.E.I.





TEA HILL—OUTSIDE OF CHARLOTTETOWN, P.E.I.

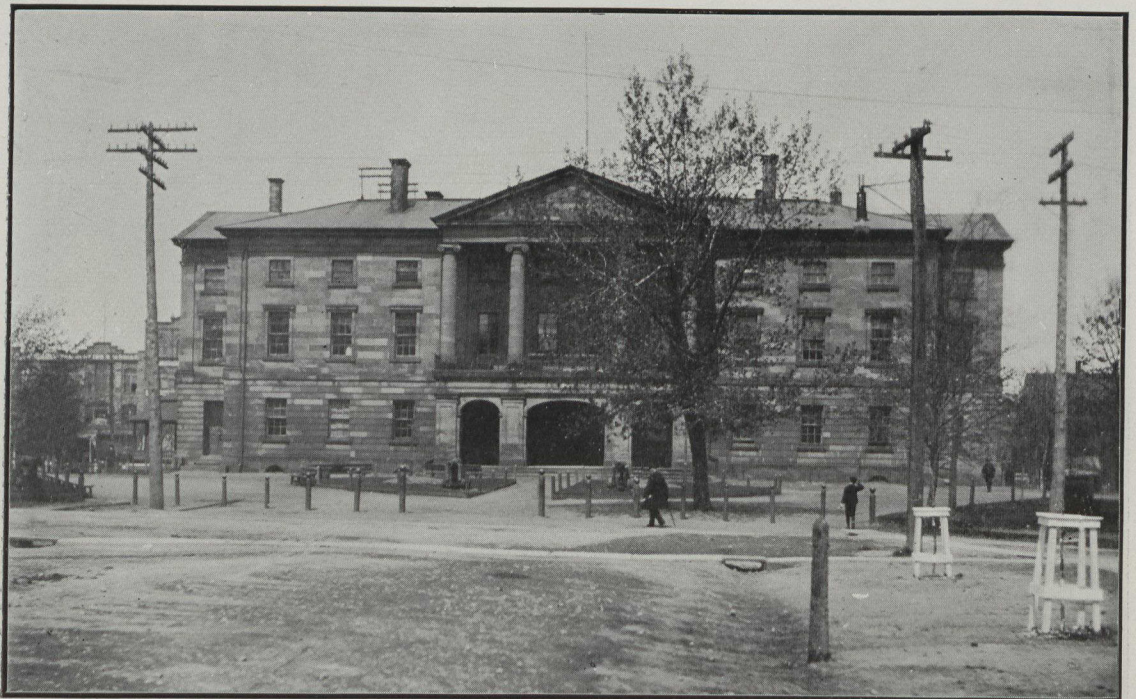


GARDENS—CHARLOTTETOWN, P.E.I.



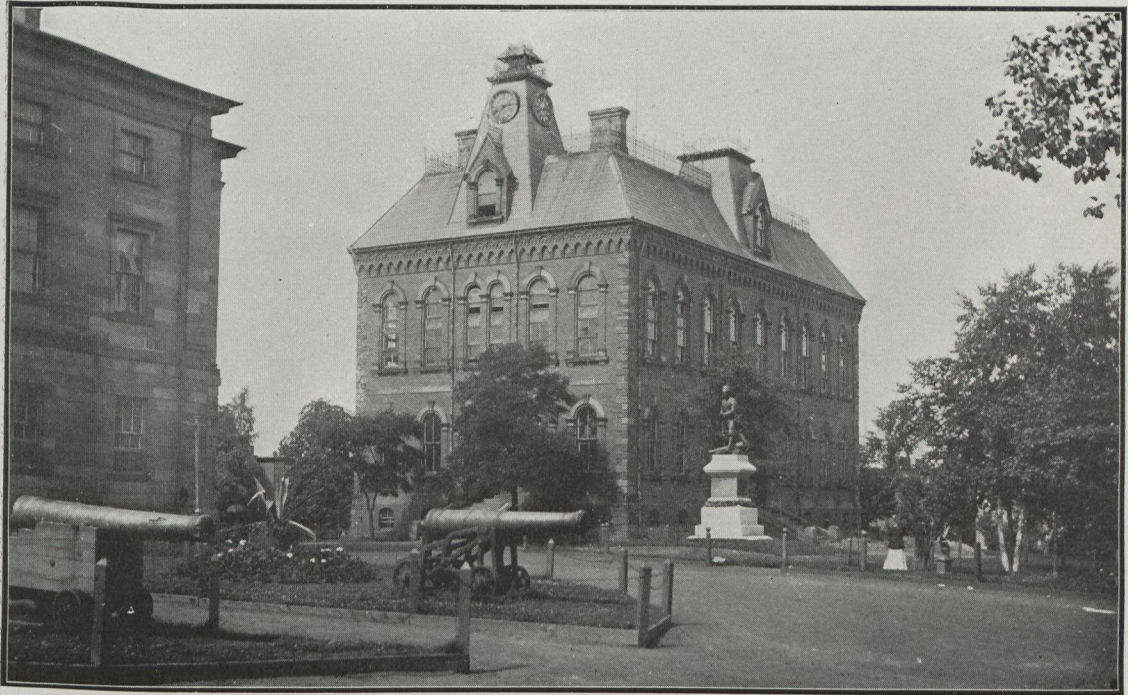


POST-OFFICE—CHARLOTTETOWN, P.E.I.

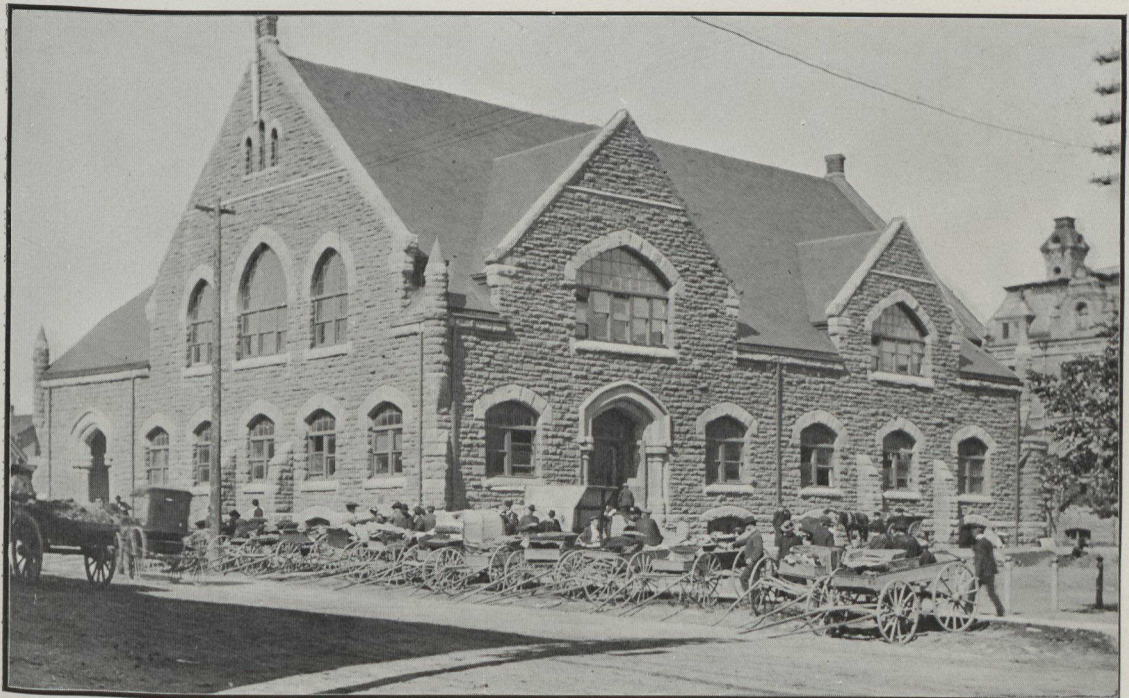


PROVINCIAL BUILDING—CHARLOTTETOWN, P.E.I.





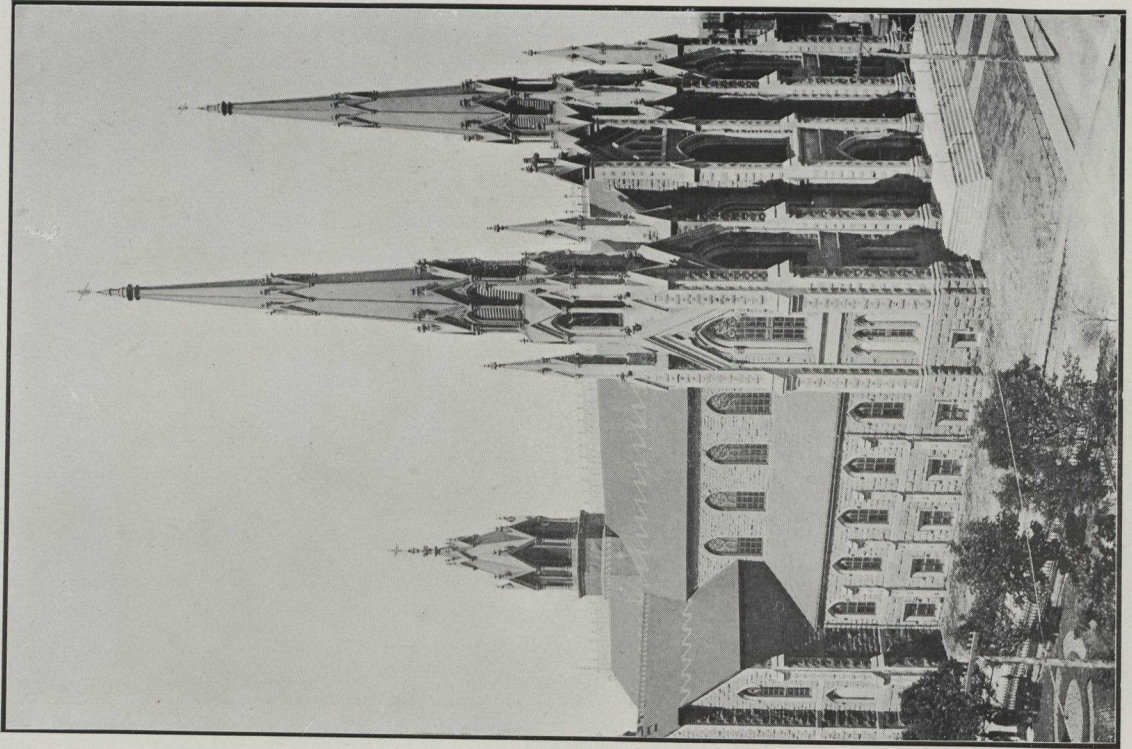
COURT HOUSE—CHARLOTTETOWN, P.E.I.



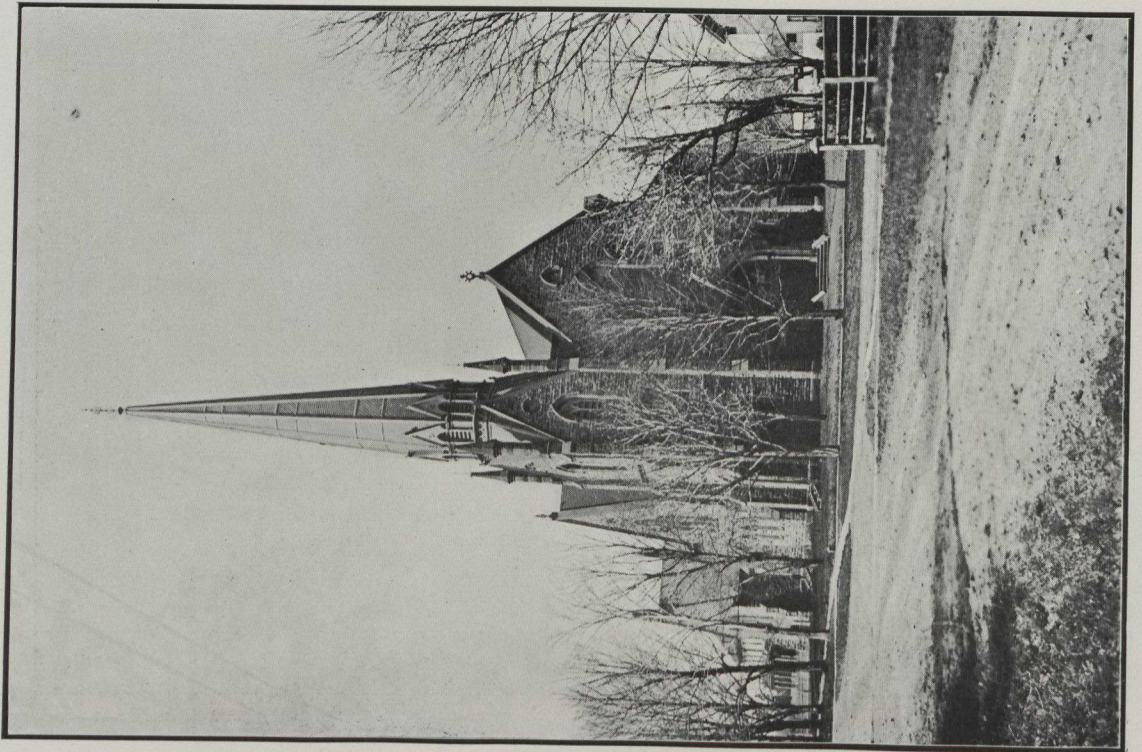
NEW MARKET—CHARLOTTETOWN, P.E.I.

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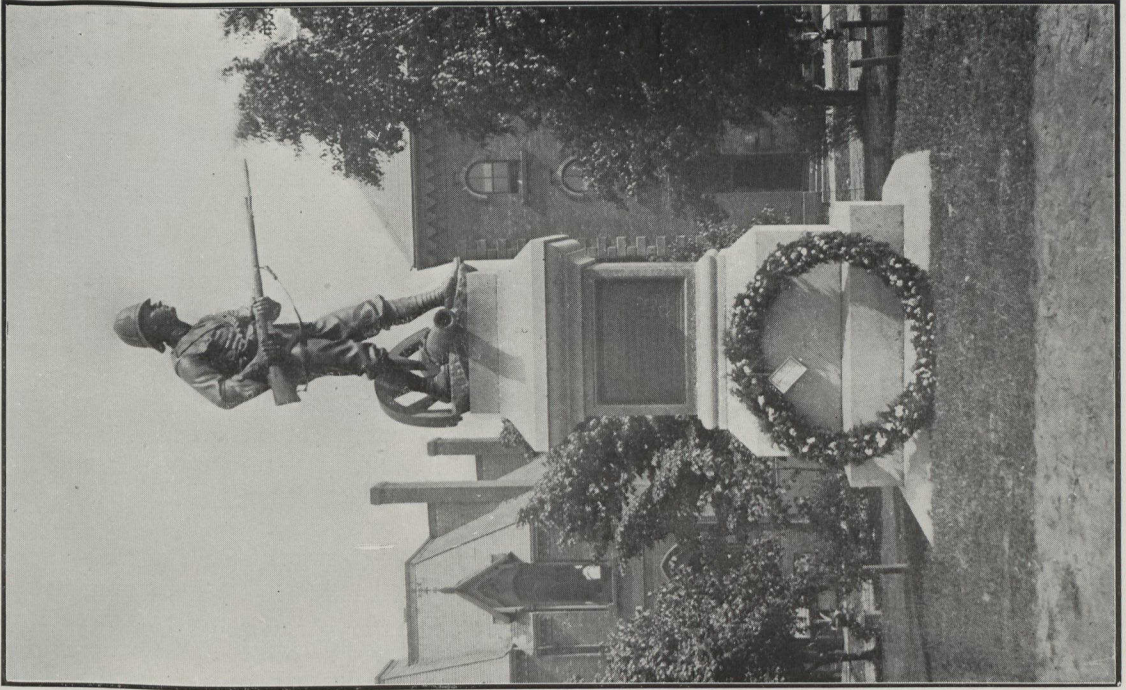


ST. DUNSTAN'S CATHEDRAL—CHARLOTTETOWN, P.E.I.

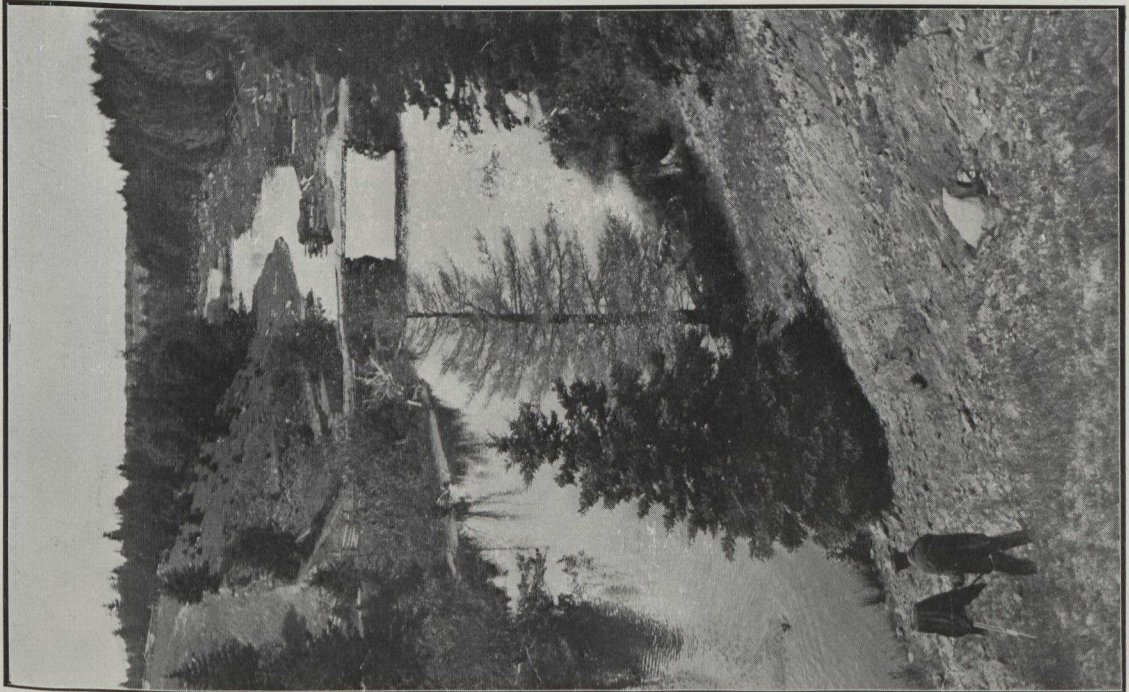


ST. JAMES CHURCH—CHARLOTTETOWN, P.E.I.





MONUMENT TO MEN OF R. C. REGIMENT—CHARLOTTETOWN, P.E.I.



MONTAGUE, P.E.I.



# HOW THE WATERS OF NIAGARA WILL BE TURNED

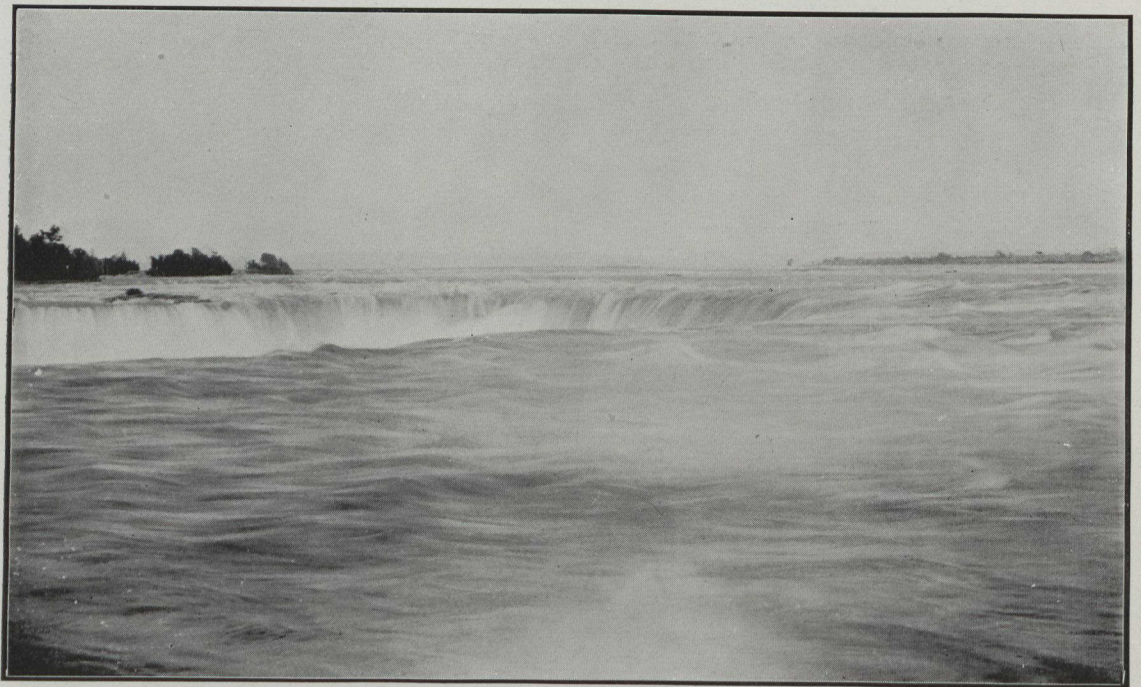
By A. W. FULLERTON

THREE wonders of the age are being executed at the Niagara Falls, Canada. For many previous ages the Falls themselves have been one of the world's seven wonders, but from now on their beauty and majesty will share in impressiveness with the wonderful way in which puny man has overcome their wasteful power and has harnessed them to use. Their majesty will remain, but after one has looked upon the grandeur of it all, he will now turn to admire the daring skill and ingenuity with which man has conquered Nature, and once more asserted his sovereignty. For these mighty works will prove that, after all, man is greater than Niagara, the wonder of the world.

It will be one of the modern marvels, after the works are completed, to have our

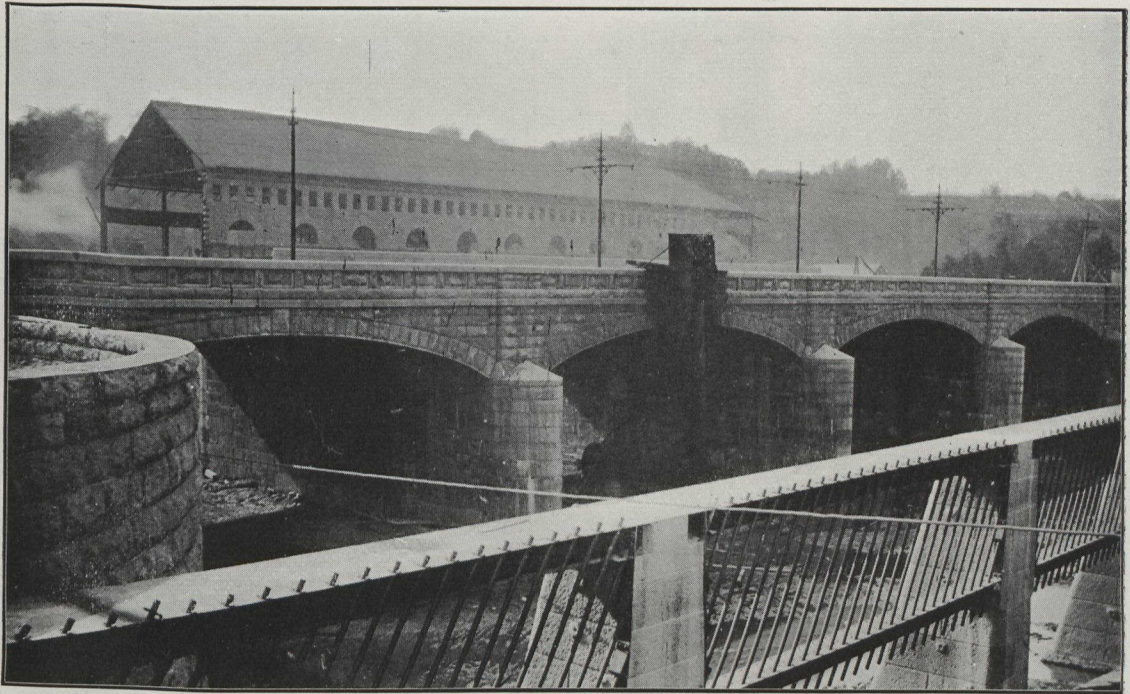
cars and machinery driven by electric power which has been transmitted perhaps a hundred miles: a marvel that marks the progress of these twentieth century days. But incidental to this is another marvel, a mere detail in the construction of the works, yet to the average onlooker a feature of the greatest fascination—how the water that creates the power is diverted from its course and put to use.

The three companies which are developing power at Niagara are not drawing upon the resources of the Falls proper, but of the Niagara River above the Falls, where the rapids have a descent of nearly fifty-five feet in three-quarters of a mile. Each company, however, is following a more or less different plan, though essentially the same in principle. Their power-sites are situated



JUST BEFORE NIAGARA GOES OVER THE FALLS





INTAKE CANAL AND POWER-HOUSE, CANADIAN NIAGARA CO.

at short distances above the Horseshoe Falls, and at present the shore-line of the river, which is, in its normal state, one of the best vantage-points from which to see the gathering force of the waters, is an unsightly array of derricks, rail-tracks and donkey-engines. When these have been removed, the simplicity of the general scheme will be apparent, but at the same time the tremendous proportions of the undertaking will be more strikingly emphasized.

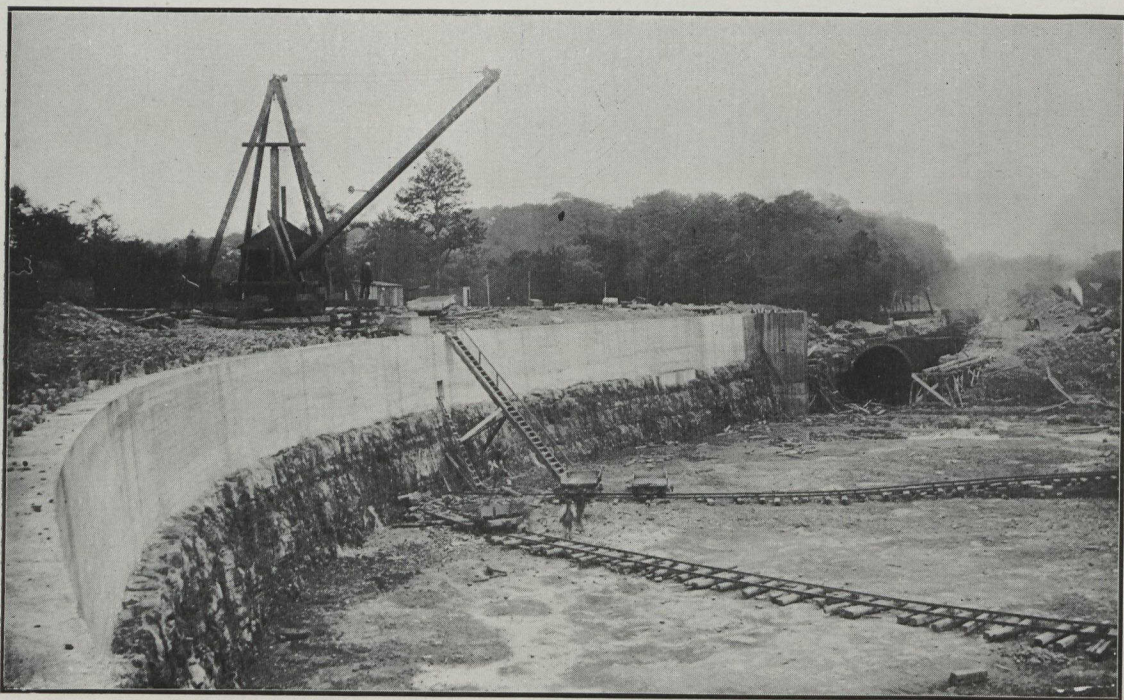
The works farthest up-stream are those of the Ontario Power Company, whose intake is situated above Dufferin Island. These works are planned for a capacity of 150,000 horse-power. One of the accompanying illustrations shows the forebay which will receive the water from the river through a series of gates, the retaining walls being solidly built of concrete. From this forebay the water will be carried through an immense steel conduit eighteen feet in diameter, laid below the surface of the Park. This feeder-pipe, most of which is now in position, will be a mile and a quarter long. It follows a winding course till it reaches a point just beyond the brink

of the Horseshoe Falls, where it turns downward and empties the water upon the turbines of the generating station at the foot of the Falls.

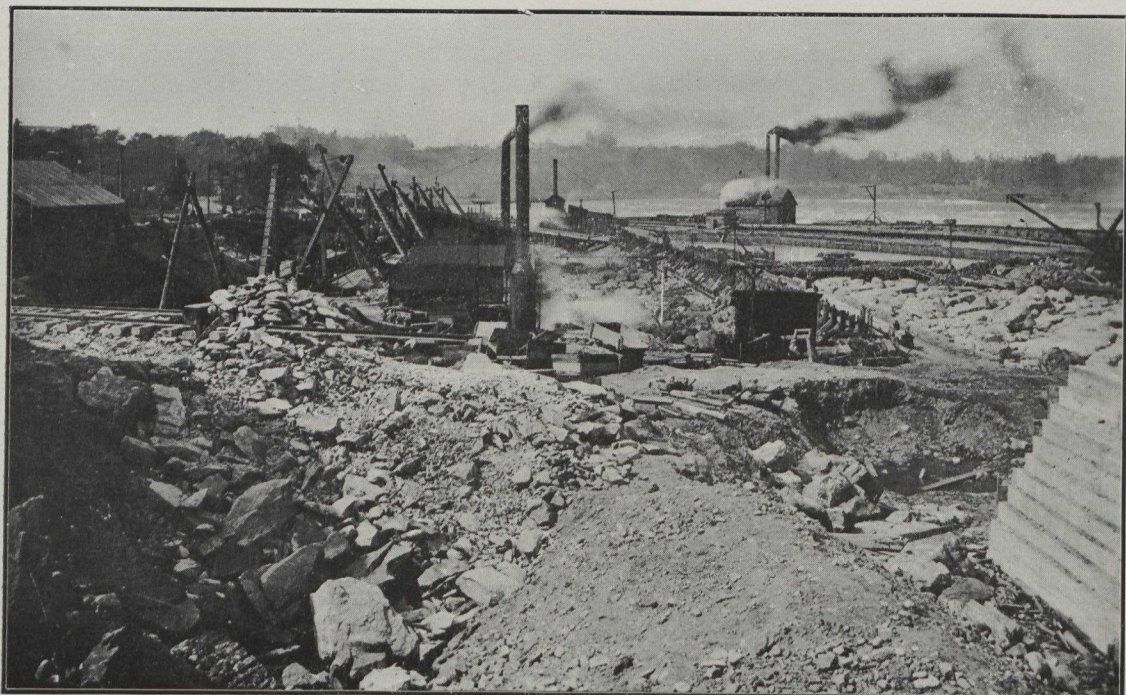
It will be seen that this plan is radically different from those of the two other enterprises, and for that reason is of special interest. Visitors to the Falls during the past few months have had an opportunity of seeing the process of construction and of following the then uncovered course by which the water is to go. The great steel pipe is much like an underground tunnel, through which a mighty force of water can be passed immediately under the surface of the Park. The putting together of the five-foot sections, the drilling and riveting, have made a din of music in sharp accompaniment to the blasting operations below the Falls.

The power thus transmitted to the lower level of the river will duplicate in miniature the Falls themselves. The water, diverted from its channel, will travel at wild speed through the mile-long conduit, then pouring in full force upon the machines below. A power-house at the lower edge of the



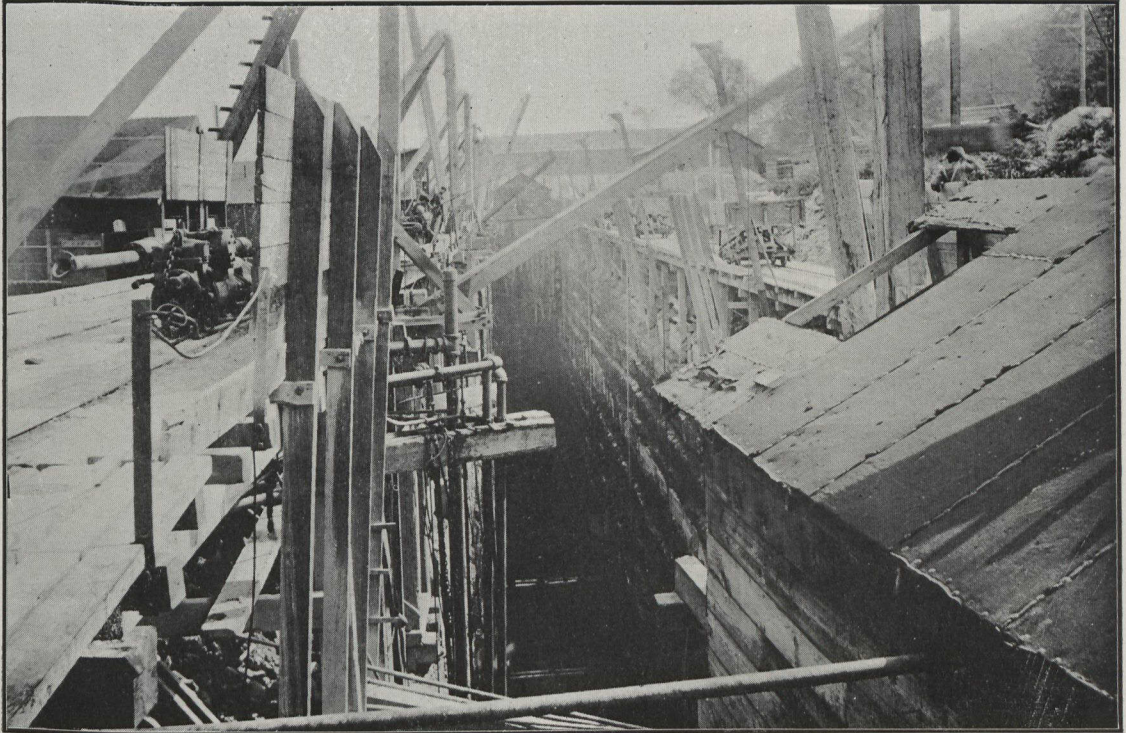


FOREBAY OF THE ONTARIO POWER CO., WITH MOUTH OF FEEDER-PIPE—NIAGARA FALLS

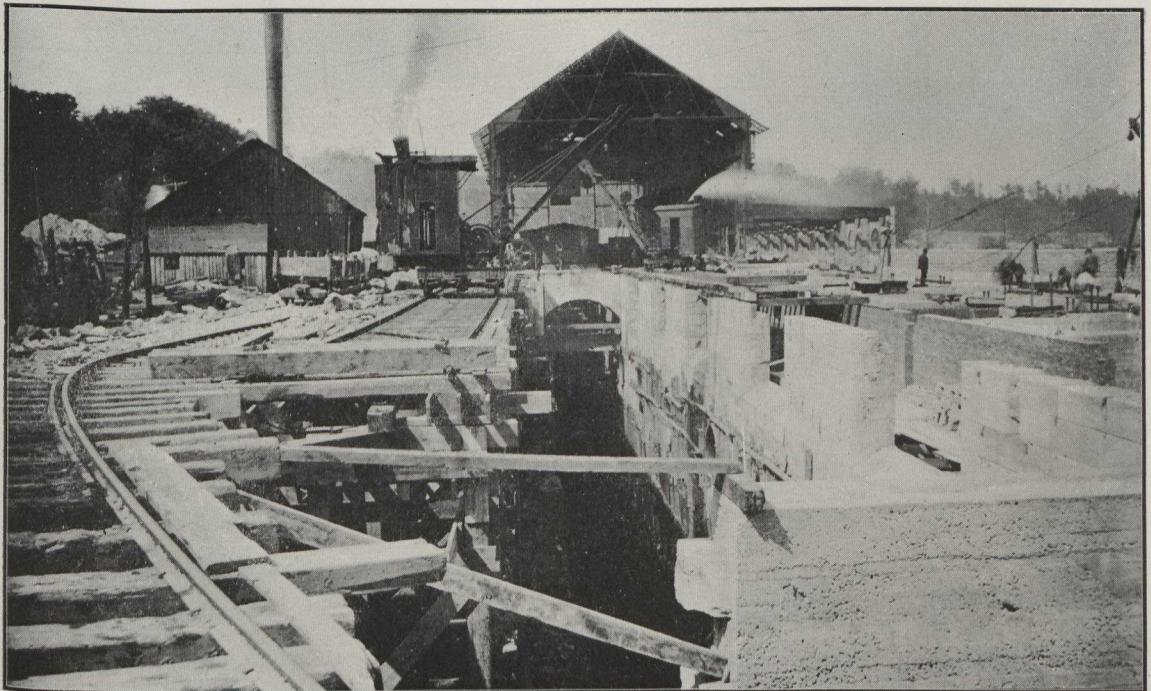


THE WORK INSIDE THE BIG COFFER-DAM—NIAGARA FALLS



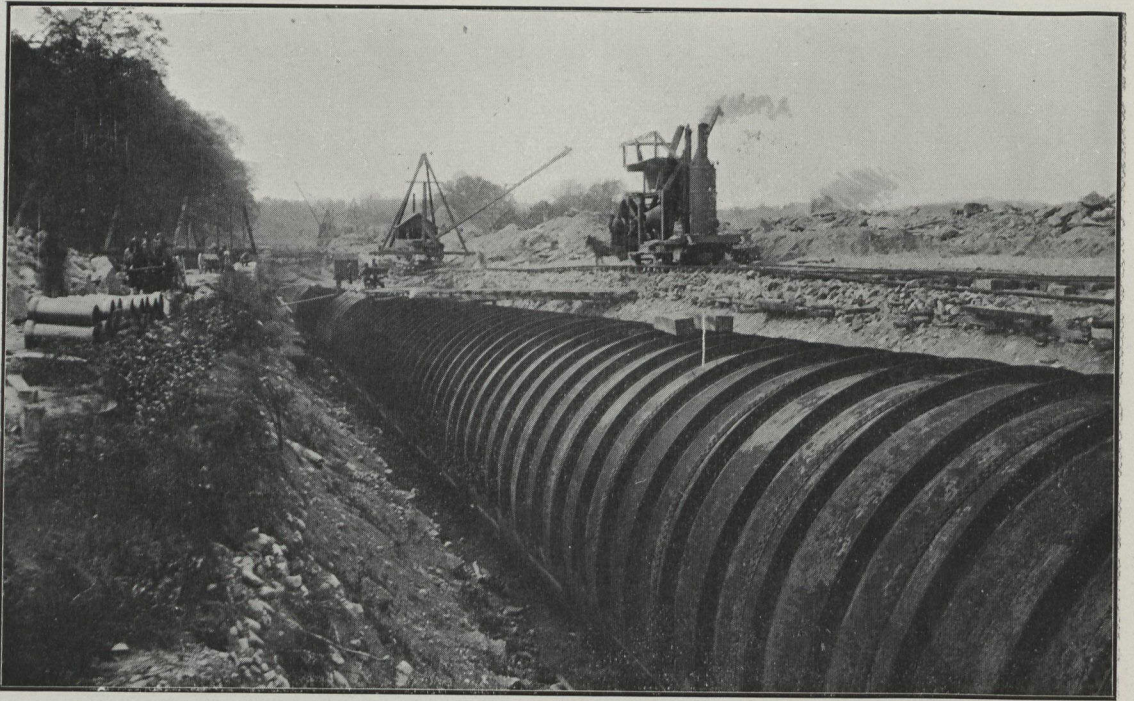


DIGGING A WHEEL-PIT 150 FEET DEEP—NIAGARA FALLS

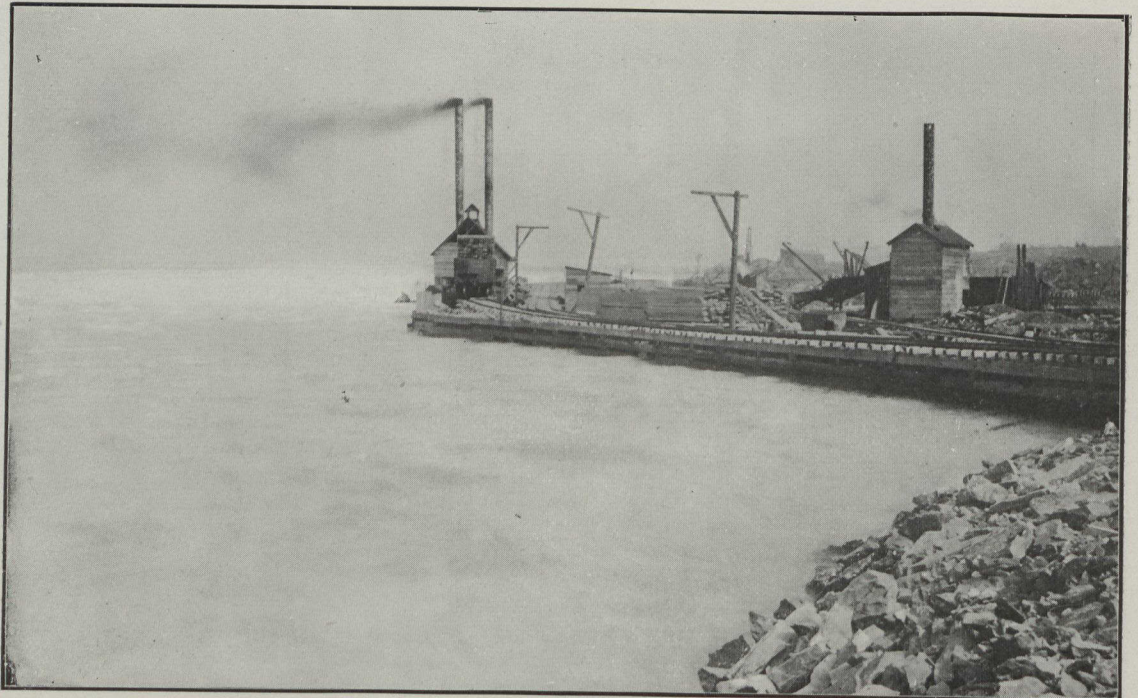


BUILDING POWER-HOUSE OVER THE WHEEL-PIT—NIAGARA FALLS





THE BIG STEEL FEEDER-PIPE,  $1\frac{1}{4}$  MILES LONG—NIAGARA FALLS



THE GREAT COFFER-DAM BUILT OUT INTO THE RAPIDS—NIAGARA FALLS



Falls—in fact, almost under them—is a daring scheme, and yet the idea of it is simple. That is what makes all these Niagara works wonderful—they are all simple in principle, but they are so tremendous in proportions and so daring in conception.

The two other companies will develop the power of the river and rapids by means of immense wheel-pits. One of these, at the works of the Canadian Niagara Power Co., is 165 feet deep and 570 feet long, and in it will be placed eleven turbines. The water for these turbines comes into the forebay through a head canal with a waterway fifteen feet deep and 250 feet wide. This canal is crossed by a fine five-arch stone bridge, over which pass the electric cars and public roadway. Inside the forebay, which is 600 feet wide, the water passes through the penstock mouthpieces into the penstocks, one for each of the eleven turbines, and each 180 feet deep. After turning the turbines the water passes out through a tunnel tailrace 2,200 feet long, with a speed of twenty-seven feet per second.

This, too, is simple—in idea. The water is diverted, led into eleven openings, and poured down into a deep hole, where it turns eleven big wheels. Simple, but the thing was to do it!

The wheel-pit of the Toronto & Niagara Company is situated between the other two, and will be 144 feet long. In the digging of this pit much difficulty has been met in keeping out the flow of water, which found its way through numberless fissures in the rock. At one time five pumps were kept in constant use. A great coffer-dam, built in a semi-circle around the power-site, keeps out the water from the river. This coffer-dam is itself one of the wonders of the undertaking, and its construction at the very edge of the rapids called for all the nerve and daring of the Niagara builders. It will, of course, be removed when the wheel-pit and works are completed. The water will then be diverted into penstocks and down upon the turbines, as in the works of the other company, afterward discharging through a tunnel right under the Horseshoe Falls.

Here was another daring bit of engineering—digging a hole into the solid rock under the Falls, piercing the precipice itself, and emptying water into water. Truly, Niagara is a place of wonders.

In the execution of the various plans for utilizing the Niagara power there are, of course, countless details, more or less technical in their nature. Problem after problem, it may reasonably be supposed, has been encountered by the engineers, many of which the most of us would fail to understand or appreciate. Electrical power is a wonderful, weird thing at any time, and when generated by the aid of so mighty a mechanism, it becomes doubly so. But aside from this, which is quite another question, the plans and methods for the diversion of the water are in themselves of great, even fascinating, interest. Multitudes have looked upon that wild torrent above the Falls and have recognized the fact that there was power in it; some have said that that power could not be utilized, that Niagara could not be harnessed, that its force must forever continue to waste. But the thing has been done! And for all time the wonder of it will be, not the generating of electricity, but how they have turned the water and made it give up its power.

The works are not yet finished, it is true, but they are so far advanced as to practically assure success. Inside a year the gates will be lifted, and the water will pour in, and will start the machines. One of the companies, indeed, expects to turn on the power during this present month. Niagara will continue to fall as gracefully and grandly as of old, but an imperceptible fraction of its volume will be turned aside into man-made channels, to do man's bidding. And that fraction will make Canada the leader of the world in water-power development.

What this means to the industrial interests of the country can as yet be only partially estimated. It means, at least, that a new source of power will be available for manufacturing purposes within a hundred miles, and that it will be a more convenient and a cleaner power, and, under certain conditions, a cheaper power than any now in use. It means that new enterprises will



be encouraged, and that some existing ones will be enabled to do business more profitably. It means that the manufacturer in the country will have city advantages.

Shortly after the development work at Niagara began to assume definite proportions, the widespread interest in the matter led to the appointment of a commission to examine thoroughly into the question of Niagara power, its cost, practicability, and probable demand. The expenses of this commission were paid by contributions from various towns and municipalities concerned in the investigations, and its findings have been of considerable value and interest.

The probable use of the power is suggested by the present demand for it, which is chiefly from the small manufacturers. It is, indeed, to the establishments of moderate proportions that the development companies expect the greater part of their power to be sold. Factories now using from one hundred to one thousand horse-power of steam would not find it profitable to substitute electrical power, nor would it be any more feasible for future establishments, building new. There are two reasons for this. The cost, in the first place, would be prohibitive for the large consumers. It is estimated that this will be, in the case of the Niagara power, \$40 a year per horse-power for a twenty-four hour service, or \$25 for a twelve-hour service. Manufacturers requiring from one hundred to one thousand horse-power, or more, as many do, would find electrical power at this rate quite too expensive, and for a second reason as well—the added cost of heating. The heating of large factory buildings is an important consideration. Where a steam plant is in use the heating is very conveniently done by the exhaust steam, and with comparatively little expense. With electrical power, however, a separate heating plant would still be necessary, and in a large factory this would mean a heavy additional expense.

But while the Niagara power will not be adapted to the requirements of the large consumers, it will be of the greatest value to the smaller manufacturers using power of less than one hundred horse-power.

There are hundreds of light manufacturing establishments for which from one to fifty horse-power is sufficient, and for such, electrical power delivered at their doors is much cheaper than steam, since any steam power, however small, necessitates a plant and constant expense of operation. This expense is proportionately greater for a small factory than for a large one; therefore, at a certain point, which is always determined by local conditions, steam ceases to be economical.

It is just here that the Niagara power, electrically applied, will prove its usefulness. It is for small consumers not only the cheapest power, but the most convenient. Brought to his door, the tailor, printer, wood-worker, toolsmith, or any light manufacturer, can, by a few wires, carry it to any part of his premises, and there distribute it to his machines, transforming it by as many motors as may be necessary. His power is thus available at any time, can be turned off or on in a moment, and is always ready for use, with perfect safety, if properly installed and handled.

Another class of users are waiting even more eagerly than the manufacturers for the marketing of the Niagara power. Its largest use will probably be in the running of radial and street railways. A conveying line is already being built between Niagara and Toronto, by which power will be brought for the Toronto Street Railway; and a number of other railway enterprises are making arrangements to similar purpose. For enterprises of this kind, in which electrical energy is necessarily used as a running power, it is of the greatest advantage to get it at first hand, without the intervention of steam in its manufacture. A steady and efficient power can also be relied upon, so far, at least, as the resources of Niagara can be a guarantee.

Thus, when the waters of the great Niagara are turned into their new channels they will be turned to some purpose. The magnitude of the work, great a wonder as it may be, will not be its chief interest, but to know that Nature's force is driving the wheels of industry, and not in one place only, but in many places.



# MISS BAILEY'S CHRISTMAS EXPERIMENT

By MARIAN KEITH

MISS BAILEY was in a perturbed state of mind. She was making two rather risky experiments; one with a new kind of pie for the Christmas dinner to be given on the morrow to some two dozen relatives; the other with a new kind of boy to be presented on that day to the aforesaid critical kinsfolk. She was looking forward grimly to failure in both cases.

"There ain't enough of eggs in it, I'm certain, Sarah Ellen," she said, referring to the less difficult enterprise. "It's bound to be sloppy. If I wasn't pestered to death with that awful child I could make it better. It's jist like Anne's foolishness, sendin' me a burden like that, an' at Christmas time, too!"

She slowly drew the fragrant concoction from the oven, and her face brightened. "It don't look so awful bad," she admitted, placing it on the table beside the window. "If he'd only turn out half as good"—she glanced through the frosty pane and uttered an exclamation. Her second experiment was coming up the snowy lane with a joyous abandon, that, viewed in the light of the fact that his clothes were flapping in tatters before the wintry breeze, struck Miss Bailey as nothing short of effrontery.

"For the land's sakes, Sarah Ellen!" she gasped. "Come here an' look at this! What in the name o' destruction has that child been an' gone an' done to himself now?"

Sarah Ellen left her pie-crust on the pantry table, and came at her mistress's bidding to join in the horrified survey of a tattered and disreputable atom of humanity which was making its wickedly hilarious way up from the barn.

A huge cloth cap, from under which appeared a pair of trousers that looked as if they might be a tight fit for a clothes-pin,

was all that could be seen; but that much was so torn and dishevelled that Miss Bailey's wrath increased in the inverse ratio of the distance between them.

"Jist look at them pants I put on him new this morning!" she wailed. "I told Anne nothin' good could come o' takin' a child off the street like that!"

She flung open the kitchen door letting in a rush of frosty air. The experiment stood on the lowest step, kicking the snow from his small feet, and looking up quite confidently.

"Now, what on earth have you been doin' to go an' get yourself all tore up like that?" she demanded.

"Jist climbin' trees," came in tones of injured innocence from the recesses of the big helmet.

"Oh, jist climbin' trees!" she repeated, scornfully. "It's jist this, or jist that bad thing you've been doin' every day o' the two weeks you've been here! How d'ye s'pose I can put up with you till Christmas is over if you go rakin' an' rummagin' over the country like that?"

Matters looked serious for the occupant of the cloth cap; Miss Bailey made no movement to quit her inexorable position in the doorway, and, moreover, there were most delicious whiffs of Christmas cake coming through the barred portal. But seven long years' experience of the freedom of a great city had taught this small culprit the way out of many a worse difficulty. He proceeded to extricate himself from this one, therefore, by a simple twist of his lithe body; an adroit turn that gave an observer the impression of abject humility, while it turned from view the biggest rent in the abbreviated trousers, and displayed to the fullest advantage the long bleeding scratch on the small wasted arm.

As he had anticipated, the enemy capitulated on the instant. She swooped down



from her fortress, grabbed him up and carried him into the big, warm, fragrant kitchen.

"My goodness me, if the young scamp ain't gone an' ripped his skin clean off of him as well as his clothes! Sarah Ellen, run an' fetch me that can o' sweet oil; it's on the sewin'-machine, an' where on earth did I put that strip o' soft cotton? Hand him a piece o' that pie with the little men on it. My, what an awful scratch to be sure!"

She bandaged, and washed, and fed, and scolded him, and, finally, set him, with emphatic force, into the big cushioned rocking-chair behind the stove; then she took up his tattered coat and sat down opposite him. Her needle flew in and out viciously, and her tongue kept pace, but the small philosopher in the rocking-chair sat watching her and munching pie in undisturbed serenity.

He knew his benefactress must talk, that was part of the strange order of things, and he accepted her, just as she was, with perfect content. For, through her, life had been transformed from the cold and hunger of the city street, and the blows of a place called home, to the halcyon days of the farm, a whole, white, wide country to explore, and an approaching Christmas. He sat regarding her with a great content in his big solemn eyes, and contrasting her with old Mag, the chief administrator of injustice in his "few and evil" days that were past. His new mistress was not young, but she still retained much of her youthful beauty in the rich waves of her golden hair, and in the sparkle of her dark eyes, and all of its energy in her brisk manner.

One of her habitually sudden movements recalled the boy from his meditations.

"My, but you've been an awful bad boy to-day!" she was saying, exasperated by the absence of every button from the small coat; "an' this the day before Christmas, too! How d'ye expect Sandy Claus 'll ever come to-night, when you act so dreadful? Now, what were you doin' all mornin'; tearin' round the bush?"

"Jist a teenty bit," in a voice muffled by a huge section of mince pie.

"Oh, it looks like it!" Whereabouts?"

"Jist over there!" with an indefinite wave of a claw-like hand in an indefinite direction.

But no buttons had, as yet, been discovered, and Miss Bailey was not to be put off.

"Now, jist you tell me exactly where you've been!"

"I don't *remember* the man's name, but he was up among some trees back there cuttin' wood, an' I was jist helpin' him."

Miss Bailey snorted. "A pile o' help you'd be! That would be old Jake Robinson you were pesterin'; don't you go botherin' him any more; he's got more boys o' his own than he can put up with now."

"No, he ain't; this man said he didn't have no boys, 'cause he said he wished I was his boy!"

"No boys! Why who on earth—?"

"He's a grea' big man, an' he's got nice eyes, an' he lives in that there red house, 'way on the other side the crick, an' he showed me a fox's hole, an' a rabbit's track, an' I drove his horses for him, an'—"

Miss Bailey sprang from her chair, scattering spools and scissors in every direction, and whisked into the pantry.

"Sarah Ellen Holmes!" she whispered, wildly, "do you know that that young imp's been over to George Burton's this whole blessed mornin'!"

Sarah Ellen stopped embroidering the top crust of a peach pie, and looked up in mild alarm. "For pity's sake!" she exclaimed, her strongest ejaculation.

Miss Maria Bailey sank upon the maple-syrup keg and looked at her domestic in blank despair. "That comes o' takin' a young scamp off the street! I told Anne she was invitin' sorrow an' tribulation into this house when she wrote an' asked me to take him. Sarah Ellen, whatever will I do?"

Sarah Ellen had a set phrase for all emergencies.

"Beats me," she said, gloomily. She stood and looked meditatively into the backyard, her knife suspended. Sam Hitchcock was there piling wood, and Miss Maria, knowing from experience that her help was



liable to be absent-minded under such pleasant circumstances, arose impatiently and marched back to the sinner behind the stove.

Her presence was evidently needed; for the parrot was clinging to the bars of his cage and squalling, "Go 'way!" in ruffled wrath, but Miss Bailey had no time to waste on her charge's minor sins.

"Robert James Simpson," she said, fixing him with her eye. The owner of the title looked up in some anxiety, and rubbed his sore arm tentatively. "Robert, listen to me; were you, or were you not, over there in the bush with a man named—George Burton?"

"Yes'm, that's him."

"Well, mind you," Miss Maria spoke slowly and deliberately, "as long as you live under my roof, don't ever let me hear o' you settin' foot on that man's farm again!"

"What for?"

"Never mind; do you promise?"

"Yes'm."

"Well," somewhat mollified by his ready obedience, "see that you don't. Stop pullin' that cat's tail!—an' if you're a good boy, you can play in the settin'-room with the Noah's Ark after dinner; an' mebbly Sandy Claus 'll come to-night. But, mind you, if you go near that there man, he won't come, so don't you forget!"

The little wrinkled face looked troubled for the first time.

"Won't he, dead sure?" he inquired, anxiously.

"No, indeed, that would drive him away certain sure!"

He looked at her cunningly.

"Ah, shucks! How'd he know?"

"Jist you try, an' you'll see!"

"Does he listen down the chimbley to every word you're talkin'?"

Miss Maria had answered so many questions regarding the fabulous deity of the chimney, that her conscience was beginning to trouble her; so seeing a renewal of the embarrassing subject imminent, she wisely withdrew out of range of Bobby's tongue.

Left alone, the child sat for a few minutes, gazing out over the dazzling, white fields, all snow and sunshine, with here and

there deep blue shadows. His little withered face, so pathetically childish and so sadly old, was drawn into thoughtful puckers. His big eyes were dreamy. Suddenly they lit up with the fire of a great resolve, his face cleared.

"I don't care, anyhow," he whispered to the geraniums in the window-box. "He's nicer 'n any old chimney-man, so he is," and having arrived at this satisfactory conclusion, he picked up his cap, and slipped softly out of doors.

Whatever new temptation her charge entered into that day, Miss Bailey failed to detect it. He returned from his rambles quite intact, and was put to bed on Christmas Eve, with the usual amount of patting and tucking in, having first seen his stockings hung above the old unused chimney in the kitchen. Bobby had no conscience to trouble him, so he floated off to dreamland in peace, secure in the assurance that Santa Claus would certainly come, for had not his big friend up in the woods declared so that very afternoon?

The big farm-house was very silent that night. Sarah Ellen drove away with an uproarious sleigh-load of young people, to the tea-meeting down in the village church, and long after the sounds of their singing and the gay jingle of their bells had died away, Miss Maria sat in her bedroom before an open drawer of the tall bureau.

She was looking over a collection of toys and sweetmeats, but her thoughts were far away. The revival of Christmas joys had stirred old memories, and her face looked worn and sad.

"Ten years," she was saying; "ten years, a long time to hold spite, an' George not any more to blame than me. An' his mother dead, an' him that lonesome!"

She dashed away the tears and arose hastily. "Bless my soul!" she cried, becoming practical again, "what a fool a woman can be, an' at my age, too! Goodness me, if it ain't near twelve! Sarah Ellen'll be back before I'm done fillin' them stockin's."

She gathered up the treasures, and slipped down the long, cold stairway, stepping softly for fear of waking Bobby. She



pushed open the kitchen door gently; the low hissing of the kettle came through the warm darkness, and one red streak showed where there was a crack in the big stove.

Miss Maria turned up a lamp that was burning low on the kitchen table, and at the same instant there came a loud crash of breaking crockery from the other end of the room. She turned with a shriek:

"Mercy!" she cried; "tramps!"

Over by the chimney-piece a man was stooping to gather up the fragments of a gaily-painted china dog that lay scattered on the hearth-stone; on the table by his side lay a pair of large, gray, woollen socks, bulged to enormous proportions. He straightened himself to his full height and looked at his astonished hostess very sheepishly. Miss Maria stood for a moment in petrified amazement, before she found the friend that never failed her.

"George Burton!" her voice cut the silence, "well, if you don't think you've acted mean enough to us folks without sneakin' round in the night, playin' some mean trick—"

The man's face flushed. "Oh, come now, Maria," he said, desperately, "you know right well what I came for!"

Miss Bailey glanced at the stockings on the table. "I s'pose you thought I was too poor to give him a present, did you?"

"I thought you were too hard," he answered, looking at her steadily. "You *are* hard, Maria, an' I didn't want the little shaver to lose his Santy Claus jist cause he'd been to see me."

"He went back after all!" gasped Miss Maria, forgetting everything else in this new-found iniquity of her protege.

The man smiled. "He ain't so poison scared o' me as some folks," he said, meaningly. They stood for a moment looking at each other defiantly, when a soft creaking sound made them both turn. There, in the doorway stood an apparition in a voluminous flannel nightgown, a pair of small bare feet protruding from beneath, and a pair of big eyes flashing from above.

"It's *you* that's Santy Claus!" he shrieked in ecstasy, and darting across the

kitchen, flung himself upon the burglar, clinging with arms and legs, like a monkey, until he reached the broad shoulders. Then he turned to Miss Maria:

"Ain't you mad at him any more?" he asked, his eyes blazing with delight.

There was a death-like silence for an instant, then Miss Bailey recovered.

"You clear right back to your bed!" she commanded.

But Bobby clung tenaciously to his friend.

"Don't be so hard, Maria," said the man, in a voice choked partly by emotion and partly by a pair of small arms that were wound round his neck. "Don't be so hard, I won't poison the kid! My, but you're unforgivin'!"

"No, she ain't!" the small object on his shoulder chirped out loyally, "she's good, an' she says everybody's gotter be good on Christmas Day!"

"It's Christmas Day now, Maria," said George, and as he spoke the old clock above the dresser slowly and solemnly struck twelve. Miss Maria started up nervously.

"Such a fuss about nothin'!" she exclaimed. "Robert, don't you dare eat one o' them sweets this night! You've got to march straight to your bed. Do you hear me?"

But Bobby was anchored to a congested stocking with one hand, and to his Santa Claus with the other, and thus doubly fortified was in a position to demand terms of surrender.

"When'll he be back again?" he inquired.

"I don't know; go on to your bed!"

"But I wanter know."

"Well, mebby—sometime."

"When?—to-morrow?"

Miss Maria looked embarrassed, and seizing a broom, began to sweep up the remains of the china dog with furious energy.

"Mebby he'll be here to dinner," she said, breathlessly.

"Oh, hooray!" squeaked the little fellow. "There's puddin', an' mince pie, an' oranges, an' a *grea'* big turkey—'ll ye come?"

George Burton's eyes were shining as brightly as Bobby's.



"Well, I guess I'll have to come along an' sample 'em," he said, nonchalantly, as he put the boy down upon the table among his treasures. "Now, you cut to bed, little grasshopper; good-night!" He looked round uncertainly; Miss Maria was still sweeping determinedly at a clean floor; he walked slowly to the door and turned as he opened it.

"Well, Merry Christmas, folks!" he said with an airiness that did not hide the tremor in his voice.

"Merry Christmas!" gurgled Bobby, struggling with an enormous bull's-eye.

Miss Maria was hunting for the dust-pan.

"Don't keep dinner waitin'!" she said, sharply.

"You bet I won't!" The door slammed and the man went down the snowy path whistling; Miss Maria dropped her broom and dust-pan, and darted across the kitchen to give her astonished experiment a sounding kiss on his sticky face.

"Well, if you ain't a real Christmas boy!" she declared, with a sob. "I knew I was jist invitin' peace an' good-will into the house when I got you; an' if you don't quit eatin' them sweets, an' clear right to bed I'll give you the best spankin' you ever got in your life!"

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## WHAT THE RUSSIAN PEASANT THINKS OF THE WAR

THE ignorance of the Russian peasant in connection with the war in the far East is very well illustrated by a correspondent of the *Russkoje Slova*, who tells the following interview which he had with a sixty-year-old farmer. He says: "I heard this farmer, who is a Russian peasant, and a man of about sixty years of age, say: 'The Japanese are not human beings, but monkeys with very sharp teeth which bite through everything; they are not afraid of bullets, but catch them in the mouth and swallow them. They are jumping from tree to tree like squirrels, but cannot live in the water. The bystanders did not

say a word, only at times, when one repeated, 'How dreadful! How dreadful!'"

He also explains the reason of the war in a very peculiar way: "Some say, 'The Empress of China presented to us the Manchuria, and the Japanese are trying to take it away.' Then others say: 'Our soldiers went to Japan and were stealing wood, and that is the reason that the Japs are cross with us,' and all believe that Russia will 'be victorious if the Kitaitsi (Chinese) do not help,' for China, with its many pirates and bands of robbers is greatly feared by the superstitious, panic-stricken Russian peasants."

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# A RIVAL'S RECOMPENSE

A TRIUMPH THROUGH ARTIFICE

By R. M. JOHNSTONE, B.A.

“**E**THEL,—Jim and I are going down the river this afternoon, and we're recruiting a party. Nellie Mathews and Elsie Cameron are going. We want you to come—particularly. And remember you've well-nigh deserted us lately.”

“I'm sorry, Ed, but I really can't come. I've promised for elsewhere this afternoon. I wish you had asked me sooner.”

“Say, never mind the other place. Excuse yourself somehow and come. We're going to have such jolly fun that I hate to miss you. I'll bet anything it's that cad Lamport that's asked you. What in creation do you see in that fellow anyway? You've got him lagging all the time at your heels, and you're neglecting your oldest and best friends while entertaining him. He's a regular chump. Nobody wants him unless it's that old uncle of his that he toadies to for his money's sake, or you, perhaps? You have a splendid monopoly, I tell you—”

“Edward Carson! How dare you address me in that way? What right have you to criticize my actions or my friends? Go! and don't speak to me again, please!”

“Good morning, Miss Burroughs, I hope you'll be good-tempered by tea-time.”

The young lady stamped her foot in feminine wrath.

“Mr. Carson! You had better go. I would have you understand we are strangers. Brother Jim may be your chum—but you shan't order my doings. Good day, sir!”

With these words she turned haughtily and entered her tent. Carson stood for a moment gazing at vacancy. Then he walked slowly away. The boating party was indefinitely postponed. The young man quietly told his chum that he could not go, and why. The quarrel was serious enough to him. And he was not even engaged.

A party of college men with their immediate relations and a number of guests were

encamped for the holiday season on one of the branches of the Gatineau, in the picturesque wilds of Quebec. There were a few Americans with the party. Among these was one particularly conspicuous. Herman Lamport, Ph.D., of Leipzig, in the departments of Political Science and Ethnology, had an extensive enough personality to make him noticeable. It appeared that he was not very popular with his fellow-collegians. The reason was not far to seek.

Lamport was ordinarily a very good-looking fellow. The effect of his appearance was heightened considerably by a successful affectation of the long hair, moustache, and beard of the typical French mode. He was tall, well built, and well dressed, so that with the air of *distingué* he carried, he looked the foreigner complete. He was already a junior professor in a large American college, and he acted the part to perfection. His bearing impressed the ladies of the party very pointedly. It would, therefore, appear that his fellow-campers were becoming jealous. But the truth was that outside of this he bored them considerably, for he would persist in “talking shop.” He was a good conversationalist within his own sphere, and he was constantly recurring to abstract theories, to the disgust of others, who found the weather too warm for such talk. Besides, he outlined a Machiavelian type of theories that made him slightly distrusted in the field of ethics, for his doctrines smacked too strongly of selfishness to suit those whose patience permitted them to listen.

Lamport lost little time after his arrival in attaching his attentions to Miss Ethel Burroughs. He fairly shadowed her footsteps, and persistently intervened to prevent the approach of possible rivals, of whom he looked upon Carson as specially objec-



tionable. He was so attractive, and withal so masterful that the young lady had been unable to avoid his presence or offer effectual resistance to his increasing claims on her time. The matter was already strongly commented upon, and Carson was becoming pugnaciously disposed. He was too much of a gentleman, however, to interfere where he had no positive right. He hoped somehow to remove the incubus. Apart from the very personal reason, he honestly despised Lamport and distrusted him even more.

Carson was a science graduate of a Canadian University, and an electrical engineer by profession. Although not yet thirty he had succeeded in winning a reputation. He was particularly interested, however, in the study of geology. He was spending his holidays in a region offering splendid facilities for mineral collecting, and he was not so intent upon the festivities of camp life as not to profit scientifically from the interval of time he would spend on the banks of the Gatineau. His old college chum, Dr. "Jim" Burroughs, had stolen a brief space from his busy practice to accompany his friend for the sake of the good fishing he would find there, as well as a renewal of their old friendship. This explained the presence of his sister Ethel, and his parents—whom he had induced to come—as a sort of reunion. With Carson they had long been friendly. He was like one of themselves.

Ethel Burroughs was an exceedingly self-possessed young lady of twenty-two. She was not, however, an exceedingly pretty girl. A tall and somewhat angular build failed to set her off very well, but she possessed numerous attractions more of a mental sort that brought to her a host of friends and rendered all the young men who met her her devoted admirers. Ethel had chosen her education in practical lines, particularly domestic science, but she had learned that invaluable secret which science can never teach, the art of making others perfectly at ease, and providing them with mental activities in conversation and amusements that prevents the inevitable flagging of less well-contrived social amenities. Miss Burroughs had such an even temperament that

only seldom did she give way to such temper as she had exhibited this morning.

After she entered her tent a partial revulsion of feeling set in. She was so sorry to quarrel with such an old friend, and one who stood in so close relation to her family. There was a tacit understanding that she and Carson would marry sometime, and although not formally engaged, they had practically been sweethearts for a long time. With the coming of Lamport there had been an interruption, and, possibly, it might lead to discrimination. Ethel was getting afraid of his persistency and his masterful procedure. The pointed reference made by Carson had alarmed her and made her angry to be told plainly what she partly knew, that she was becoming ridiculous. Oh, yes, she would be watchful henceforth, and the foreign-looking suitor with his insistent pleasantries would not be able to surprise her into accepting him. For to her there was but one saving clause and one only. During the whole of Lamport's two weeks' steady pursuit, she had as yet failed to see in him evidences of a real manliness, such as a woman always looks for in the man she would marry. She had instead seen many evidences of a well-cloaked selfishness, and the picture of a man who made all ends subserve to his own benefit. Truly he was a dangerous man to marry. The result of two hours' self-communion was that Ethel Burroughs had decided that many suns would not set on her wrath, and a reluctant regret that someone else was not more masterful in his behavior, instead of poring over rocks and pieces of stone.

After the quarrel, Carson betook himself to the woods in a bitter mood. He strolled along gloomily until he came to a huge pile of boulders, well screened from view, but offering a splendid view of the winding river. A camp-chair stood beside one of the large ones. Here without doubt was the rendezvous employed by his rival.

Suddenly, as he stood there frowning savagely at the too suggestive a locality, his eye caught something peculiarly interesting in the mineral structure of the rock which Lamport had been using for a seat. He studied it a moment thoughtfully.



Then he made another find, for he drew a metal hammer from his pocket and carefully detached a portion of an adjacent stone, which he stowed away in his pocket. This done he resumed his previous examination. After a few moments he arose with a scowl on his face. Unconsciously he spoke his thoughts aloud:

"Well! that is a curious rock indeed! How came it here? Hang it all! Can't I stop this somehow? That fellow's insolence is unbearable. Thinks he's got Ethel all right! Maybe not! Ah-h! By jings! I have it now!"—he exclaimed excitedly—"Aha!" Shylock; I have thee on the hip! Yes! I've got it, sure thing! Yoop!"

He bent down again and examined carefully all the surroundings. He arose quite satisfied.

"Yes! this is a perfect bonanza. Dr. Lamport, you'll cut me out, eh? We'll see about that!"

The weight of his mysterious discovery quite revived Carson. For the rest of the day he was busy in the execution of some remarkably peculiar moves. No one excepting Dr. "Jim" had any inkling of what was in the air. Even he was only partially enlightened, and so far he proved a very satisfactory confederate. He could be depended on to stand by his chum, and Dr. Lamport was the last man he wanted for a brother-in-law. He was ready enough for a practical joke at any time. He soon had something to do, however, but stared when Carson asked him to trudge five miles through the woods and catch the largest, liveliest member out of a milk-snake den they had found some days before. This was speedily accomplished.

In the meantime Carson went on preparing for his mysterious project. He was busy with fruit jars, sheets of copper and lead, and sundry chemical reagents he had brought for mineralogical study. He unwound two long coils of copper-wire they had brought for contingent lamp repair, and by evening there was a tolerably efficient electric battery properly attached to the useful boulder, and the wires duly arranged for shock currents, the electrodes being the

peculiar mineral veins of the large stone. The milk-snake had been imprisoned in a small basket a few feet to one side, and in the branches of a tree, with the proper appliances for long-distance liberation, only, in order to make sure of their purpose, there were three snakes. Behind the boulder a small box containing some leaden bullets was hung on a twig and well concealed. A string was attached, which reached some yards away. The apparatus was all ready for eventualities.

As expected, Dr. Lamport prevailed upon Miss Burroughs to accompany him to the rendezvous the next morning. It was a quiet place where he could discourse freely on poetry and ethics, or any other cultured conversation she might desire to hear.

As soon as they were comfortably seated he plunged into the all-absorbing topic of the recent British-Boer war. Although a Boer sympathizer, he kept that in the background, and dwelt on the justification of men killing one another in battle. Incidentally he switched over to American politics, and touched upon the negro problem. He ventured the opinion that lynching was perfectly reasonable. Here his listeners became interested—for there were more here than he knew of. The climax was hard at hand.

"I must say, Miss Burroughs, that—er—the mob law system seems cruel, but it is the only effectual way of securing respect for law and order. Intimidation in short—"

"But, Mr. Lamport, it seems so shocking to say lynching is right."

"Yes, Miss Burroughs—er—that is true—though it may appear—ah!—er—what was that?"

A rattling sound could be distinctly heard in the bushes behind them. It ceased after a moment. Reassured, he continued:

"Yes, shocking as it may—Ah-h! Ouch! Oh! Ah-h-h! Ow! Oh-h. I'm dying! I'm killed! I know I am. I can't move! Ow! Mercy! Help! I'm being torn to bits! Ah-h, I see that horrid snake has bitten me! I'm dying! I'm sure I am! I'm afraid to—! Oh, what shall I do? Help! Help! For heaven's sake, woman!



get a doctor! Quick, before it's too late! Hurry! Doctor! Doctor! Help!"

The last few sentences were fairly shrieked. The currents at the manipulation of the key in merciless fingers fairly knotted him up. He was frothing at the mouth and white as a sheet. Cowardice was written all over him. His true disposition came out in the terror of his situation.

Miss Burroughs had been greatly frightened at first, but now his behavior disgusted her somewhat. The arrival of her brother with a well-feigned concern on his face relieved her of further responsibility. She prepared to withdraw. Brother Jim had the ability to relieve the sufferer, she was quite sure.

"Ethel! what's the matter? Anyone hurt? I heard calling just now!"

She pointed to the ground where the Ph.D. lay grovelling and kicking out of sheer fright.

"Dr. Lamport says a snake has bitten him," she faltered, slowly. The stricken man heard these words. Relief had come.

"Ah! doctor! Quick! Save me! Save me! I implore you! A rattlesnake's bitten me. Save me, can't you?"

"Why, I'll try hard enough! But you must be mistaken; you have no symptoms of snake-bite. It must be some nervous shock you have. Let me see!"

At this point Carson appeared, also betraying a well-feigned anxiety. Ethel turned desperately red, and hastened away without speaking. The examination of the patient continued. The doctor insisted firmly on his first impression of a nervous shock, a sort of St. Vitus dance. Would he sit on the boulder for a moment and allow him to test his diagnosis. For a moment the twitches returned vigorously enough. Lamport was advised to go back to town at once. Camp life in the North plainly did not agree with him. He would soon recover his normal health. He was allowing his zeal for science and ethics to overpower his nerves, that was all."

Next morning Dr. Lamport took his departure from the Gatineau camp. Although the morning was extra warm he entered his canoe wrapped in blankets, and lay down lengthwise while he was paddled away by an Indian guide. A note he had despatched the evening before, by special messenger, had been met with a curt answer. This may have explained his chilly feeling in the morning. There were few besides his uncle present to see him off. Two of these were smiling pleasantly.

Two weeks later a young couple sat comfortably on that self-same boulder. It transpired that there was room for two. They were happy, for Ethel and Edward had at last, thanks to the lesson of Lamport's efforts, plighted their hearts for aye. Edward was showing Ethel a bright little object he took from his pocket.

"See here, Ethel, what I've got. A genuine topaz of the first water. I found it in that boulder there some time ago. It's worth a good deal, I tell you. Enough to buy a house and lot—maybe something to spare besides. Now, it's for luck! How'd you like a piece of it for your engagement ring, dearest? Just as a memento of where we got it?"

"Oh, Ed! Your dear boy, it's as nice as a diamond almost. I think you may; but don't waste too much of it if it's so valuable. But let's go back now. My own, dear boy, just think how long I've loved you and didn't hardly know it till lately. And, Oh, you mean boy, you—you hardly deserve me after playing such a trick! But I don't blame you; if I were a man I might have done the same, perhaps. I knew it was a trick when Brother Jim came on the scene. I saw the wires when going away. Oh, I'll forgive you, seeing that I love you; and, then, you have the fine topaz; but you'll always be good after this, won't you?"

He was. There was ample occasion to be thankful. For the rest, the topaz was his recompense.



# THE REPENTANCE OF PATTERSON

BY D. S. MACORQUODALE

“HELLO, is that you, Miss Merlin? Yes, this is the office of the Symphony Piano Company. Mr. Patterson is speaking. How are your classes getting on? Glad to hear it. Any new pupils? Oh, that’s good. You’ll be rolling in wealth before long, and then you won’t look at a poor sales-agent. Oh, you’re all the same; as sure as a young lady is handsome, she is sure to be proud and particular. No, I never flatter when talking to people of sense. Well, I say, Miss Merlin, would it be inconvenient for you to make a small payment on that Baby Grand? Oh, no hurry about it; we’re not chasing you. I beg pardon! That’s very good. Oh, a prospect? That’s the way I like to hear you talk. That’s better than money from you. What? Miss Dale? Told you herself, eh? Beg pardon? Peirce, of the Excelsior people going to call on her to-morrow night? Well, we must try to get there before him. Sweet on her, is he? Oh, she’s sweet on him. That’s worse yet. Well, we’ll see what we can do. You’ll see her to-day? Put in a good word for the Symphony, and I’ll call round and get introduced. Good-bye, Miss Merlin. All right, Central.”

From which it appears that Jonah Patterson was willing to pay for the assistance of Miss Merlin in the sale of a piano, and that he was about to be introduced to a new “prospect,” Miss Gale, pupil of Miss Merlin, music teacher.

Jonah Patterson was an average man from a moral standpoint, with few moments for reflections of an ethical nature. He had one purpose in life, and that was, “Get there, Patterson,” to accomplish which he would elbow an opponent out of his way without any consideration for his opponent’s feelings, but with a wish to avoid any unprofessional conduct that might come to light and interfere with future business.

Nathan Peirce, salesman for the Excelsior people, was a rival of Patterson’s. Both were noted salesmen, but while Patterson, to strengthen himself with the public, made much boast of the quality of his goods, and the number of his sales, Peirce had the reputation of saying little of what he could do, not much about the goods he handled, and not one word about the goods or methods of others. Therefore Peirce was accounted a strong man and hard to beat. To beat such a man out of an order where everything was in the other’s favor, would be greatly to his credit with his employers, and would be a source of profit and satisfaction to himself. His life was a daily and weekly round of such incidents. He thought earnestly of how to supplant him in the sale, and saw no way. Finally, he remembered that, some years ago, Peirce had an old flame—Miss Dick—from whom he separated, but whose name was still mentioned and coupled with Peirce’s. Twice Patterson resolved on a plan and twice he flinched after reaching the telephone box.

At the time appointed Patterson was at Miss Merlin’s and met Miss Gale, and found her pretty, and with an air of innocence and trustfulness that made him hate Peirce for his chances. Her father was a well-to-do tradesman, and she would buy a good instrument, and pay a quarter cash. It was a sale to be desired, but he felt all his persuasion in vain. He wanted her to go with him to the warerooms of the company and there see what styles and qualities were on hand. All he could get by way of encouragement was a half-hearted promise that, if she did not make a selection from anyone else within forty-eight hours, then she would call at the warerooms and give the Symphony people a chance. With this promise he had to be content and left her to proceed with her lesson under the guidance of Miss Merlin.



## II.

Laura Gale was young and as innocent as she looked. She had seen much of Peirce; first meeting him at a party, and later, meeting him at the church door on Sunday when he frequently saw her to her father's door. No formal word of love had passed between them, but she looked for his coming with a light in her eyes that faded if he failed to come. Peirce, dark and reserved, a strong silent man, unbent in her presence, and was genial and even mirthful. His manner to her was so entirely that of devotion that her family looked upon the pair as practically mated. The fact was known to him that she intended to buy a piano, yet he did not press the matter and had arranged to go to her father's house to talk over a sale to him on the evening following Laura's meeting with Patterson.

The lesson was just over, and Laura was preparing to leave when the telephone rang. Miss Merlin answered, and called Laura to take the 'phone, as someone wanted to speak to her. She said, "Hello," and appeared very sober when she received a reply.

"Very queer," she said, "that he should go off like that when we expected him to-morrow night."

"Who? What?"

"Why, Nathan —, that is, Mr. Peirce, has just sent a message that if I was not here that you were to send over word to me that he can't come, as he has to see a party, named Dick, at Parkville."

"Parkville? That's where Miss Dick lives now; you'd better look out. Miss Dick and Peirce were great friends once and might be again."

"What do I care who Mr. Peirce goes to see; he's his own master; but it's queer he did not tell me when I saw him last."

"Well, I suppose you'll wait till he comes back. You'll have to, since he's gone."

Now Laura was young and an only daughter, and did not like the term, "have to."

"Why should I have to? Mr. Peirce doesn't own me."

"In that case if you are quite sure that you don't care and that you can buy where you please, take a look elsewhere. Perhaps

Mr. Peirce thinks it would look odd to sell you a piano and then get you and the piano together."

"Bother the piano; who is this girl, or old maid; this Miss Dick? Is she pretty?"

"Yes, indeed, she is a very pretty girl. I don't know for sure, but they did say that there would have been a match long ago if he were as well off as her people."

"What would you do about the piano if you were in my place?"

"Well, you can do as you please; but if it were my affair, I wouldn't chase after anybody. When you show independence people think more of you."

"See here, Miss Merlin, you know more about such matters than I do; come with me this very afternoon and we'll look at the Symphony pianos!"

"Oh, I don't want to interfere in your business."

"You won't interfere; I want you to come. I feel I've got to have a piano in the parlor, it looks so bare without one, and I really can't practice on an old melodeon."

And so it was settled. They went to the salerooms of the Symphony Piano Company and were waited on by Mr. Patterson, who was all smiles and gave them close attention. Miss Gale selected one of their best instruments and gave orders that it be delivered in good time the following day, when a contract would be signed by her father and a payment made on it.

The piano came in good time and Laura tried to satisfy herself that she had done well buying so promptly, but what she had gained occupied her mind less than what she feared she had lost. Would Na——, that is, Mr. Peirce, be angry that she had not waited till he came back? Did the purchase elsewhere immediately following his telephone message to her, show weakness on her part? Who was this woman that he went to see? Had she any right to expect other conduct on his part? She began to call herself a fool for being so hasty. No matter what she had done, it was done and could not now be recalled. A payment was made on the instrument which could not be sent back without causing her father loss. Bother the piano, it wasn't that; her very show of inde-



pendence would prove to that silent, strong man that she hadn't any. That was, if he came again. Perhaps he wouldn't, and then—then, as laughter comes no more readily than tears at twenty-three, she wept.

While so comforting herself, the door-bell rang and she tried to be brave, wiped her eyes carefully, saw to her back hair, and opened the front door and found the subject of her hopes and fears before her.

Thinking it good form to appear a little cool, she asked somewhat icily, if he would come in. He came in, and hung up his hat, and asked her very deliberately what was the matter.

"Oh, nothing; only I—I didn't expect you back so soon."

"Back, from where?"

"What is the use of quibbling? You know where you went."

"I went to a number of places; which one do you refer to?"

"You know. You said yesterday over the 'phone that you had to go to Parkville to see a person named Dick, and that you would not be here to-night."

"There is some mistake; I did not 'phone you yesterday, and didn't leave the town."

"Nathan Peirce, how can you? You certainly did tell me that, or rather the message was for Miss Merlin if I wasn't there. I was just through with my music when the call came; and now I've gone and—I thought perhaps you didn't care to sell me a piano, and—see there, I suppose you will be angry now?"

"Hello, you've got a new piano; I'm glad of that, if you got a good one and bought it right."

"But who called the message, if you didn't?"

"That I can't say, but I certainly did not."

"I wish the hateful thing was home again; I'm quite sure it is not as good as an Excelsior, and you must think very badly of me after our talking of it."

For reply, Nathan sat down to the instrument and struck a few bars, and then said:

"I am quite sure that I could not have got you a better instrument, and as to what I think of you, do you want me to tell you now?"

The lady's reply being in the affirmative, Nathan Peirce proceeded. However, as we are now on somewhat sacred ground, ground that is generally desecrated by even the experts, we refuse to be a listener—and more particularly as this tale primarily concerns another party, suffice it to say that at the end of half an hour Laura Gale was smiling through her tears and her back hair was in confusion, while the piano stool held two persons.

"Never mind the 'phone message, it is some mistake," said the man, "and it would be funny if I sold myself a piano."

"Yes, and it would be funny if you bought it from yourself."

From what has gone before the reader will not be surprised to learn that in a short time Miss Gale became Mrs. Peirce, or that when Mrs. Peirce went to make a second payment on her piano, Mr. Patterson was informed by her, in answer to an inquiry, that Mr. Peirce said it was a very good instrument, and that she was entirely satisfied.

While it was thus with Mrs. Peirce, her liege lord, when told how nice Patterson was about the account, soliloquized:

"No doubt of it; but somebody sent that message and somebody must pay the price of a mean act. But a word of my suspicions would hurt and wound the dearest little woman in the world. This is a matter between man and man that must be settled sooner or later."

### III.

Nathan Peirce was a hard-working man with a strong-hearted faith in his ability to work his way to a competence. Hard knocks taken and given left him little time for reflection as to the niceties of trade, but his natural habit of mind tended to steer him clear of anything like underhand methods. A tenderfoot would be treated with scrupulous fairness, but the armed foeman must look to his weapons.

Among his other engagements he developed a faculty for dealing in stocks, and, by fairly representing things as they were, established a reputation for square dealing that stood him in better stead than a cash capital.



Jonah Patterson was not long in improving his standing with the Symphony people, so that a few months after our story opens he was a member of the firm, with some little means at command, and was always on the lookout for something good.

A stock that had engaged the attention of many in days gone by, Lode Stone, and that could be had for \$2 per hundred shares, finally passed out of the market as far as quotations were concerned. It now began to be spoken of, and, perhaps, by accident. Patterson learned from a customer that Peirce was inclined to put some value on it, as he had taken 500 shares of Lode Stone in part payment of a good piano at a fair price, and had allowed him 15 cents per share for it. Later, Peirce had gone to his customer and said that if he should run across any more he would pay him 20 cents per share for it. Patterson began to take an interest in the possibilities. Peirce he knew to be a careful dealer and he argued that if Peirce could pay a price for "Lode Stone" so could others. But he wasn't going to put his head in a noose, or buy till he knew what it was that gave the shares their strength. To gain information he sent a friend to Peirce with an offer to sell 1,000 shares of Lode Stone at a price. Peirce asked the price.

"What will you give?"

"Now, Quigley, I am busy to-day; if you have anything to say, out with it."

"Will you give me 20 cents for them?"

"Are you ready to deliver 1,000 of them at 20 cents?"

"I am."

"Then here is my contract to take them, you sign acceptance."

"But I'm not the principal; I'll have to see him first."

"Quigley, I'm surprised; you came to me with an offer and now you can't act; I'm ashamed to be found talking to you."

"Honest, Mr. Peirce, somebody asked me to see what I could get for a thousand shares, and of course I thought he had them and maybe he has; I'll go and see."

"Have a cigar, Quigley, and come back and let me know."

Quigley soon was back with the informa-

tion that the 1,000 shares were withdrawn from sale for the present, and that he had lost his commission as the result.

"And that would be?"

"Ten dollars, Mr. Peirce."

"Well, I helped you all I could, for I was ready to buy; your man ought to give you something if he is the right kind."

"Do you know who it was?"

"No, Quigley, and I don't want to; but if you do something for me I'll pay you so that you won't be out; just move round and keep your eye open for 'Lode Stone.' I can't afford the time, and—don't mention me—but find out about it without appearing anxious, and, mind you, all your time and talk is for me. If you can locate one to five thousand shares don't talk buy, but let me know, and"—pulling out a large wad and skinning off a ten—"here's something to get a cigar with."

Quigley went off swearing undying fealty to Peirce and promptly told Patterson everything that had transpired, save the amount of the advance made to himself. Patterson determined to push his inquiries further. Finally he found a broker in Parkville who held some stock for a client, but on which he could not get an option. Putting small trust in Quigley, he determined on a bold move, and called on Peirce.

"See here, Peirce, you are something of a speculator, and a man that knows a thing or two; what do you know of Lode Stone?"

"Very little; it's an old name for magnetic iron ore, but beyond the fact that it will cause variations in the needle"—

"Rats; you know what I mean; the stock 'Lode Stone'; what is it worth?"

"Oh, yes, Lode Stone, I know less about it than the other, and I don't know what it's worth."

"You bought some from Thompson when you sold him the piano."

"Oh, well, that was a trade I made on the piano, and Thompson was hard up."

"You didn't make much on the piano; the price was fair; what would you give for a few shares?"

"I don't care to buy any more just now; I'd rather sell."



"Well, what will you take for that 500 you got from Thompson?"

"What will you give?"

"I'll give you 30 cents a share for the lot."

"Cash?"

"Right in your mitt," and he pulled out a wad.

"Never mind about the cash; that's all right; I don't know whether they're worth anything or not, but I don't think I'll sell now. If they are ever worth anything I'll turn them over to my wife."

"Then you'd advise me not to touch them?"

"No, not that either; if I had the money I might pick up a few if I got them right, but I'm short of cash, and stocks in general are scaley."

"What would you call 'right'?"

"Come, now, Patterson, you're pulling my leg; I can't tell you anything about stocks any more than about pianos; I'll buy a cigar and let it go at that."

The result was that Patterson argued thus with himself:

"Peirce is lying to me; he's not fool enough to take 500 shares off Thompson's hands for fun. Thompson was good for the piano. Then, again, he's fee'd Quigley, I know by the way Quigley's buying drinks, he has something up his sleeve. He has a good name I allow, but he doesn't try to scare me off just for his health; he's lying sure."

Following up the idea of sounding Peirce, he bought 50 shares from the broker in Park-

ville, the best he could do being 50 cents. These he gave to Quigley with instructions to offer to Peirce at 55 cents. Peirce took them, but told Quigley that he would buy no more direct; if he should find any more shares he was to report to him and he would deal with the principals. He gave Quigley a five dollar bill and told him not to mention him in any deal of Lode Stone. Quigley promptly reported to Patterson, who, as promptly saw the broker at Parkville, and bought 5,000 shares of "Lode Stone," paying 52½ cents per share.

A day or two afterwards Mrs. Peirce called at the office of the Symphony Piano Company and saw Mr. Patterson.

"I came to pay the balance on my piano."

"Ah, yes; but you need not pay it all now."

"But I want to; Mr. Peirce is doing better now and gave me a little to do what I like with."

"Mr. Peirce is a very clever man. What has he made a haul out of this time?"

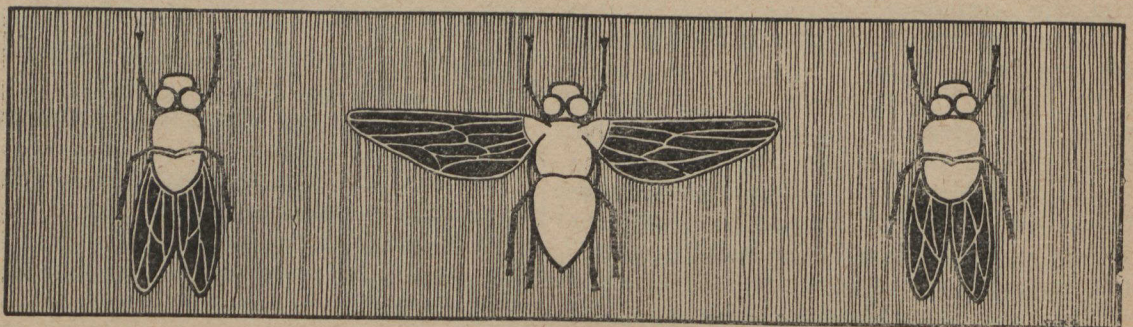
"Oh, I don't quite understand," and the blue eyes looked wide-open innocence, "but he says he sold a lot of 'lode-stone' and made quite a bit out of it."

"Lode Stone?"

"That's what he said. I never did understand building or masonry talk. Nathan can tell you all about it if you ask him."

And as he bowed Mrs. Peirce out he thought:

"I think I made a mistake in sending that telephone message about the piano. Yes, I was clean wrong."





# THE COUNTRY TEA-MEETING

BY ERIN GRAHAME

WHATEVER may be said of the Canadian who is a native of Quebec, or of the Maritime Provinces, the man who has been born and bred in Ontario cannot plead ignorance of the country tea-meeting. The "city" is not typical of Canadian life, and even Toronto, with a proud quarter of a million of population, is rural and provincial in comparison with the sky-scraping, slum-swarmed cities of the United States. Many of the successful business men of Toronto, Hamilton and London were boys of the farm, who carried their country physique and steady nerves into a busier life and made themselves felt in the larger and hardly less healthful sphere. Wherefore, even in the cities of Ontario, the memories of the country tea-meeting appeal to the most important men of affairs. Even those of us who have never known a "bee," who know little about the tallow candle, and who are acquainted with the spinning-wheel only as a curiosity, have known the exhilarating influence of the church entertainment, which cheers and never inebriates. The political meeting in rural districts is an exciting event, especially when shrewd Ontario farmers gather in the hope of disconcerting some smart metropolitan lawyer as he wrestles with agricultural topics. The "Fall Fair," where pumpkins and crazy-quilts dazzle the eye of the beholder, is an occasion for social rejoicing and emulation. But the country tea-meeting is beyond them all, as a scene of neighborly enjoyment, with a flavor of religious feeling.

The modern "harvest home" is largely taking the place of the tea-meeting in thriving towns, and local artists exhaust themselves in decorating the pulpit and altar with the glowing autumn fruits and portly vegetables, of which the Ontario farmer is justly proud. Piles of pumpkins and festoons of lesser products, with clusters of grapes and

pyramids of apples, lend significance to the hymn, "Come, Ye Thankful People, Come." But it is long after the harvest has been gathered in, when the days of frost and nights of sparkling silence are known in the land, that the rural fancy turns lightly to thoughts of the tea-meeting. Visit almost any county in Ontario and you will find that there is a certain rural community famous for such events, which attract sleigh-loads from several of the towns of the district, and which are dignified by the presence of speakers of more than local fame.

Such a community is Winfield, in a county which is not far from Middlesex, in a region that declares it "can't be beat for apple-dumplings and cream cheese." When Winfield sets out to have a tea-meeting or a lawn social at the home of the rural M. P., large yellow bills in neighboring towns announce the events, and every one who can "hire a rig" drives out in the assurance of having the best of cream and the cream of oratory. Usually, in the first week of January, the new Methodist Church, known as "Wesley," holds the star entertainment of the month, to be followed in February by a similar affair at the Presbyterian Church just half a mile to the north. The friendliest rivalry exists between the two congregations, silver and tablecloths being freely borrowed, and it is recorded that during a season of unusual brotherliness the Methodists displayed a picture of "John Knox preaching before Queen Mary," in the Sunday-school room, during their annual feast, while the Presbyterians, not to be outdone, had "John Wesley on his death-bed," at their social gathering four weeks later. While the burden of responsibility and the keener excitement are the lot of the rural members of these congregations, they can hardly enjoy the tea-meeting as do the young people from the towns, who drive across miles and miles of gleaming, hard-



packed snow in the cosiest of cutters, or the merriest of "loads." The "getting there," as one youth aptly phrased it, is not the least feature in the programme of the country tea-meeting. Clear crisp air, a moon that seems polished bright for the occasion, a pile of buffalo robes—and who would complain of the Canadian January?

The aroma of coffee and the comforting steam of many cups of tea greet the guests from "town," as they descend into the basement and begin to thaw their numbed toes and fingers. Radiant hospitality on the faces of the mothers-in-Israel makes one realize that a quarter is all too little to spend for admission to such a scene of plenty and jovialty. The basement is filled with long tables, and the long tables are filled with everything that can bring gladness to the human heart, and indigestion to the human stomach; for the tea-meeting is to the soberly-inclined what a "bachelor supper" is to the sophisticated dweller in the city, and is not so fondly regarded "the day after." Just a little removed from the ordinary throng is the "speakers' table," at which are gathered the minister, perchance the member for the riding, and various clerical dignitaries, who are to address the meeting, and also distinguished musicians, who are regarded with awe and envy. At this table are to be found the choicest pickles, the tenderest cold turkey, and also a bowl overflowing with Devonshire cream of blessed memory. The small boy regards his delectable table from afar, and reflects that, after all, it may be worth while to be a minister. Then a hush falls on the assembled crowd, the doors leading to the noisy kitchen are closed, and, with somewhat wavering voices, the time-honored grace is sung—

"Be present at our table, Lord,  
Be here and everywhere adored,  
Thy creatures bless and grant that we  
May feast in Paradise with Thee!"

Then the clatter of cutlery and tongues goes on with greater vigor than ever. The dignitaries from a distance relax into pleasantries and beam upon the maidens in Sunday array, who wait upon the tables and

carry huge pitchers of tea and coffee, which are frequently replenished from odorous boilers, the contents of which have been carefully prepared and are anxiously watched by matrons, who have had decades of experience in brewing for church functions. There is "Mother Henwood," a sturdy grandmother who would be mortally insulted if any other member of the congregation were asked to look after the tea, and who knows to a leaf just what quantity will be consumed by eight hundred people. Her broad, kindly face beams with pride and perspiration as compliments upon her skill are wafted from the ministerial table. There is also "Sister Cooper," who knows almost as much about Java and Mocha as if she had come from that city of superlative coffee, New Orleans, and who watches her boiler with its fragrant brown depths as if she were a witch of the olden days brewing a magic potion. Sister Harrison's mustard pickles are the best in the county, which means the best in the Province, and Sister Carter's mince pies are a dream of spicy richness, and have also been the occasion of dreams of a less satisfactory order. Then there are sandwiches of generous dimensions, which deserve more than a passing notice. They would disdain all kinship with that abominable article known as the railway sandwich, which belongs to the mineral kingdom, and brings many dimes to the pocket of the dentist. Neither are they like the dainty, fairy-like sandwiches of the city five-o'clock tea—tiny, triangular affairs with lettuce frills and cress trimmings, and sometimes adorned with pink ribbons. Ah, no! The Winfield sandwich of tea-meeting fame has slices of home-made bread spread with the golden butter of the best dairies in Ontario, and between them lies a slice of rosy ham or pickled tongue, and there you have a luxury that is fit for the royal lunch-basket. There are cakes of all varieties and of varied icings, but Mr. R. F. Lamon, the genial M.P., who goes to church for three months before elections and fails to attend after his seat is assured, always asks for Mrs. Rayford's cream cake, which is enough to make any city dairy swoon with envy of its towers and minarets



of cream that is so genuine as to be almost pale-brown in tint.

But after eight o'clock, the basement becomes deserted, for the programme usually begins betimes, and the opening selection is worth hastening to hear. The Winfield choir has been known to rise to the occasion and furnish an anthem of imposing volume, but, as a general practice, the best choir of Chatsworth, a town just ten miles away, is brought out to give three numbers, which are voted the most striking vocal efforts in the programme. Occasionally the Chatsworth choir strays from the music called sacred, and renders such worldly numbers, as "Moonlight on the Lake," and "Rise with the Lark," with excellent effect. The Presbyterian minister had qualms of conscience regarding these selections; but, on a visit to Toronto, he fell in with an enthusiastic clerical friend, who informed him that all music is sacred. So, on a recent occasion, the mouth-organ sextette from Chatsworth actually rendered "You Are the Honey-suckle, I am the Bee," in the Winfield kirk without any protest from pastor or elders. Sometimes a vocalist of renown is invited to contribute, but such a proceeding is regarded as doubtful since Miss Louise Mainwaring, from a distant city, appeared before the virtuous Winfieldians in a yellow evening gown and proceeded to give them the benefit of Italian opera, which bewildered and scandalized her audience. Speeches are still the staple article of the tea-meeting programme, and popular is the man who is brief and brilliantly anecdotal. Local hits of a broad nature are well received, and personalities may be freely indulged in. Patriotic oratory is nearly always appreciated, but the man who would not arouse sleeping dogs must beware how he refers to party politics. A slighting reference to Sir John Macdonald or an unkindly remark about Mr. Edward Blake has been known to excite tumult, for Winfield, like the rest of Ontario, takes its politics even more seriously than its church. Complimentary references to the excellent supper are always

in order, and the speaker who advises the young man to take a wife from Winfield is sure of prolonged applause. But what clings most persistently in the memory is the tea-meeting joke, which has all the decorum of many years and much service. Year after year, the same dear old stories are brought out and aired, after the moth camphor has been lightly shaken off. But the people treat them with the respect due to their age and environment, and are cheerful unto the uttermost chestnut. Once in the annals of Winfield, a very young minister arose to give a tea-meeting speech, and for twenty-five long minutes discoursed to his audience on the necessity of having an object in life. The pillars fell asleep, the mothers-in-Israel openly yawned, and gradually the shuffling feet of small boys and the rapid firing of conversation lozenges convinced the young clergyman with ideals that he had made a mistake. The elocutionary efforts at Winfield are worthy of remark. Twenty years ago and more, the people listened with quickening pulse to "Curfew Shall Not Ring To-night," as given by Miss Julia Saunders, who studied at the Academy in Mertown, and who had taken the gold medal in elocution. Then followed a course of tableaux, which were regarded by many as doubtfully dramatic. Then came a young woman in Greek costume, who recited "Aux Italiens," till the scent of "that jasmine flower" pervaded the church. But for the last three years, something British and gory has been the order of the evening, and even selections from "The Barrack-Room Ballads" are listened to with favor.

Blessed old country tea-meeting! Many a boy has made his first speech, or "said his first piece" under the glare of the lamps of the country church. Many a tired man looks back to the winter night when he drove away from the little red sanctuary on the hill with the nicest girl in all the world beside him in the cutter, that went over the snow with the most musical jingle ever heard.



# IN THE WINTER WOODS

By J. A. MUNRO

HOW comparatively few of the infinite number and variety of nature's secrets does even her most studious votaries know! No matter how often one passes along a familiar trail, or explores a well-known cedar swamp, a subsequent walk is sure to reveal to the observing eye something new, a new plant, a new insect, or some before unnoticed trait of animal life. In winter one can with freedom explore the frozen marsh, which in summer was too thick to paddle through and too deep to wade. The broken brown rushes reveal the globular nests of the marsh wren artistically and firmly woven of rushes and lined with bulrush down. Several snow-covered mounds remind us that the marsh is not without its furry tenants. That beady-eyed little rodent, the muskrat, snugly ensconced behind thick walls of rushes and mud, makes light of the fierce north gales that sweep over the flat marsh. Much has to be learned of the muskrat's habits. They follow no beaten path, but each individual acts as he thinks best and his environment permits. In the marsh they build solid houses containing one chamber, and if the house is built in shallow water which freezes solid in the winter, they have underground passages communicating with open water. As clams, minnows and edible roots are easily obtained, they spend little of the winter in hibernation. The muskrats that live in shallow streams have lost the art of house-building and live a hermit's life in the bank, digging lengthy tunnels. In the winter their food supply is curtailed and they slumber peacefully in some earth-walled chamber.

The solemn, gray sky and naked, sleeping beeches fail to repress the impudence and

loquacity of our old friend the red squirrel; he chatters at us insolently from the corner of a snake-fence, and at our near approach scampers over the snow with needless haste, glancing round suspiciously from what he considers a safe retreat, then scrambles up the trunk of a hemlock and hides in the thick foliage at the top. Walking to the foot of the tree one finds the snow covered with cone chips, proof of his industry in search of the seeds that form a staple article of his winter diet.

The snow is fretted over with a network of tracks; beside the erratic bounds and little runs of the squirrel, one sees also the business-like trail of a fleet-footed cottontail, the snowshoe marks of the grouse, the delicate track of a meadow-mouse, and the deliberate gait of a skunk roused from his semi-hibernation by a spell of warmer weather.

Scarlet celastrus berries still hang in graceful festoons from the tops of the cedars and in a sheltered spot one sees the straight stems and furry tops of the thimble-weed that even stormy nor'-westers have failed to scatter.

The gentle pine grosbeak is still with us, and his urbane manners make him one of our most welcome northern visitors. The chickadee is the incarnation of innocent content, giving out his "deedee" as cheerily when hanging head downward from a slender twig in the teeth of a biting north wind as in the warm sunshine of last summer. With unswerving regularity the crows return every evening to their long-accustomed haunt in Trout Creek to dream away the hours of darkness among the pines. Night is descending, let us follow suit.

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# Insurance

## Some Facts About Consumption

**I**N a former article we have endeavored to answer the questions: Is consumption preventable? Is it catching? Is it hereditary?

There is another question of even greater interest than any of these: Is consumption curable? Unfortunately we are only too well accustomed to seeing the question answered in the affirmative. The columns of our papers and magazines are too frequently filled with trashy ads which boldly announce the most startling cures. If you are wise you will pay no attention to such deliberate lies. No specific has ever yet been invented which will cure consumption. Enormous rewards have been offered for such an article. The most eminent scientists of the day have been engaged in the search, and their best efforts have still fallen short of success.

But, you may ask, since consumption is caused by the ravages of a germ, which is simply a low form of plant life, is there nothing that can destroy the germs? Undoubtedly so. There are a number of things that can. There are certain disinfectants which will cause their death in periods of time varying from a few minutes to a few hours. They also die very quickly when exposed to clean water and sunlight. Radioactivity is also said to be fatal to tuberculosis germs. The prime difficulty, however, with some of these substances is, that they are also fatal to the patient; moreover, the germs or microbes of consumption are usually embedded in the tissues, or hidden under a thick covering of mucus, so that they can seldom be reached by inhaling medicines in the form of vapor. So much for specifics, but let this fact be firmly impressed upon your mind that *there is no medicine contained in bottles which will ever cure you of consumption.*

With regard to our question: Is consumption curable?—we unhesitatingly say that it is. Eugene Wood, in *Everybody's Magazine*, says: "Not any and every case is curable, but consumption as a disease is."

We cannot, however, expect more in the case of this disease than in that of others. It must, like them, be taken in its earlier stages, and before organic destruction is complete. Greene, in *Examination for Insurance*, says: "It is of all diseases most difficult to detect in its incipiency, and most bewildering in its clinical course. Chronicity once established, the disease moves fitfully on, now smouldering, now flaring, again and again converting reassurance into doubt, and hope into despair.

"The most curable of all chronic diseases under the favoring conditions of early diagnosis and proper environment, it is one of the most hopeless when advanced."

What, then, is the most efficient and practicable remedy? Sunlight, and pure, fresh air. The following is an extract from *Everybody's Magazine*: "How many hours of the twenty-four do you breathe clean, fresh air? One? I doubt it. Do you sleep with your bedroom window open, even in zero weather? How wide is it open? Half an inch? If you sleep with your window wide open all the year round, you are one out of a thousand. It is to the ignorant nine hundred and ninety-nine that the quack appeals with his murderous talk about the "climate of the fireside of home," which means impure air day in, day out. You do not stint yourself in food, but you do in oxygen. You can live a month without food; you cannot live five minutes without oxygen. You ought to absorb into your system daily one and three-quarters pounds of oxygen, which is more than a harvest-hand absorbs of food. If you are to maintain yourself in vigorous health you must breathe pure air twenty-four hours out of the twenty-four. The open window is good, but if you have consumption it isn't good enough. You have urgent need for vigorous health if you are to make good, and more than make good the ravages of a consuming disease. Out-of-doors is where you get pure air. Where the out-of-doors is does not greatly matter. The only advantage of a warm, dry climate is that it is possible to stay out-of-doors all the time, day and



night, without much extra preparation. No climate is so good that consumption will not start in it. It may even become more dangerous because it is so good. Consumptives go there in large numbers and spit without a care, and so the place becomes infected with the germs. A man that goes to Colorado in search of health will never find it, sitting up till all hours in an air-tight room, playing cards, and drinking whiskey and smoking."

Where the climate is warm and dry consumptives make good headway against the disease. But if you live in Canada or the Northern States you can console yourself by the fact that consumptives make good headway there too. It is only by living constantly out-of-doors that the blood is aerated, and that the system becomes sufficiently invigorated to counteract the germs of disease.

But living in the open air is not all. You must also eat, eat whether you feel like it or not, and eat five or six times a day. The best foods are those which are most highly concentrated, such as eggs and milk. Some sanatoria insist on a man eating a dozen raw eggs a day and drinking three quarts of milk, in addition to his regular meals of simple food. For a consumptive, milk is the best all-round food than can be got. Other foods recommended are toast, oatmeal porridge, and meat; plenty of the latter with the fat left on. Fruits and salads may be taken, but are unimportant because less concentrated. All food must be most thoroughly masticated.

To good food and fresh air must be added entire rest of mind and body. Do not worry or lose courage, for in some unaccountable way despair breeds disease.

Violent or systematic exercise should not be indulged in. Light exercise is sufficient; anything more simply retards the growth of the fibrous scar material which is busy uniting the edges of the wounded tissue. No new tissue is formed to replace that which is lost, and this scar material is useless for breathing. Eugene Wood says: "I too have heard those stories about men being given up to die, who began work in a gymnasium, and by violent exercise completely recovered their health. You mustn't believe

all the physical culture people tell you, any more than all the patent medicine people tell you. They're both in the miracle business."

To sum up, consumption is curable, if, by means of fresh air and good food, you can supply the system with abundance of rich red blood, containing an abundance of leucocytes or white blood corpuscles, which quickly make a meal of all harmful organisms, and are both the most natural and the most effective agents in combatting consumption.

### Occupations and Mortality

THE accompanying chart is taken from the Prudential Insurance Company's exhibit at the St. Louis Exposition. The enterprise shown in planning this exhibit is deserving of the highest commendation, and its educative tendency upon the public mind is unmistakable. This taking of the general public into its confidence by the insurance company, and the free disclosure of its basis of calculation, and its methods of operation cannot fail to inspire more general confidence, and thus react beneficially upon the constantly increasing multitude of those who recognize the advantages of insurance.

The advancement of accurate and scientific methods as applied to insurance has been rapid during the last quarter of a century. In its earliest stages, insurance was a mere game of hazard or chance. From this condition it has gradually emerged until it now rests upon a fairly accurate scientific basis. This basis or foundation consists mainly of statistics and information compiled from years of experience in the field. The information thus obtained has been compared with that derived from government and other sources, such as the experience of rival companies, until the element of chance has been all but eliminated, and the business of insurance made to rest upon sound financial principles.

The effect of this evolution of insurance upon the public has been most excellent, and has immensely increased the volume of business transacted by the companies. The more general diffusion of insurance knowledge, also, has been instrumental in attracting



wider attention to this important subject, which has now come to occupy a deservedly high position in the science of social economics.

In the compilation of insurance tables relating to mortality, occupation or profession has always occupied a large share of attention. In the table selected for the current issue a comparison has been made between the percentage of mortality from consumption, and the total rate of mortality from all causes. It will be seen in this instance that a number of occupations which are usually considered hazardous, or extra hazardous in other respects, exhibit a comparatively small rate of mortality from consumption. A table of this kind possesses an interest quite independent of its relation to insurance, for we have here a startling picture of the relation of health to occupation. The disease specified is one which has reached rather alarming proportions, and is consequently engaging the most serious attention. Our general knowledge of the conditions under which the various trades are carried on, will in most cases furnish the clue to the relatively large or small mortality from consumption. The stone-worker, for instance, is constantly exposed to a fine dust which injuriously affects the lungs; this condition is also frequently aggravated by exposure to cold and wet. Other instances are the machinist and the brass-worker. In many of the occupations named the liability to consumption results from exposure to extremes of heat or cold. An instance of this is the electric lineman, also the painter and the roofer. Those least liable to contract the disease are men like the farmer, the soldier, the blacksmith and the mill-worker, who get more pure air, work in a more equable temperature, and are not exposed to injurious products derived from any process of manufacture.

#### Why Students Should Insure

**A** KNOWLEDGE of practical finance has been a long time securing a place in what we call education. Even yet only the most advanced institutions have given it any recognition.

The consequence of this attitude of in-

difference to the practical side is that students are, as a class, the slowest to take advantage of the opportunities provided by the financial world to meet genuine needs of mankind. As a body, students lack the requisite knowledge. How could they possess it when neither parents nor educational institutions supply it? and when their immediate lives do not call out the practical side?

Let us keep in mind that there is a common-sense, practical side to providing a student with the means for a college education. The education in college is mentioned particularly because, while the child remains at home the expenses of education are not so large; whereas, when that child becomes a college student, the sums required yearly amount to hundreds of dollars.

Such sums constitute a heavy drain on the earnings of a great many families. It is more than their finances will warrant without an arrangement by which, when the college course is finished and the student is reaping the benefit of it in increased earnings, the money will be paid back to the family which sacrificed immediate interests and even imperilled its future so that a particular member might have "a good start in life." Of course, "James" will pay the money back. That is understood. Why, "of course," and with whom is it "understood?"

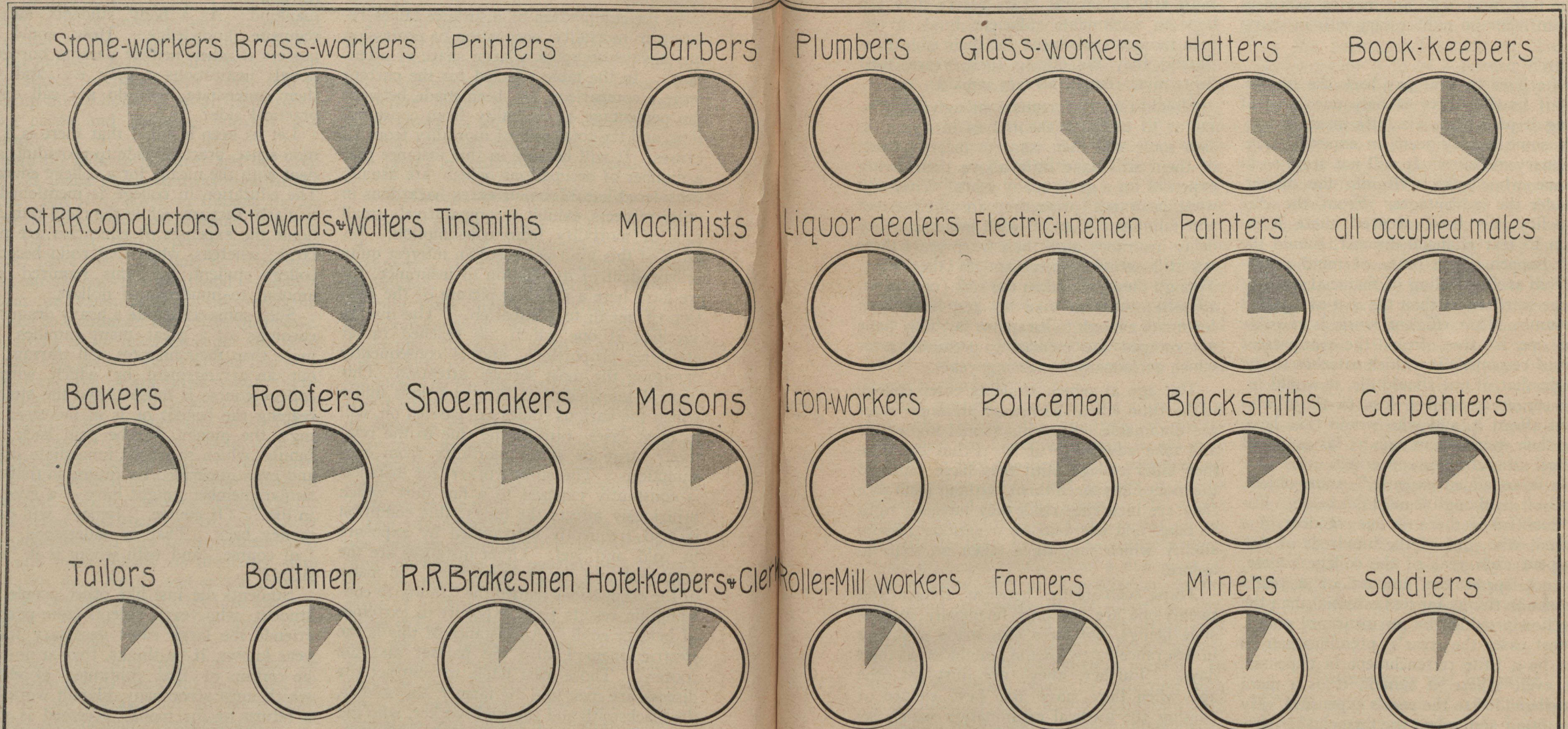
Students die just like other people. The student who yearly accepts from parents or friends the large sums necessary for each year knows, if he thinks, that at no time is he certain of that continued good health which must accompany diligent work before a return of the money accepted is even a possibility. Fatal illness or an accident resulting fatally will forestall all activity on the part of an otherwise willing and clever person. Even the thought of the possibility of such a contingency precludes that peace of mind which accompanies the feeling of financial security. A "cold" or a pain in the region of the stomach may be a warning. Pneumonia or appendicitis, or some other malady may be the outcome. A fatal result may follow.



Human life at any time is precious, but



# Occupations and Mortality

## Consumption



NOTE - The segment colored  represents the percentage of deaths from Consumption in the total Mortality of all causes. The remainder of the circle colored  represents the percentage of deaths from all other causes.



doubly so is that life on which the welfare of others depends. Every student with a due sense of responsibilities will take steps to see that those who are making sacrifices for him incur no unnecessary risk in doing so.

How?

If he lives he will pay back the money. But—if he die there is only one way of having it paid back, viz., life insurance.

To some it may seem an expensive precautionary measure. It will not seem so to any one who looks well into the matter. Consider the advantages. From the day the policy has been secured there is no reason to fear financial disaster, should the worst happen. The peace of mind resulting from such a feeling of financial security is alone worth more than the cost of a year's premium. More efficient work is possible when one is free from the ever-present sense of responsibility which attaches to the thought that, if one should die, it would involve serious pecuniary loss to those who cannot afford it, and who would thus have made their sacrifices in vain as far as actual practical attainment is concerned.

"It is an added expense," some object. Usually it is, though it need not be so. For it is doubtful if there is one student in a hundred, who, out of the hundreds of dollars spent each year of the college course, does not spend the amount of a year's premium on things far less essential than the protection provided by an insurance policy. In most cases the year's premium can be saved by a little retrenchment in expenses. And, even where it cannot, it is a mere bagatelle added to the year's expense, a very insignificant sum when the financial security and consequent ease of mind provided are taken into consideration.

Moreover, insurance is not taken merely to insure the return of money advanced for an education. Those who insure in their college days, who appreciate financial responsibility and this means of securing it, will also want this same security all through life. Most of them will become professional men. Few men in the professions are able at any time to command any extensive finances; in the early part of their career

particularly they are sure to be limited in means. So that, even should they escape all fatalities during their college course, it must still be several years before they can hope to accumulate sufficient funds to return the sums advanced for their education. Should they die during these years, their debts must remain forever unpaid.

Should they be fortunate enough to get so far as to establish themselves in a profession some will then want to marry. Most of them will have little above their living expenses for a great many years. They will want insurance protection for their wives and families. Even if, with impunity, they delay insurance until these later years there are still serious objections to the delay. Though they have taken the risk (or, rather, allowed others to take it) and have been fortunate enough to escape so far, they have not escaped the increasing premium rates which accompany increasing years.

The age at which students enter college is the time when the lowest premium rates are obtainable. Students should know this and take advantage of it. From the time they enter college until they have returned the money advanced them, without insurance they are incurring risks they have no right to take, and are bearing a serious responsibility which they have taken no steps to assure.

Those who insure between sixteen and twenty-one are not only financially responsible beings, but have also made a saving in insurance rates for the remainder of their days. Further, they are just at the age when they have the best chance of passing the medical examination which insurance companies make a condition of granting a policy.

A very great number of people can, at twenty, pass the examination necessary to obtain insurance, who, even if they live, cannot pass at twenty-five, or thirty, or thirty-five.

Every day we meet men who are still comparatively young, and who are able to earn a living for themselves and their families. but who are the victims of some disease which makes them too dangerous risks for



any insurance company to accept. They could have passed when they were students, but now they cannot secure insurance protection for their families. They may live for many years, and, while they are alive and able to work, they can support their families. But they look ahead with a shudder at the thought of what may happen any day. Their deepest regret is that they did not secure insurance when they were young and could get it. That they could have easily paid the premium, they can see plainly when it is too late. In fact, they wasted more every year than would have done so. But they did not think. In other words, they were improvident. Their fathers and themselves were, perhaps, equally to blame. In such cases, of which everyone knows several, there is food for reflection. Any student who will ponder this set of circumstances, examples of which everyday life provides only too many, will see in it a lesson for himself.

How grateful would be the father of a son, who, out of the hundreds of dollars given him for his college year, would save enough to pay the first year's premium on an insurance policy, and present it to his father as a Christmas present. It would show a thoughtfulness and a sense of responsibility that, perhaps, no other present could give. It would show a due sense of responsibility and an appreciation of the real place of money in the affairs of life. A little thinking and a little self-denial will enable every student to give those supporting him, just such a Christmas present. In itself it combines proof of affection with recognition of that moral obligation and financial responsibility which attaches to every man though it is so seldom appreciated during college days.

#### Education for Insurance

THE annual report of the Insurance Institute of Toronto gives an excellent idea of the progress made in recent years in the application of scientific educational methods to insurance.

The organization of such institutions as the above, and the recognition of insurance as a profession by the leading universities

of the United States, marks an epoch in the history of insurance on this continent.

On the subject of insurance as a learned profession, we quote an extract from a speech delivered by Hon. G. W. Ross, before the Insurance Institute of Toronto: "If insurance is to be a science, if it is to be mathematically accurate or nearly so, the principles upon which it is based must be nearly understood. No man ever knew his profession too well; no lawyer ever knew too much law; no politician ever knew too much constitutional history, and no business man ever knew too much of the details of his business. To know insurance it has to be studied, as proposed by this Institute. The effect of that will be that every insurance man will feel he may invite the clever young men who might seek other professions to enter the insurance business as a high classed, skilled, and, shall I say, learned profession, and everyone who is insured in a company will feel, if it is managed on strictly business principles, on actuarial calculation, and managed by men of such standing as I believe do manage the bulk of our insurance companies, that his policy is an investment as good as an investment in the Bank of England; that there is no gilt-edged mortgage more secure than that policy is with the company which has issued it; and that his family are just as absolutely protected by that policy as if he had deposited the money, or planted it in gold in a safety vault in the City of Toronto."

#### Intemperance and Insurance

THE suppression of the liquor traffic has, perhaps, engaged more public attention than any other one subject where the welfare of humanity is considered to be at stake. All sorts of cures have been applied, from prohibition to consecrated saloons, though the fact seems to have been forgotten by many enthusiasts that the sale of liquor is merely one stage in a series of cause and effect. Liquor, like other commodities, is sold because there is a demand for it; therefore any means which can be devised to lessen the demand will be a stroke at the root of the liquor trade.



In a recent issue of the New York *Sun* it is contended that, while prohibition laws, total abstinence pledges, the public exhibition of "horrible examples," and sermons launched against intemperance as a deadly sin, may have some influence in deterring men from drink, much more has been accomplished by means of the more elevated public sentiment which has sprung up during the last generation, and which regards intemperance as a lack of prudence. Drunkenness has now come to be looked upon by the majority of people as disreputable, or as a deplorable disease. There is good reason to believe also, that the attitude of insurance companies in frowning upon the "free drinker," and the action of the medical examiner in showing the folly of daily or hourly cocktails, and the danger of over-indulgence in beer or spirits, has had a strong effect in the formation of public opinion on this subject. In fact, there is good reason to believe that the time is approaching when the drinking of several cocktails in succession will no longer be considered a necessary proof of good fellowship, and when the advisability of drinking liquor several times a day will be most strongly questioned.

#### Insurance a Compulsory Savings Bank

A BANK, so far as it helps a young man to save money, is but an improved and modernized stocking or teapot—the savings depository of country people in Colonial times. It is as easy to take money out of a bank as it is to put money into it; so easy that a young man who opens a bank account for the purpose of saving money for investment finds, too often, a reason for spending the money before he has deposited enough to buy a \$500 bond. The difficulty is that there is no compulsion on him to save money, as there is when he has started to pay for a life insurance estate. A young man's character is always benefited when he has been compelled to do a certain thing which is to require his continued effort, and will keep his eyes riveted on an advantage ahead. I am reminded of the pathetic remark of a traveller who sank weary and worn at the foot of a rugged cliff, and look-

ing up saw another wayfarer reach the top. "It seems," he said, "to take less strength to climb this cliff than to decide to do so." Once the decision is made, and you buy a life insurance, you will find that the payments of premium are easier after the first few years. I have noticed that an invariable comment of many a business man, when reaping the benefits of life insurance in after years, has been, "How much I regret that I did not take several times as much life insurance as I did when I was a young man and was an acceptable risk, and could have secured it at a low cost."

The careful reader will observe that all I have said is quite as applicable to the young man who begins his business life with money to invest as it is to his impecunious brother; and that if life insurance in small amounts is a good thing for the latter, it is good in larger amounts for the former. For different circumstances different forms of policies are devised to cover the various needs of one's life. I cannot hope in this article to explain the various forms issued by life insurance companies, but generally speaking, a policy of life insurance can be separated into two parts: first, there is the element of protection; second, there is the element of investment; and policies vary chiefly according to the proportions in which these two elements are combined. The protective or assurance element predominates in what is called a life policy; the investment element in what is called an endowment policy, such as I have recommended in this writing. In each the benefits are the same in case of death, but the returns to those who continue to live are greater under the endowment form. After the birth of a child its parents sometimes take an endowment policy which is calculated to mature at a special time, perhaps when a college education is to be provided for, or money will be needed for a start in business, or for a marriage settlement. Many business men of the present day who have learned the value of life insurance encourage their sons to insure their lives early, for they know that the earlier it is taken the earlier in life will the benefits accrue.—*Saturday Evening Post*.



# THE PACIFIC COAST

WHEN Rudyard Kipling coined the term "Our Lady of the Snows," he forgot that one large section of Canada has practically no snow at all, and the winters in his own part of England are more severe than on the Pacific Coast. Vancouver, Victoria, and the neighboring towns enjoy much the same weather as Devonshire or Delaware, and the shortening of the days rather than the fall in temperature mark the advent of winter.

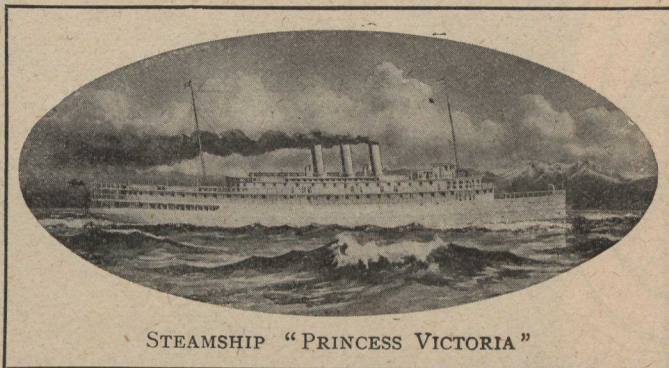
They are pleasant places with much to see and do, and tourists visit them at all seasons. Not only do travellers from Australia and the Orient stop over for a day or two after their voyage across the Pacific, but many of those, who seek at this time of the year the sunny climate of California, come through Canada for the sake of the splendid scenery of the Rockies and Selkirks, the interest of the coast, and the varied beauty of the Shasta route through the Western States. The winter sports at Banff draw others westward, and the Lewis and Clarke Exposition, to be held at Portland, Ore., will attract still more next Spring.

None of them will be disappointed; there is too much that is new on the other side of the Great Divide. Every one has heard of the giant trees and shrubs and of the marvellous salmon runs that have created the salmon canning trade. The scenery too is delightful. Setting aside the wonders of the run through the mountains, Vancouver, a thriving city of nearly 45,000 people, is charmingly situated. Victoria on Vancouver Island is 80 miles away, but is reached daily in 4¼ hours by the S.S. "Princess Victoria." For half that time the steamer threads its way through an archipelago of great beauty and between islands of every shape and size, while in the far distance the snow-capped head of Mt. Baker appears silhouetted against the sky.

Victoria is a bit of the old land at the extremity of the new, and charms all its visitors. Esquimalt is interesting as the headquarters of the Royal Navy in the North Pacific, and perhaps most tourists rest content with seeing these two places. They miss a great deal. Not only are there many interesting places to be visited in the interior, but a trip on one of the coasting steamers, that ply

on either side of the island, is well worth while. They may go as far as Skagway and so on to the Yukon, or they may be content with a shorter journey through the wonderful fiords and beautiful sounds of the Island and the mainland. There is much that is impressive, much that is curious, and much that is new. The Indians especially, with their carved totem poles and great community houses, will excite attention, and will strike the tourist as quite unlike the tribes of the prairie and the East.

In fact, it will not be long after the Rockies are crossed until the traveller realizes he is in an unfamiliar land, in which the Indians, the scenery, the flora and the fauna have in their novelty an interest of their own.



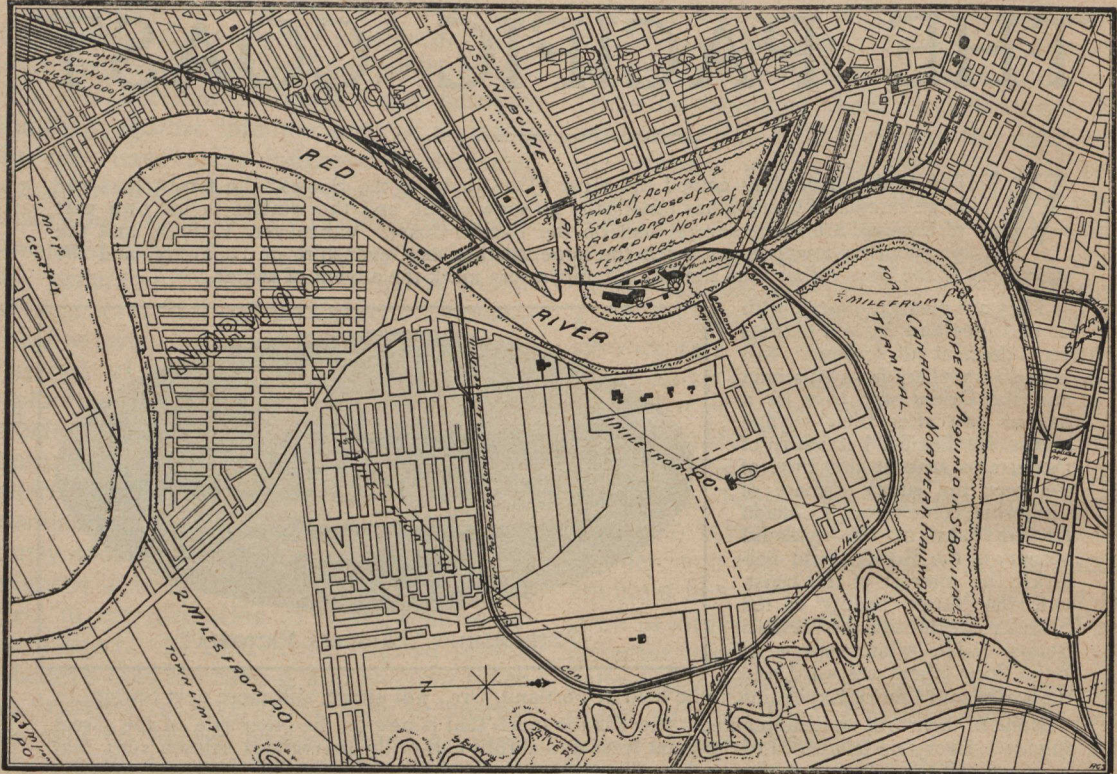
STEAMSHIP "PRINCESS VICTORIA"



PROVINCIAL PARLIAMENT BUILDINGS, VICTORIA, B.C.



Map of portions of City of Winnipeg and Town of St. Boniface, showing Canadian Northern Railway terminal tracks and property.



## Industrial Development in Winnipeg.

**T**HE advantage to a railroad of a terminal in the heart of a great city cannot be over-estimated. That the Pennsylvania Railroad has decided to spend some one hundred and twenty millions of dollars to attain such an object in New York is a statement which substantially supports the foregoing assertion.

Recognizing the importance of providing in advance for a terminal which will meet the growing demands of a railroad making such rapid progress as the Canadian Northern, the promoters of this Company have given constant attention to this question. Before the Northern Pacific lines were acquired Messrs. Mackenzie and Mann had made arrangements to bring their line from Port Arthur into the very heart of the city; in fact, had not the acquisition of the N. P. & M. lines provided a temporary terminal a Canadian Northern station would have been built next to the Post Office—the Company's bridge would have spanned the Red River at the foot of Bannatyne Street—the St. Boniface property would have afforded an excellent location for terminal structures. But the possession of the terminal of the Northern Pacific and Manitoba Railway obviated the necessity for further development along the above mentioned lines. The bridge was located as it is shown on the map, and the connection between the eastern and western sections of what had suddenly sprung into a great system was made. This was not a solution of the problem, merely a respite,—a breathing space. The increased business done by the combined lines with an outlet of their own to Lake Superior made an immediate demand for enlarged facilities at Winnipeg. The freight shed accommodation was practically doubled at once, more stalls were added to the round-house—still more engine room was required which necessitated the erection of a new round-house. A further addition to the freight shed was also required. In addition to these improvements, the Company, in response to encouragement from its patrons, entered upon an extensive system of warehouse track development. The Winnipeg Transfer Railway afforded an excellent trunk line from which the great warehouse district could be reached at almost regular intervals by sidings—these delivery tracks, as may be seen from the position of the map of Winnipeg we reproduce, extend without exception from the river to within one block of Main Street, the principal traffic artery of the city, and serve nearly all the large storehouses of the city. Winnipeg is already a distributing point of great magnitude, and its possibilities of expansion with the growth of the West are illimitable; the importance, therefore, to the Company, from a competitive point of view, of the construction of these warehouse tracks can readily be appreciated. The advantage of delivery from these sidings of certain perishable and fragile shipments is easily understood. Sites served by a delivery track are in great demand and bring good prices invariably. That the Canadian Northern Company are in the position of controlling all the facilities for track loading east of Main Street, which in reality means the entire wholesale territory of Winnipeg, is evidence of this Company's capacity to secure and maintain a large percentage of the wholesale trade of the West, and as development proceeds additional spurs will be constructed to meet the demands in this direction.

It speaks well for the terminal facilities of the Company to be able to say that the tracks already constructed lie within a radius of half a mile from the commercial centre of the city. It may also be pointed out to the advantage of the Railway Company that the operation of these spurs in a great measure relieves the freight sheds of congestion.

The rearrangement of the Company's terminal at Winnipeg, made tangible by the completion of negotiations with the City of Winnipeg providing for the closing and diversion of certain streets to meet the plans of the Company, will be an interesting feature to watch, and the plan above, which shows the terminal property that is at the disposition of the Company for this purpose, demonstrates the ample provision that has been made to this end.





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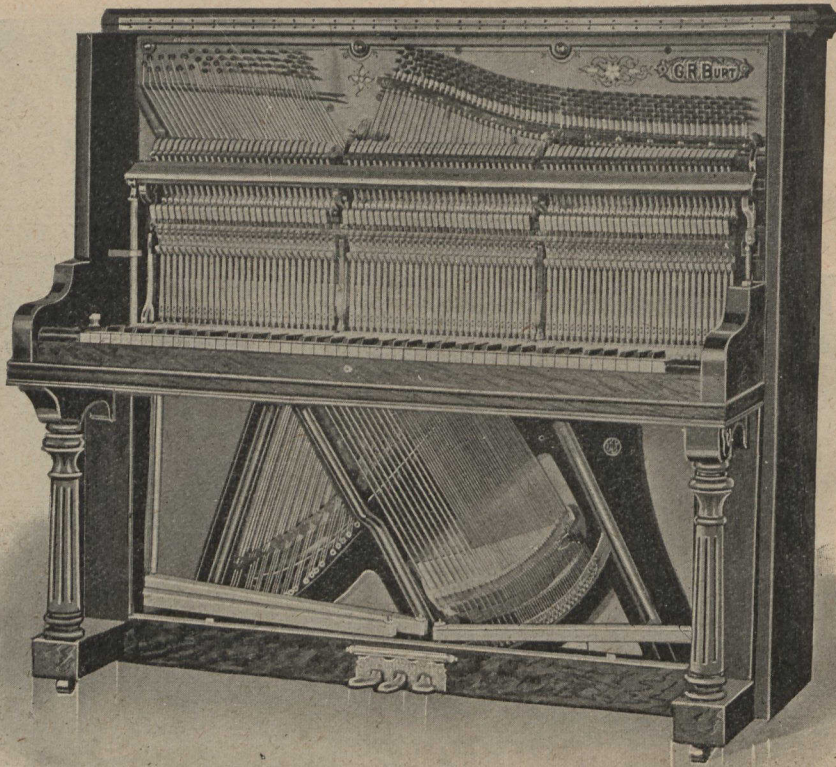
It is an instrument representing the embodiment of the latest modern thought in piano construction.

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

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

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





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The action embodies the full brass flange.

The hammers are of the best German felt.

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**12TH ANNUAL STATEMENT**  
OF THE  
**York County Loan and Savings Company**  
(INCORPORATED)  
.... OF ....  
**TORONTO, CANADA, DECEMBER 31st, 1903**

To Members :

TORONTO, February 29th, 1904.

The management have much pleasure in presenting the Twelfth Annual Statement for the year ending December 31st, 1903, which shows the continued growth of the Company.

Cash paid withdrawing members amounted to \$768,063.43, an increase over the previous year of \$31,715.37.

The Assets have been increased by over half a million dollars—\$515,841.25, and now stand at \$2,087,977.03.

\$10,000.00 has been transferred from the surplus profits to the Reserve Fund, which now amounts to \$65,000.00.

The new business written, also the increase in membership, was larger in amount than any previous year.

The Directors are determined that the greatest carefulness and economy shall be practised in the management so as to ensure the continuance of the unequalled success which has attended the operation of the Company.

Respectfully,

JOSEPH PHILLIPS, President.

<b>ASSETS</b>	<b>LIABILITIES</b>
Mortgage Loans on Real Estate - - - - -	Capital Stock Paid In - - - - -
Real Estate - - - - -	Dividends Credited - - - - -
Municipal Debentures and Stocks - - - - -	Amount Due on Uncompleted Loans - - - - -
Loans on Company's Stock - - - - -	Borrowers' Sinking Fund - - - - -
Accrued Interest - - - - -	Mortgages Assumed for Members - - - - -
Advances to Borrowers, Taxes, Insurance, etc. - - - - -	Reserve Fund - - - - -
Accounts Receivable - - - - -	Contingent Account - - - - -
Furniture and Fixtures - - - - -	
The Molsons Bank - - - - -	
Cash on Hand - - - - -	
	<b>Total Liabilities - - - - -</b>
<b>Total Assets - - - - -</b>	<b>\$2,087,977 03</b>

TORONTO, February 15th, 1904.

We hereby certify that we have carefully examined the books, accounts and vouchers of the **York County Loan and Savings Company**, and find the same correct and in accordance with the above Balance Sheet. We have also examined the mortgages and other securities of the Company, and find the same in good order.

THOMAS G. HAND, } Auditors.  
G. A. HARPER, }

**Results of Systematic Savings**

Date.	Total Assets.	Cash Paid Members.	Reserve Fund.
Dec. 31st, 1893	\$17,725.86	\$3,548.51	
" " 1894	68,643.14	15,993.59	
" " 1895	174,608.04	43,656.88	\$1,000.00
" " 1896	288,248.97	89,339.27	2,000.00
" " 1897	469,109.92	96,894.88	13,000.00
" " 1898	540,394.91	247,691.87	18,000.00
" " 1899	732,834.27	220,852.70	25,000.00
" " 1900	1,002,480.89	298,977.95	40,000.00
" " 1901	1,282,808.26	513,355.37	45,000.00
" " 1902	1,572,135.78	736,348.06	55,000.00
" " <b>1903</b>	<b>2,087,977.03</b>	<b>768,063.43</b>	<b>65,000.00</b>

**General Remarks.**

The York County Loan and Savings Company was incorporated in December, 1891, under the revised Statutes of Ontario, and has ever since experienced an uninterrupted growth.

It is a mutual Company. All members share alike in its earnings, proportionately to their investments.

The plan of the Company affords an opportunity to save money systematically, which experience has shown is the best way to do it.

Few people, no matter how large their incomes, save anything. The great majority live close to their incomes, if not beyond.

The value of this Company's plan of saving is that its tendency is to correct this prevailing heedlessness by requiring a regular fixed sum to be laid aside each week or month.

JOSEPH PHILLIPS, President.

A. T. HUNTER, LL.B., Vice-President.

R. H. SANDERSON, Building Inspector.

V. ROBIN, Treasurer.

E. BURT, Supervisor.

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waukee. Minneapolis—First Nat. Bank. Toledo—Second National  
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Victor Shoes are \$5.00 shoes for \$3.50. They will bear comparison with any \$5.00 boot made. Stylish, manly, modern. They are also well lasted, and therefore neatly fitting and comfortable. The "Victor" materials, workmanship and finish are the best money will produce, and the price—

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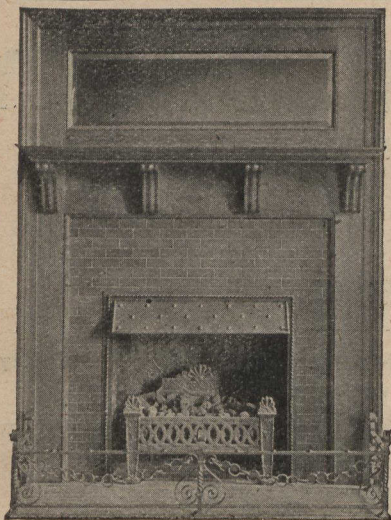


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POKERS, SHOVELS, TONGS, BRASS TRIVETS,  
 HEARTH STANDS AND BRUSHES, HAND BELLOWS, SCREENS.

## —GAS LOGS—

COAL BASKETS

COAL HODS

## Grates, Mantels, Tiles

IN ENDLESS VARIETY, ALL DESIGNS, KINDS AND FINISHES TO SUIT YOUR WANTS

VISIT OUR SHOWROOMS

**THE VOKES HARDWARE CO., Limited**

111 and 113 YONGE STREET, TORONTO



A large supply of hot water is always on hand in the kitchen where an

# Oxford Chancellor Range

is used. There is a large reservoir of polished copper which is practically indestructible. We have found after considerable experiment that the copper reservoir is the best, being easiest to keep clean. The enamel reservoirs chip off and get rusty in the seams.

The reservoir in the Oxford Chancellor is close to the fire-box so the temperature of the water may be brought to any required degree. The top of the tank is flush with the top of the range so kettles or pots slide right on to it without lifting. The reservoir may be readily removed by anyone.

The Oxford Chancellor Range can be fitted with grates to burn hard or soft coal or wood.

If your dealer doesn't sell the Oxford Chancellor Range write to us direct.

**THE GURNEY FOUNDRY CO.,  
LIMITED**

Toronto  
Winnipeg

Montreal  
Vancouver







Extracts from the first Government Report of

**THE  
TORONTO LIFE  
INSURANCE  
COMPANY**

(Commenced business 28th September, 1903)

The result of **THREE MONTHS'** work of the Company,  
terminating 31st December, 1903.

Business written	- - - -	\$1,352,800
Business in force (31st Dec., 1903)	-	\$1,269,550
Cash Premium Receipts	- - -	\$13,988.88
Assets at 31st Dec., 1903	- - -	\$86,648.35
Surplus on Policyholder's account	-	\$52,953.23

The **Toronto Life**  
**INSURANCE COMPANY**

(Incorporated)

**JOSEPH PHILLIPS**  
President

HEAD OFFICE { 243 Roncesvalles  
Toronto, Can.