The Canadian OUITLE THE NATIONAL WEEKLY



EDITED BY JOHN A. COOPER

COURIER PRESS, Limited, TORONTO



Just WHY



Is The ONLY Cleaner For

Dutch

Cleanser

Marble
Tops,
Basins,
Columns,
Floors, Steps,

and Statues.

Because nothing else cleans marble without discoloring it. Old Dutch Cleanser not only preserves the whiteness and purity of marble, but also restores its original beauty when turned yellow from soap-cleaning.

Wet the marble and sprinkle on a little Cleanser, then rub over carefully with a cloth or brush, getting into every crevice. Then wash in clean, warm water and wipe dry.

> Many Other Uses and Full Directions on Large Sifter-Can, 1 Oc

The Canadian

Courier

A National Weekly

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

VOL. XI.

TORONTO

NO. 5

CONTENTS

Great Public Health Congress	By Madge Macbeth.
Men of To-day	Word Pictures and Photos
Don't "Swear Off!"	By the Monocle Man.
News Features	Photographs.
Christmas in Barracks	By Horace Wyndham.
Tupper Reminiscences	By William Banks, Jr.
Election in Yale-Cariboo	By R. B. Bennett.
New Year's Drawing	By T. M. Grover.
Being A Princess	By Canadienne.
Man or Machine?—Story	By E. P. Whalley.
Bung and the Billiken	By Edwin A. Burns.
Runners of the Air, Serial	By Charles G. D. Roberts.
Reflections	By the Editor.
Reflections	by one Laron.



Editor's Talk

THIS is the last issue for the year 1911. We have not accomplished all that we had hoped for, but the "Canadian Courier" finishes the year with the best month in its history. This is something to be proud of, and at the same time it enables us to feel that 1911 has brought us one long step nearer the goal. It is therefore with considerable heartiness that we wish our readers and patrons "A HAPPY NEW YEAR."

Our request for more humourous contributions has had some effect. Some manuscripts have arrived which show a decided improvement in this respect over anything of the kind previously received. These will appear in due course. Our request has also become a topic of discussion in the daily newspapers. The Toronto "Star" and the Toronto "Globe" are trying to decide whether or not the Canadian public appreciate humour or know humour when they see it. It is an important point. If Canadians are taking themselves too seriously they ought to recognize the fault. So far as the editorial experience of the "Courier" is any guide, we re-affirm our previous statement that Canadian writers have hitherto taken themselves too seriously. Perhaps a few of these will make up their minds to "laugh and grow fat" in the new year which is almost upon us.

We would again remind our readers from Victoria to Halifax that we are always glad to receive news photographs. Any reader who knows that an event of some importance is taking place in his town will confer a favour upon us if he will see that we get one or more photographs which will tell the story in a pointed way.

NORWICH UNION FIRE



Insurance Society Limited

Founded 1797

\$125,000,000 PAID FOR LOSSES \$496,900 DEPOSITED AT OTTAWA

Head Office for Canada, TORONTO

JOHN B. LAIDLAW, Manager
A. H. RODGERS, Branch Secretary

THE WATER OF QUALITY

Apart from its curative properties in stomach and kidney disorders MAGIW ater is good to drink--a delightful thirst-quencher.



REINHARDT'S Salvador

Is recognized as

THE FAMOUS NATIONAL DRINK

Brewed scientifically from the choicest Bavarian Hops, selected Barley Malt and pure sterilized spring water, properly aged in wood, and bottled under the most sanitary conditions possible. The secret formula for this famous brew and the sole right to make it on this side of the Atlantic is owned by

Reinhardt's of Toronto

Your New Year's Resolution:

"That I shall not idly wait the coming of Prosperity and Happiness, but shall seek these blessings on a fruit farm in the Fraser Valley, where they may be found."



W. J. KERR

LIMITED

614 Columbia Street

NEW WESTMINSTER
British Columbia

Write to-day



THE CANADIAN BANK COMMERCE

Head Office: TORONTO

Paid-up Capital, \$11,000,000 Reserve Fund, - 9,000,000

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L.President ALEXANDER LAIRD General Manager JOHN AIRD Assistant General Manager

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

REMITTING MONEY TO FOREIGN COUNTRIES

All the branches of this bank are equipped to issue on application drafts on the principal cities and towns in the world, payable in the currency of the country on which they are drawn (that is drafts drawn on points in France are made payable in francs, etc.).

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

WINCHESTER'S HYPOPHOSPHITES OF LIME AND SODA (Dr. Churchill's Formula) and WINCHESTER'S SPECIFIC PILL ARE THE BEST REMEDIES FOR EXHAUSTED OR DEBILITATED

They contain no Mercury, Iron, Cantharides, Morphia, Strychnia, Opium, Alcoho or Cocaine They contain no Mercury, Iron, Cantharides, Morphis, Strychnia, Opium, Alcoho or Cocaine
The Specific Pill is purely vegetable, has been tested and prescribed by physicians, and has proven to be the best and
most effective treatment known to medical science for restoring impaired Vitality, no matter how originally caused, as it
reaches the root of the ailment. Our remedies are the best of their kind, and contain only the best and purest ingredients
that money can buy and science produce; therefore we cannot offer free samples.

Price ONE DOLLAR per Box,
by First Class Mail.

DEUSCONAL ODINIONS. Dear Sirs: For Neurasthenia the Hypophosobites are our maintays.--- Dr. IAY

PERSONAL OPINIONS: Dear Sirs: For Neurasthenia the Hypophosphites are our maintays.--- Dr. JAY
G. ROBERTS, of Phila., Pa.

I can certify to the extreme purity of your Hypophosphites.---Dr. L. PITKIN, New York.
I have taken this excellent remedy (Winchester's Hypophosphites of Lime and Soda) as a Nerve Food by my physician's order. It has so greatly benefitted me that I hope other sufferers may be helped likewise.--Miss ELLA H. JOHN-SON, Irvington, N. Y.
I don't think there is a more honest remedy for Nervous Debility than your Specific Pill.--B. R., Princeton, Ills.
For free treative securely. W.*

For free treatise securely Winchester & Co., 1031 Beekman Bldg., N.Y. Est. 53 years Sold by Lymans Limited and the National Drug and Chemical Co. and Lyman, Knox & Co. of Montreal.
IN ANSWERING ADVERTISEMENTS, PLEASE MENTION THE "CANADIAN COURIER."

IN LIGHTER VEIN

He Knew.—"The object of the average explorer seems to be to acquire enough material for a lecture."
"Yes; that is my wife's aim when she explores my pockets."—Louisville Courier-Journal.

Puzzled—Laura (a bit of a new wo-

George—"Well, Laura!"

Laura—"I—I think we understand each other, George; but—is it my place or yours to put the question?

And ought I to speak to your father shout it or ought you to go and ask about it, or ought you to go and ask

The Limit. Alleged Humourist-"Can you imagine anything worse than a giraffe with a sore throat?"

Proven One—"Sure! A centipede with corns."—Texas Coyote.

Imitators.—The poor imitate the rich and get poorer; the rich imitate the poor and get richer.—New York

Appropriate?—Just as the minister was about to begin his sermon the woman remembered that she had left woman remembered that she had left the gas burning in the range oven. Visions of a ruined dinner and a smoky kitchen stared her in the face. She borrowed a pencil from the young man in the next pew and scribbled a note. With a murmured "Hurry," she thrust it into the hand of her husband, an usher, who came up the aisle at that moment. He, with an understanding nod, turned, passed up the aisle, and handed the note to the minister. The woman saw the act in speechless horror and shuddered as she saw the minister smilingly open the note and begin to read. But her expression of dismay was fully equaled by the look of amazement and wrath on the good man's face as he read the words: "Go home and turn off the gas!" * * *

Growlers.—"Don't you miss your husband very much, Mrs. Jones?"
"No, indeed. You see, I have a bull terrier who is growling all the time, too."—Baltimore American.

Neatly Rebuked.—"If I were so unlucky," said an officer, "as to have a stupid son, I would certainly, by all means, make him a parson."

A clergyman who was in the company calmly replied: "You think differently, sir, from your father."

The Come-Back.—"You had better ask for manners than money," said a finely dressed gentleman to a beggar who asked for alms.

"I asked for what I thought you had the most of," was the cutting reply

"Is an III Wind," etc.—"What an awful cold your husband has. He coughs and sneezes all the time."
"He does, but it amuses the baby splendidly."—Sourire.

Appropriate.—He—"I told your father I could not live without you."
She—"And what did he say?"
He—"Oh, he offered to pay my funeral expenses."—Boston Transcript.

Might Lose a Patient.—Old Doctor— (who has been gossiping for three-quarters of an hour)—"Well, well, I must be going. I've got to visit an old lady in a fit."—Punch.

As She Saw It.—Diffident Lover (trying to feel his ground nervously): "Do you know, I—er—actually dreamt that I proposed to you last night. Now—er—what can that mean?" Practical Girl (promptly): "Mean?" Well, it means that you are a lot more sensible asleep than you are awake, Freddy."



OXO Cubes are not only foods in themselves—they add enormously to the value of other foods.

OXO Cubes tone up the digestive processes and enable the system to obtain the greatest possible value out of food partaken.

OXO Cubes are the greatest advance in food invention since men began to eat and women learnt to cook.



10 for 25c. 4 for 10c.







Vol. XI.

MEN OF TO-DAY

Arthur Hawkes on an Assignment.

FAMILIAR figure these days is the burly, genial form of Mr. Arthur FAMILIAR figure these days is the burly, genial form of Mr. Arthur Hawkes, the well-known journalist, who is ranging up and down the country on a governmental mission. A few weeks ago, the new Minister of the Interior detailed Mr. Hawkes to investigate the Canadian immigration question. The editor was told to find out three chief things. He was to determine how far there was need of co-operation between the Dominion and Provincial Governments in regard to immigration; what overlapping existed in the efforts of the provinces and the federal department to attract settlers to Canada; and the circumstances of British immigration.

In short, Mr. Hawkes' instructions were to make a report on the feasibility of an immigration scheme for Canada, conducted on the most advanced systematic.

MR. T. CHASE CASGRAIN, K.C.

Appointed to the International Waterways © Commission. \$\sim \cdot \text{ILECS}\$

HON. J. A. MATHIESON

Charlottetown
The new Premier of Prince Edward Island.

conducted on the most advanced systematic lines. Like a well-trained news-paperman, Mr. Hawkes has gone to the source for his information. He has toured right through to Vancouver, looking over the immigrant's country and talking to the officials, whose business it is to advertise Canada. This week he took a boat for England to converse with the Old World. While he walks down Fleet Street, in London, he will remember the days, years ago. he will remember the days, years ago, when he decided to be an immigrant himself.

Hawkes was a newspaperman in Manchester and London. He came to America, worked a while across the line, finally arriving in Canada. In this country, he has gone through many of the pioneer experiences peculiar to immigrants; breaking the virgin soil as a prairie farmer out West. He has not been "on the land" for some years now, having responded to the old Hawkes was a newspaperman in years now, having responded to the old journalistic lure once more. At various times connected editorially with the Monetary Times and Toronto World, a year ago, he launched a newspaper venture of his own, The British News of Canada

News of Canada.

As a writer, Hawkes is trenchant, forcible and picturesque. He can write colloquially enough for the average newspaper and sufficiently high brow for the "Nineteenth Century." He is not failing in the arts of the policy. is not failing in the arts of the politician. He took a prominent part against reciprocity in Ontario, taking his stand not as a partisan, but as one "doing a good to be by the Empire" "doing a good turn to the Empire."
During the campaign he addressed meetings and wrote that famous pamphlet, "An Appeal to the British Born."

* * *

A Change of Premiers.

A Change of Premiers.

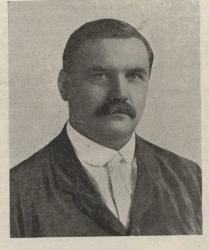
A NEW Prime Minister sits in the seats of the mighty at Charlotte-town. He is John A. Mathieson, K.C., leader of the Provincial Conservatives, whose party crossed the floor of the Assembly to the treasury benches in Prince Edward Island the other day. There is as much politics to the square inch on the Million-acre Farm" as in any of the larger provinces of the Dominion, which receive so much free advertising in the newspapers. The curtain has just rung down on as interesting a political situation as might have been enacted at Toronto Quebec, Winnipeg, or Vancouver. For seven months, there has been a state of deadlock at Charlottetown. The Liberal ministry, under Premier Palmer, not having a working majority, could only with friction keep the machine of government going. Recently they felt it better to hand over the legislative mechanism to the Liberals from the Capital and opposition leader Mathieson summoned as engineer of the government. Premier Mathieson was born on the Island. His parents were Islanders and farmers; sturdy, thrifty folk of the class which has made P. E. I. oats, potatoes and hay a by-word. He was educated at two famous Island schools—Harrington Grammar School, where he was mentally drilled by President Schurman, now of Cornell; and Prince of Wales College. He taught school

for a time on the Island and a thousand miles west in Winnipeg; mapping out a legal career for himself, when his last straggling pupil had gathered his books and fled. By 1894, he was a lawyer in Georgetown, P.E.I. His shingle now reads Mathieson and Macdonald, Charlottetown. His firm is one of the chief in the province. Since 1900 Mr. Mathieson has been a member of the Legislature. Big brained, big bodied, at only 48 years of age, he finds himself one of the "nine premiers."

In the Interests of the Public.

MR. H. A. POWELL, K.C. St. John Appointed to the International Waterways Commission





MR. ARTHUR HAWKES Who is investigating Canadian Immigration Conditions.

In the Interests of the Public.

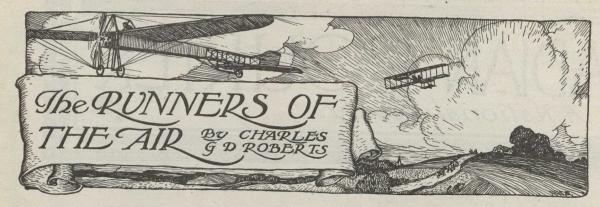
By his appointment to the International Waterways Commission, Mr. T. Chase Casgrain, K.C., enters upon another of the many works he has helped discharge for the public in a useful and distinguished career. Mr. Chase Casgrain is first of all a lawyer. For years his office in Montreal has handled some of the most important legal work in Canada. At the Montreal Bar, Chase Casgrain is a personage. Easy, cultured, fluent equally in French or English, he enjoys the unusual distinction for a man, who is not a French-Canadian, of being able to hold a large French clientage. His cross-examining is not excelled by any lawyer in the country. Politically Mr. Chase Casgrain has been before the people of Quebec continuously for thirty years. He inherited aptitude for public life from his father, Senator C. E. Casgrain. From 1886 to 1896 he was a member of the Quebec Legislature and during five years of this was a member of the Quebec Legis-lature, and during five years of this time served as Attorney-General. He has also had parliamentary experience at Ottawa, sitting for Montmorency County from 1896 to 1904. The lawyer and politician has, too, been a professor of criminal law at Laval. The more striking public achievements in which he has participated include, his direction of the Commission for the Revision of the Code of Civil Procedure; his drafting of an improved Election Law and Controverted Elections Act, and his work as Batonnier of the Quebec Bar and Batonnier-General of Ouebec eral of Quebec.

Investigating Commission.

HON. A. B. MORINE, K.C., Toronto, G. N. Ducharme, Montreal, and R. S. Lake, K.C., ex-M.P. Qu'Appelle, are a commission just formed to investigate the efficiency of the Dominion civil service. These three men have been empowered These three men have been empowered to enquire into the whole matter of Federal administration in Canada. Mr. Morine will sit at the head of the table when the Commission commences its enquiry. The Chairman has a rather remarkable inquisitive and cosmopolitan type of mind. Most men find that a life time is only too short to do themselves justice in one proto do themselves justice in one pro-fession. Mr. Morine has been promi-nent as a journalist and leader of the

bar. He has thundered editorially and pleaded as counsel in two countries—Canada and Newfoundland. Mr. Morine lives in Toronto now. He came up from the East to Ontario about five years ago and hung up a shingle with his son. This migration illustrates the intellectual curiosity of the man. In Newfoundland he has left behind him a record of distinguished public service any man might be satisfied to retire on. But Mr. Morine is the kind of man to whom action is life. He arrived in Toronto at fifty years of age, full of optimism as a law school youth who has just got his call, eager to make for himself a place at the Bar of Ontario and in the public life of the Dominion.

Mr. Morine was born a Blue Nose; educated at Dalhousie University. He has practised law with much success in Nova Scotia, Newfoundland and Ontario. His outstanding predilection for journalism was manifested by his editorial work on four prominent Eastern journals—Halifax Herald, St. John Sun, and the Herald and Mercury, of St. John's, Newfoundland. His career as a legislator extended over twenty years in the Newfoundland Legislature. During that time he occupied the chief public offices in the colony, and on several occasions represented the big island on diplomatic missions abroad.



CHAPTER XII.

AT MOTHER MARIA'S HOG PENS.

Y the air line, they were now not more than an hour and a quarter's flight from their goal. After a stout breakfast of boiled ham and black bread with unstituted coffee, this seemed nothing. They felt themselves already there. But it was now the time of day when all the world

was trafficking, and the country-side full of eyes.

After a brief consultation with Andrews and
Carver, Count Sergius decided that they should add

Carver, Count Sergius decided that they should add a half hour to their journey by flying at first due north, so as to set possible spies on a false trail.

As they climbed once more into their seats, the mountaineer leader said warmly:

"You had better fly as high as you can, Count, while crossing the river."

"Yes," answered Sergius, "we'll keep up, as well out of range as possible, till we come to the wooded country to the north of Brod. Then we'll fly low, so that we may not be seen from a distance. There'll probably be no one in the woods up there who wants to pot us. Anyhow, we'll risk it."

The sudden roar of motors and propellers drowned his concluding words.

his concluding words.
This time Sergius and Andrews got off together.
With a stupefaction of wonder the mountaineers

With a stupefaction of wonder the mountaineers stood watching, as the great machines circled around and around the field in splendid spirals, climbing like falcons into the blue. Not till they had gained the thousand-foot level was Sergius satisfied.

Then he headed straight away, out across the wide current of the Save, with Andrews a hundred yards behind. In five minutes they were in Slavonia. Ten minutes more and they were over the railway. The long express, coming from Trieste and Agram and bound for Semlin, passed beneath them. To Carver, gazing down, it seemed to crawl like a wounded worm.

Straight ahead, some wooded hills took shape.

Straight ahead, some wooded hills took shapeand the outworks of the crescent range which occupies and breaks up the center of Slavonia. Boldly prodigal of petrol now, Sergius kept climbing the mild air-currents till his height was nearly two thousand feet. From there, everything on earth looked little except his dreams.

Some fifteen minutes more and they were running above the lonely wooded lands. Here they dipped

the planes.

At a hundred feet above the tree-tops they checked and then, sinking more gradually, skimmed like herons, close over the green billows of leafage.

"We're taking a big risk, ain't we, Plamenac, flying so low over these woods?" objected the American. "If we had to light suddenly, there'd be no chance to pick out one of those little patches. We'd come down in a tree-top and good-by to us."

"I think we'd better compromise," said Count Sergius, and drove the dragon-fly upward again for a couple of hundred feet.

For the next three-guarters of an hour all went

For the next three-quarters of an hour all went

For the next three-quarters of an smoothly.

"We arrive! We arrive!" cried Plamenac as Plavnitza came into view. "In ten minutes we'll pick up the village. You ought to be able to make it now, Carver, with the glasses."

"I have it," said the American a few minutes later. "Must be it—the only village in sight."

"Yes, there's no other! Mother Maria's, you remember, is just the other side of the long hill beyond the village. We'll have to swing around out of the village. We'll have to swing around out of sight and come in from behind, over the woods." sight and come in from behind, over the woods." And Count Sergius steered sharp to the right. "It would be better, perhaps, to be getting there at night," he went on. "But I'm thinking that every minute counts, after all that's happened."

"Right you are!" agreed the American. "I wouldn't lose a second. It's too late for us to play Brer 'Possum's game!"

At last, as the two great white flyers came droning sonorously over the oak forests, Carver's glass made out the cabin in the hollow, and then

glass made out the cabin in the hollow, and then the curious gray rock, like a crouching beast, over

which he had so often mused and pondered. There, too, was the one pine tree, towering over its fair companion oaks.

companion oaks.

"That's the spot, all right!" he remarked with a hushed thrill in his voice. Such a voice a child might speak with, who saw suddenly an old fairytale come true. "Yes, everything's according to specifications. Do you make out any sign of life about the place? Any sign of Gregory? It will be awkward if we've got there ahead of him."

"Plenty of pigs!" answered Carver. And then, after a searching pause, "Yes, yes, strictly according to specifications! There's old Gregory, shading his eyes with his hand and staring at us. He looks quite natural. And there are those excellent and

his eyes with his hand and staring at us. He looks quite natural. And there are those excellent and admirable cut-throats, his followers, at least a dozen of them, apparently springing up out of the earth to greet us. Plamenac, you've engineered this thing to a marvel. You're great! It's you ought to be the king of this story-book country, by jing! If I were a Servian citizen, I'd insist upon it."

Count Sergius laughed.

"No, old boy, you'd never get me into that galere. It's a precarious job these days, holding down a throne. But I may find something interesting to do.

throne. But I may find something interesting to do behind the throne."

behind the throne."

They came to earth between Mother Maria's cabin and the two nearest trees. Gregory fell on their necks in turn. He was incoherent over the miracle of their having come so soon.

"The hand of God is in it, indeed!" he cried to Sergius. "All night I prayed for it, since I heard that the Austrians were warned. But I did not dare to hope. Oh, my faith was weak and I am ashamed in God's sight! I ought to have known that His hand was in it!"

This outbreak of religious fervor was no surprise to any one. All knew that for the zealous outlaw, religion and patriotism and raiding and insurrection were effectively intermingled.

"His hand has certainly been with us to-day," replied Count Sergius simply.

Hurriedly they ran both aeroplanes down into the

Hurriedly they ran both aeroplanes down into the hollow under shelter of the cabin, and all of the band, except their chief, resumed their hiding so quickly and quietly that it seemed as if earth had swallowed them.

"I've pickets out all round," said Gregory. "But every minute here is perilous. There's been something found out, somehow. Come!" and, seizing a spade that stood against the wall, he called to Motion Mario to bring him onether and led the Mother Maria to bring him another and led the way toward the nearest of the two great hog-pens which occupied the center of the field.

The old woman came striding in haste from the cow-shed, a strong, raw-boned figure, with huge kerchief of stout, unbleached linen covering her head and tied beneath her chin and wisps of iron-

head and tied beneath her chin and wisps of irongray hair straggling out from under it. She curt-seyed with profound reverence to Count Sergius and then, less profoundly, to Andrews and Carver.

The little party moved quickly toward the pens, Gregory and the old woman leading, while Sergius, Carver and Andrews followed on their heels. As for Ivan, he had disappeared. Hidden under some bush, he was doubtless detailing to thrilled listeners the marvels of his flight. the marvels of his flight.

A T this hour the hog-pens stood open. The swine were away feeding along the edge of the oak forest, herded by Mother Maria's son. "In this corner!" said Gregory, pointing to a spot in the black mud, rooted by a hundred busy snouts. "It's a great place to hide a treasure, by Jove!" exclaimed Andrews, his blue eyes sparkling like a boy's

boy's.
The American gave one keen stare, then turned

away satisfied.

"Come on, Andrews!" he said practically. "We've no time to waste here watching 'em dig. If you'll fill the tanks, I'll be over-hauling the motors. This job ain't off our hands yet by a long chalk! We'd look silly if the Austrians were to happen along and catch us with our tanks unloaded."

"Right you are, old chap!" agreed the English-

man, tearing himself away reluctantly from the sight of the busy spades and striding back toward

the cabin.

Count Sergius stood watching, calm now as if they had been digging a post-hole. Among the qualities that made him a leader, he had the brain that does not forget little things while occupied with great

"Have you thought, Gregory?" he asked, "of the position our good mother and her son will be in after this?"

pert the not And

oper

the

Will

tion the of

Prod Star

0

pos for see lic tion less

rea

wis had

"Yes, surely," grunted Gregory over the unaccustomed spade. "They'd get their throats cut if they stayed here. They'll have to take—to the bush—and follow our men into C. follow our men into Servia."

"Have you arranged for any reward for their great and faithful services?" went on Count Sergius. The old woman seemed to pay no attention, gius. The old woman seemed to pay no attendas if the conversation had been in another tongue. "Certainly not!" replied Gregory. "Such services

"Naturally. For money could not pay for them, Only the gratitude of our country can reward them, said Count Sergius tactfully.

Then he addressed the old woman. "Mother," said he in the bornely care to the old "the

said he in the homely speech of the people, "the highest privilege of the Fatherland is to reward its faithful children. You and your son are giving up everything for the Fatherland. The Fatherland must care for you. Captain Gregory will see that you have what you and your son was need for the you have what you and your son may need for the present. And I want you to come straight to M'latza, where my people will be honored in entertaining you till you have made up your mind where you will have your new home."

Mother Maria had paused in her digging to listen reverently, her gnarled hands, the colour of old wood, resting on the top of her spade. She was struggling to find a reply when Gregory cut her short by urging her on with the work.

"Dig, dig, mother! You can thank Count Sergius at M'latza," said he. "But if you don't hurry now, he'll never get there!"

Sergius laughed, and turned away.

Sergius laughed, and turned away.
"I mustn't loaf here," said he. "I'll go and have everything ready for an instant start. You'll come

back with us, Gregory, of course, instead of Ivan.

"Surely, my Count," said Gregory, thrusting his spade to one side and reaching down into the hole.

Most of Gregory's band had been at the Niksich camp at some time during the past month and so were more or less familiar with the marvel of an aeroplane. But five were outlaws from North Bosnia and knew only what their comrades had tried to tell them.

These five now crept down into the hollow beside the cabin, where Sergius, Andrews and Carver were busy over the great white planes. They seemed to regard the machines as something of divine origin, as a sort of direct bequest from Heaven to Count Sergius for the benefit of Holy Servia.

Smilingly Count Sergius pointed out to them, as

Smilingly Count Sergius pointed out to them, as he worked; the source of power in the machines and explained how fast and how far they could fly without fresh fuel.

A S the Count was talking, Gregory came briskly down the slope, followed by Mother Maria with the spades. He carried two little leathern bags, corded securely with theory of leather the spade. corded securely with thongs of leather and heavily

sealed.

"It's all here!" said he in a solemn voice, and handed the bags to Sergius with the gesture of a

priest serving the sacrament. Sergius took them and held them for a moment in silence. Every one stood silent and motionless. It was so still for several seconds that the suddenscratching of one of Mother Maria's red pullets in the straw before the cow-shed became a noticeable sound. It stirred a new train of thought in the old woman's brain and her lips worked and she wailed: "Oh, I'm leaving it all! I'm leaving it all! And I'll never find chickens anywhere else to lay like them red ones!"

She dashed the back of her hand across her brave old eyes and hurried into the cabin to collect some of her treasures. Immediately, in a matter-of-fact voice, Count Sergius said:

"We could carry them more conveniently securely if they were in several small parcels, He Sergius took them and held them for a moment

securely if they were in several small parcels, but I suppose there's no use taking the time now." handed one of the bags to Andrews, who proceeded to lash it to his belt. Then, after a moment's hesitation, he turned and gave the other bag to the astonished American

astonished American.

"Take care of it for me, Carver. I don't know any one better able to," said he.

The words were hardly spoken when a rifle-shot followed instantly by another, resounded from the farther slope of the hill.

(Continued on page 25.)

The Great Public Health Congress

HE Conservation of Public Health Congress, which met recently in Montreal under Royal which met recently in Montreal under Royal patronage, was a most remarkable gathering.
Both professional people and laymen from all over the Dominion met to consider questions pertaining to the public welfare, to try to discover the most practical means of helping those who know not how, or have not the power to help themselves. And every one, from His Royal Highness, who opened the Congress at a brilliant reception Wednesday evening in the Royal Victoria College, to the humblest assistant—every one worked with a will. That seemed to be a feature of the Convention. No one attended merely to enjoy himself in tion. No one attended merely to enjoy himself in the ordinary lazy acceptance of the term. Words of suggestion and advice were accompanied by Proof that active work had led to their utterance. Statistics covering every aspect of Public Health, from "Military problems of Sanitation" to "Dust as a factor in Disease," were placed before the Congress with practical remedies for minimizing fatal results

ONE impressive feature of the Convention was the important part taken by women in this / great movement toward better living. Without be-littling the work done by all of the men whose unlagging efforts and energy made the Convention



DR T. A. STARKEY Professor of Hygiene, McGill University.

Possible, it must be stated that women effect re-forms; women discover needs which men would not see, and women take the initiative—bringing to Pub-lic notice. lic notice conditions which require complete altera-tion. Without their assistance men would be power-less to reach the root of the matter. Every paper read at the Convention (there may have been one or two technical eventions) consciously or otheror two technical exceptions) consciously or otherwise, bore out the truth of this statement. Women wise, bore out the truth of this statement. Wollich had raised money for this and that; women had given their services for this or that! women had taken statistics—had invaded homes for this purpose, where men would not have been admitted. In this great against immorality and vice, great campaign against immorality and vice,

By MADGE MACBETH

Snapshots by the Author



SIR JAMES GRANT Honorary President Public Health Congress,

against poverty, illness and early death, against wholesale deterioration of the race, it is women who need assistance. And it is women who can give it!

His Royal Highness, the Duke of Connaught, said that the vast inanimate resources of Canada—her forests, her rivers, her fields, her mines—were of no value without animate resources to work them. It is woman's right and privilege to give sturdy sons and daughters to her land, and in a country as young as Canada this can be done—it must be done! Do your part! Help ever so little and some one else will not require to do so much! The mere name—The CONSERVATION OF PUBLIC HEALTH, can accomplish nothing!

IN reply to Colonel Jones' paper treating of Military Sanitation, Dr. Bryce said that he had been impressed by the manner in which Cuba handled her people. Cuba is the only country he knew of which had a Minister of Public Health. Cuba has stamped out leprosy, yellow fever, and malaria. By rigid inspection of construction camps, by thorough treatment of breeding places of the mosquito and fly, and by instant fumigation wherever a contagious disease occurs, Cuba is reducing disease among her people to a minimum. Dr. Page dwelt upon an important subject—that of allowing diseased immigrants to come into the country. He said that "Corporations had no souls," and that the practice of allowing incompetent men to take the positions of ships surgeons was responsible for much of our trouble with immigrants. He cited the case of one company which had three surgeons in one year, and when asked why they did not pay the men more (the average salary is from \$35 to \$50 a month) he was answered that there was no need to pay men he was answered that there was no need to pay men more—there were always more applications for the position than could be filled! It is well known that physicians often from reasons of health (their own)

or love of travel, take the post of ships surgeons without being specially fitted for it. The country which is the destination of the immigrants suffers. The quarantine officers are also responsible for allowing questionable immigrants to pass through.

I N close connection with this subject Dr. Seymour, the only Health Commissioner in Canada, had some forceful remarks to make. The large number of tuberculosis patients in Saskatchewan, the doctor said, was a disgrace to a new and uncrowded province. But they were, in almost every case, people who had escaped the quarantine restrictions, or ones from the eastern provinces who had been sent west to recover! He said that there was nothing like sufficient accommodation for these patients ing like sufficient accommodation for these patients and advised that every hospital receiving a government grant should be forced to reserve a certain amount of its accommodation for tuberculosis patients. This suggestion did not meet with unqualified approval. The "Tag Day" system is successful as a means for raising money throughout the Province, and Dr. Seymour paid high tribute to the women who had been instrumental in assisting him. From the far east, came a cry for assistance in fighting the White Plague; Dr. McDonald, of Cape Breton, told of the ineffectual struggles his district was making. The lack of funds was certainly a

The lack of funds was certainly a



DR. CHARLES A. HODGETTS Medical Advisor of Commission of Conservation.

serious drawback, but those which were raised might have been spent to better advantage—if the writer might be allowed an opinion. The May Court Club has done fine work amongst tuberculosis patients.

COLD storage, town planning, laboratory work, sanitary engineering and architecture, sewerage and garbage disposal, and many more papers bearing upon these subjects were presented. A word about the first before going on. Sir James Grant voiced a part of popular sentiment when he replied to Dr. Bryce's interesting review of the cold storage and refrigeration question. Sir James asked if the and refrigeration question. Sir James asked if the food thus preserved did not lose much of its nutri-



MAJOR LORNE DRUM and MR. T. AIRD MURRAY



Regina



DR. MAURICE SEYMOUR MISS ELLEN BABBITT, DR. GRACE ENGLAND MISS DERRICK and MRS. C. SMILLIE



DR. AMYOT, DR. McCULLOUGH and DR. ADAM WRIGHT

tious value; he said that fish particularly should be eaten fresh, and the same applied to fruit; that cold storage meat and fowl was not to be compared to Then, although the point was not argued, a fact was mentioned which proved that by refrigerating meat properly, all physical changes in that body were absolutely arrested—in other words it should be as good as when freshly killed. Dr. McConnell said that in one refrigerating plant he had seen a hog which had been there for years and was still solidly frozen.

The section under the heading of Social Workers, of which Dr. Grace Ritchie England was Convener, struck at the root of the whole question—in the main it dealt with infantile mortality. Dr. Helen Mac struck at the root of the whole question—in the main it dealt with infantile mortality. Dr. Helen Mac-Murchy showed a collection of pictures illustrative of her paper, which were appalling. The average mother is perfectly ignorant of such conditions existing in what are called the slums. Just here might be mentioned what Dr. Hastings said of cities which denied having slums. He took Milwaukee for example (although he might have hit nearer home!) and quoted a statement to the effect that Milwaukee and quoted a statement to the effect that Milwaukee said it was a city of homes—it had no slums. Dr. Hastings said that meant it had no investigation! One of the "homes" subsequently visited by an inspector was a place of two rooms—one of them quite dark, and the front one facing upon disgracequite dark, and the front one facing upon disgrace ful filth in an alley. The house harboured one man, two women—one of whom was bedridden, ten children, six dogs, five pigeons, and practically two horses, beside other animals of a lower order which escaped the inspectors hurried notice. This was only escaped the inspectors hurried notice. This was only one! Dr. Hastings dealt seriously with the appalling immortality among infants caused by lack of light and ventilation; he drew comparisons between fight and ventilation; he drew comparisons between figures showing the deaths of babies born in one and two-roomed houses as against those born in more spacious quarters. He said that 25,000 people in New York lived in cellars, and that 1,000,000 of them lived without baths, and that THIS WAS NOT PROPORTIONATELY MORE THAN THOSE IN THE SAME CONDITION IN LARGE CANADIAN CITIES!

MISS ETHEL HURLBATT showed that as Sanitary Inspectors women were more successful than men. That the people of the slums felt like the old man who said, "Well, if we must have some one ferrettin' out our back yards and kitchens, let it be a lady, and a nice young lady at that."
She said that women needed training for this work as well as infinite tact and patience; it was in some cases difficult to make a raid upon a home where there was something to conceal, and to get away this makes the land with the desired information leaving behind a feeling of sympathy and willingness to help—and, to five dollars a foot.

carry away at least a shred of self respect! Women have been urged to let this work alone, because men have said it was not fit for them, but Miss Hurlbatt said that where some women had to live others should be able to go! Beside, their in-timate knowledge of domestic affairs makes them more acceptable as visitors to those squalid homes and they can perform their duties with an air of comradeship and understanding which from a man would look like an insult. Of Miss Ellen Babbitt's paper and interesting work more will be given later; it is my recent that all the covers could not even it is my regret that all the papers could not even receive a mention here, and gain the ear of the thousands of women who would be interested if they knew what was needed of them. The W. C. T. U. sent Mrs. John Bruce as a representative and her report upon the work of the Convention will be sent to the various superintendents all over Ontario and by them distributed amongst the thousands of women who are members of that organization.

DR. STARKEY vacated the president's chair in favour of Dr. Hodgetts. In his short address Dr. Starkey thanked his colleagues for their assistance and support and assured the new president of their loyalty to him also. Dr. Hodgetts took the chair amidst great applause and a business meeting followed. Major Drum is the General Secretary and Dr. George Porter the Treasurer. It was decided that the next Convention would be held in Toronto. In concluding his brief and cursory sketch of a stupendous work I would just like to say that there are practical lines laid down for the eradication of our worst evils, and the officers merely ask that helpers do not work futilely or at cross purposes. It is the sanguine belief that in a few years, Canada can stand unique in the eyes of the world as being a country where health, happiness and morality

The Canadian Record in Real Estate

SIXTY-FOOT lot at the north-east corner of A SIXTY-FOOT lot at the north-east corner of Yonge and King Streets, Toronto, has recently changed hands, making what is said to be a new record in Canadian real estate. The lot has sixty-foot frontage on King Street and ninety-foot frontage on Yonge Street. On it there is an office building five stories in height. Two years ago this lot and building were purchased by the Manufacturers' Life Insurance Company for \$550,000. Recently it was resold to the Dominion Bond Company for \$800,000. Leaving out the value of the building this makes the land worth over \$150.00 for \$800,000. Leaving out the value of the building this makes the land worth over \$150.00 per square foot. Less than eighty years ago it was sold for

CHRISTMAS IN BARRACKS

Tommy Atkins Celebrates the Day With Enthusiasm

By HORACE WYNDHAM

OWHERE is the celebration of Christmas Day carried out with more enthusiasm than in the British Army. Peace and good will and seasonable fare rule from "Reveille" to "Lights out." It makes very little difference whether the soldier be stationed at home or abroad—with orthodox surroundings of front and whether the soldier be stationed at home or abroad—with orthodox surroundings of frost and snow at Aldershot, or torrid heat at Capetown (where December is midsummer) Mr. Adkins will not be deprived of his Christmas. Whatever the quarter of the globe—India, Canada, China, or South Africa, just as much as England—in which he is serving at the time, the 25th of December is marked with its own special ceremonies. Many of these are founded on long established tradition, and are observed as on long established tradition, and are observed as carefully as if they formed part and parcel of the "Drill Book." Indeed, there is a regular routine which nothing but the exigencies of active service is allowed to alter.

Preparations for the great day begin early. By the end of the first week in December the different companies and troops appoint committees of experts to carry out the details on behalf of their comrades. The first matter to settle is that of finance, and the mess-book is accordingly subjected to anxious scrutiny. In order to accumulate funds, "extras" are voluntarily dispensed with for some time be-forehand. As each man is stopped 3d, a day for extra-messing to supplement the authorized ration of bread and meat, a fair amount can thus be saved. This stoppage, however, is not the only source of income, as every company is also entitled to a substantial share of the canteen profits. The officers,

too, subscribe generously. Altogether, there is usually plenty of money forthcoming. How to lay it out to the best advantage is the next problem which the catering committee have to solve. is anxious work, and calls for much discussion, in which all hands from the youngest drummer-boy to the oldest veteran take part. Specimen menus are drawn up, the sergeant-cook and his staff giving expert advice on the subject. At length one is definitely decided upon, and the necessary orders are issued to the canteen, through which institution all

supplies are purchased.

Where his Christmas dinner is concerned, the average soldier has large ideas and demands a meal that at a pinch would almost sustain an Army Corps. The two principal features of the banquet are, of course, turkey and plum-pudding. This latter delicacy, usually known as "duff," is mixed with porter or stout. It weighs several pounds when boiled, and strongly resembles a cannon-ball in appearance. The turkey and "duff," however, are only the groundwork, as it were. Joints of beef, mutton, and pork, and a number of hams, together with vegetables and pickles, and plenty of cheese and fruit with which to fill up the crevices, are considered necessary adjuncts. Then, after the solids have been arranged for, the liquids demand serious attention. matter the veterans are full of helpful hints. and foremost, there has to be beer-barrels of itand an ample supply of mineral waters, together with a small quantity of wine for honouring loyal toasts. The beer, however, is the most important, and a committee that neglected to lay in a sufficient stock would be considered deserving of a barrack-room court-martial. It would probably get

one, too!

So far as possible the routine of Christmas Day approximates that of Sunday and work is reduced to a minimum. Although there are no drills, guards and pickets have, of course, to be carried out as usual. If, however, any Highland battalions happen to be in the garrison, they generally undertake these duties, as Scotch regiments prefer to celebrate the New Year. About 10 o'clock the bugle sounds the fall-in for Church Parade, and the troops assemble on the square. Then, headed by the colonel, and with the band playing a revising quick step they with the band playing a rousing quick-step, march off to the garrison chapel, which is decorated for the occasion with an abundance of holly and Knowing very well that the thoughts of the majority of his hearers are more intent upon dinner than anything else, the chaplain does not prolong the service. It is probably concluded by 12 o'clock, and the men are promptly dismissed to their own quarters. A busy half hour then ensues at the canteen (where everybody pledges everybody else) while finishing touches are also put to the barrack-rooms. The bed cots are pushed up against the walls, and the tables set for dinner. This is heralded in military fashion by a bugle-call. As the welcome notes peal across the parade ground, the welcome notes peal across the parade ground, the orderlies appointed for the purpose assemble at the cook-house, where they receive their respective dishes from the sergeant-cook. These are then carried off to the barrely process. ried off to the barrack-rooms and carved in a more or less dexterous fashion by the orderly-men and a band of willing helpers. At one o'clock the hardworking bugler splits the air again with a succession of shrill blasts. This is the signal for the banquet to commence. No second bidding is required, and the next moment all hands are attacking the menu as though they anticipated a prolanged signs.

as though they anticipated a prolonged siege.

While the knives and forks are thus busy, the colonel, with the adjutant and other officers, starts as though he never gave anybody a day's pack-drill as though he never gave anybody a day's pack-druin his life, he visits each room in turns, his approach being heralded by a sergeant who bellows "Tenshen!" in a voice that makes recruits fancy the Germans have landed. To the stereotyped question, "Any complaints?" the unanimous response, "None, sir," is returned, for with such a bountiful meal staring them in the face not swent the meal shrouic staring them in the face not even the most chronic "grouser" cound find a grievance. "I wish you all a Merry Christmas," returns the colonel. Then, just as he is about to withdraw, the oldest soldier present salutes and request the as he is about to withdraw, the oldest soldier resent salutes and requests him to drink the company's health in a glass of wine. The toast is honoured with vociferous applause, and amid fervid assurances that "He's a jolly good fellow!" the colonel hurries off to the next room, where a similar ceremony is repeated

mony is repeated.

With the withdrawal of the officers, all restraint vanishes. Most of the men remove their tunics in order to do better justice to the good things provided. In addition to being a first-class trencherman at all times, it must be remembered that Mr. Atkins has trained for this particular meal during the previous twelve months. Accordingly, he makes short work of the various dishes, and before his vigorous onslaught their contents. vigorous onslaught their contents vanish like deftly performed conjuring-trick. A cheerful popping of corks furnishes an obligato to the clatter of plates and requests for "another wedge of plumduff." Spirits are forbidden, but there is no lack of other liquids. Then, when the desert has disappeared, pipes are brought out and everybody begins to smoke. Beer and turkey are found to induce to smoke. Beer and turkey are found to induce melody and a concert is promptly started. The regimental Harry Lauder displays his talent, and an and the state of ambitious lance-corporal volunteers a pathetic ballad. The songs in most lad. The songs in most request, however, are those with a good chorus. One highly popular ditty on such occasions declares that such occasions declares that-

"If ever we meet the German fleet, And it is as strong as ours is;
I give you my word, Lord Charles Beresford
Will give it a slap on the trousers!"

As may be imagined, tremendous applause always greets this bellicose assurance.

While the private soldiers are thus making merry in their barrack-rooms, the officers and sergeants have a convivial gathering of their own in their well-appointed messes. Nor are the married women forgotten, as the officers' wives look after their comfort; and a Christmas tree loaded with suitable gifts is arranged for the regimental children. Altogether is it a red letter of gether is it a red-letter day for everybody concerned; and when at 10.15 p.m. the bugler marks its official expiry by sounding "Lights Out" all hands feel that it has not lasted half long enough.

"Roll on next Christmas!" remarks a recruit,

remarks a recruit,

voicing the sentiment of his comrades.



Macdonald College Student-Teachers at Ste. Anne de Bellevue Going to Montreal to Teach.

THE PICTURE PAGE

M ACDONALD COLLEGE trains teachers as well as agriculturists. Every student-teacher must spend four full days of each term in Montreal acting as assistant to a teacher there. This picture shows one of the sections at Ste. Anne de Bellevue waiting about to take the train to Montreal. There are at present one hundred and forty-five of these teachers-in-training, and every one is pledged to teach three years in the Province of Quebec. Since Dr. S. B. Sinclair took charge of the College this feature of the work has been much developed. Dr. Sinclair's experience at Ottawa Normal and Hamilton School of Pedagogy gave him a broad basis to build upon.

When King George returns from the Durbar we may have a visit from Prince Arthur of Connaught, eldest son of His Royal Highness, the Governor-General. Just now Prince Arthur is the senior royalty at home and a busy young man. However, this picture shows him enjoying himself at a seasonable society event. This was a pheasant shoot at Warter Priory, York. The Princes two companions are Mackintosh of Mackintosh and Lord Dalmeny.

Christmas is a season of good feeding as well as good feeling. The big city markets have been luxurious with their display of fowl, lamb, beef, and vegetables. This picture was taken at St. Lawrence Market, Toronto, three days before Christmas, when the general display was at its best. The taste shown by butchers, and green-grocers was excellent. In other cities throughout Canada there will be similar "shows." Few people went hungry on Christmas Day. The majority probably ate more than was good for them.



Prince Arthur of Connaught at a Pheasant shoot.



Canada is a land of plenty. This typical Christmas display was one of numbers in St. Lawrence Market, Toronto.

REFLECTIONS

The Question of Dismissals.

CONSIDERABLE number of the newspapers A consider ABLE, number of the newspapers are getting rather excited over the question of dismissals from the Civil Service by the new Borden Government. There have been dismissals, but there have not been as many as the newspaper reports would seem to indicate. After a Government has been for fifteen years in power there are likely to be a considerable number of employees occupying more or less temporary positions who may be dispensed with safely. Some of these superfluous workers have been dismissed. Again there is a certain number of temporary appointments in connection with Parliament which are made for the session only. In such cases the new Government has favoured its own party adherents as against the party adherents of the late government. In addition to this poorly a hypothesis of the late government.

the party adherents of the late government. In addition to this, nearly a hundred persons occupying subordinate positions in the Department of Public Works have been summarily dismissed.

The dismissals in the Public Works Department form the only basis for a genuine criticism of the new Government. Mr. Monk has undoubtedly made a mistake. It is understood that he has done this under pressure from the two Ottawa members of the House of Commons. These gentlemen were foolish enough to open a patronage office where 2,800 so-called party workers registered their applications. Having made this grievous error, the Ottawa members have been bombarding the cabinet ministers for "vacant positions." Mr. Monk is the only one who has yielded to these importunities. Knowing Mr. Monk as a kind-hearted and somewhat studious professor of law, one feels more inclined to give him the smallest share of the blame. The largest share must be borne by the greedy Conservative politicians of the City of Ottawa.

The largest share must be borne by the greedy Conservative politicians of the City of Ottawa.

In an excellent three-column article on this subject, the Toronto Evening Telegram points out that Sir James Whitney and his associates in the Government of Ontario faced the same situation in 1905, after the defeat of the Ross Government. At that time some of Sir James' supporters threatened to resign unless he dismissed a large portion of the Liberal office-holders. Sir James' only answer was "Go ahead and put in your resignations." The Telegram adds, "these resignations were never put in and the office holders were never put out." Mr. Monk would have been well advised had he followed the example of Sir James Whitney.

Illuminating Incidents.

HAT Mr. Borden is not in sympathy with dismissals from the Civil Service except for ademissals from the Civil Service except for adequate reason, has been shown on at least one occasion. One of the elevator operators in the Parliament Buildings was among those dismissed a few days ago. It appears that he had been so kindly disposed towards the aged statesman who has recently vacated the office of Premier, that he was bold enough to say good-bye to Sir Wilfrid when the Premier departed for Rideau Hall to hand in his resignation. When Mr. Borden heard that this was the only offence charged against the elevator operator he ordered that the man should be restored to his position. And it was done.

Another incident is told in the dispatches from Ottawa. One of the dismissed men went to the Conservative organization and obtained a certificate to the effect that he had been an election worker for the Conservative party during the September

to the effect that he had been an election worker for the Conservative party during the September contest. He duly presented this certificate to the executioner and his life was spared. In short he was being dismissed on the ground of "offensive partisanship." He proved that he was an offensive partisan but that his work had been done on behalf of the Conservatives. Therefore, he was allowed

to remain.

These two incidents, though entirely different in character, indicate the foolishness which is behind some of these dismissals. It also shows that the new cabinet are more to be sympathized with than criticabinet are more to be sympathized with than criticized. In their fight against the patronage monger and the place hunter they need the active support of every citizen who believes in a permanent and efficient Civil Service. No doubt there are employees of the Government from Halifax to Victoria whose services might easily be dispensed with for the country's good, but not one of these should be dismissed without a reasonable investigation and a fair trial. Even the criminal receives that in British courts of justice.

The Moral of It All.

VERY person who is disgusted with these flurries in the Civil Service whenever a new government comes into power at Ottawa, or at one of the provincial capitals, must feel more kindly towards Civil Service Reform. When the whole of the Canadian civil service, inside and outside, is placed under a Civil Service Commission, as in Great Britain, then these pitiful exhibitions of political greed will be almost wholly eliminated. Mr. Borden has promised this, but it will take at least five years, perhaps ten years, to accomplish it. In the meantime it will be the duty of good citizens to preach and talk Civil Service Reform. The patronage mongers are always at work and only constant watchfulness will prevent them starting a reactionary movement.

Another Bank Amalgamation.

M ERGERS are the order of the day in the business world and real the day in the business world and amalgamations in the banking world. The latest bank amalgamation is that of the Eastern Townships Bank with the Canadian Bank of Commerce. The new bank will have a total of fifteen millions paid up capital, a reserve fund of twelve and a half millions, and total assets of over two hundred million. This will total assets of over two hundred million. This will make the Bank of Commerce as large as any other bank in Canada and one of the strongest financial

institutions in the world.

Sir Edmund Walker, who has been the leading spirit in the Bank of Commerce for a great many years, is to be congratulated upon the success which he has achieved. He has probably accomplished he has achieved. He has probably accomplished more than any other single Canadian banker of the period. Under his management and direction, the Commerce has made steady and rapid progress. It has never had a set-back. There may have been some luck, but the majority of those who are in close touch with financial matters give credit to Sir Edmund's care, shrewdness and exceptional business

Sir Edmund is more than a banker. He is a leading citizen. He has touched Canadian life at many points and has done something for Canadian literature, Canadian art, Canadian scientific research and Canadian social progress generally. There is, perhaps, no other man in Canada who has so broad a record. This may seem like excessive praise, but no unprejudiced student of Sir Edmund's career could reach any other conclusion. Natural resources and favourable climate will not alone make a country; it must have men who measure up to the highest standards. Sir Edmund is one of those who are helping Canada to reach the national level of its contemporaries.

Good and Bad City Government.

WHEN discussing city government in Canada, one may discover its strength and weakness one may discover its strength and weakness only by comparisons. A recent incident in Philadelphia affords such a basis of comparison. The garbage of that city is removed by a private company under contract with the city. In 1905, the contract amounted to \$560,000. In the following year it was given to another firm for \$339,575. This was a considerable reduction. It should have been held at that figure, but instead in 1907 it was increased to \$418,500. In 1908, it went up to \$488,988; in 1910 to \$498,000, and in 1911 to \$510,000. The same firm did the work throughout this period. This showed collusion somewhere. In November last showed collusion somewhere. In November last bids were again received, and the company which had done the work for five years was underbid. It tendered at \$510,000 and a competitor bid \$420,000. The official in charge refused to accept any of the bids, declaring that he had information which led him to believe that an even better bid could be obtained. Fresh tenders were called for, and the old company bid \$278,588 and got the work for the seventh time.

From these facts, one may gather that Philadelphia has been paying about \$200,000 a year more for removing its garbage than it ought to pay,

mainly because the contractors had enough friends or influence at the City Hall to get the higher price. In Canada, such a state of affairs could not exist in regard to a simple matter like garbage removal Every Canadian city does this work itself and does it economically. In other words, Canadian cities are ahead of United States cities in municipal operation of civils convices. tion of civic services.

The contract system for civic services is most dangerous. It is not so much the higher cost as it is the baneful influence of the contractor. Every civic contractor is likely to get mixed up in civic politics whether he likes it or not. Aldermen come to him and seek his aid in their election. His employees come to him and ask for direction as to how they shall vote. Inevitably he is drawn into the ployees come to him and ask for direction as to how they shall vote. Inevitably he is drawn into the vortex of vote-getting. For this reason, if for no other, the civic contractor should be eliminated wherever possible. He cannot be forced out entirely, but he should not be allowed to perform civic services which require him to have a body of employees who may become a political influence. ployees who may become a political influence. should he have a contract of large dimensions, the yearly renewal of which is likely to create a temptation which human nature cannot resist.

Bank Profits Here and Elsewhere.

UST what rate of profit the Canadian chartered banks are making, it is hard to say. Most of them will run from twenty to twenty-five per There is first the dividend of at least ten per cent. There is first the dividend of at least ten per cent; then the sum to be carried to rest which amounts to at least five per cent.; and lastly there are the concealed profits known as "inside rest." This gives a total rate of profit which is much higher than that in industry, commerce or other forms of finance. The profit comes mainly from two sources: a low rate of interest (3 per cent.) on deposits, fixed by the Bankers' Association, and low salaries to junior officials.

However, though Canadian banks are making too high a rate of profit, there are Banks in the United States which make a much higher rate. The First National Bank of New York will this year pay the holders of its ten millions of stock dividends amount.

holders of its ten millions of stock dividends amounting to fifty per cent. Last year it paid forty per cent. For many years previous to 1902, this institution paid 100 per cent. in annual dividends. In that year its capital was increased to ten million and its dividend rate placed at 20 per cent. In 1905, it was increased to 25 per cent., and in 1906 to 32 per cent. Its hundred dollar shares were quoted at \$840 in 1910 and are now around \$980.

Compared with this, our banks are quite modest. Nevertheless the public would be glad to see the larger and stronger Canadian banks pay higher salaries to their officials. The rates paid tellers, sub-managers and managers are lower than this class of men are paid by other large commercial institutions and are lower than their merit and ability warrants. holders of its ten millions of stock dividends amount

Protecting the Politician.

A USTRALIA is talking of protecting her politicians by permitting the newspapers publish only signed articles about them. It is to laugh. The truth is that the newspapers do not publish more than half of what they know of the average politician or public men. Of course it may be different in Australia; the politician of that country may be less human than those in Canada. I am not informed on that point. My own impression is that Canadian public men are as high-minded, as am not informed on that point. My own impression is that Canadian public men are as high-minded, as patriotic and as unselfish as any set of public men in the world. Yet they are terribly human. If all the little stories of their private hours, their cronies and chums, their backing and filling on private bills, their twisting and turning to retain the support of corporations and institutions which have influence in their constituencies—if all these little stories were in their constituencies—if all these little stories were told about the politicians, or the bankers or the financiers, or of any of us, the newspapers would be even

more entertaining than they are to-day.

The wonder in my mind is that the newspaper writers show such excellent restraint and modera. They confine themselves, in the main, to a discussion of the politician's relation to public questions. They try to find out what is best in every man and to boost him whenever possible. For political expresses the tical purposes they may attack him on occasion, but they seldom hit below the belt. They are seldom as the politicians they are seldom as the politicians they are seldom as

the politicians themselves.

If the politicians were as kind and as generous to their opponents as the average newspaper editor is, our public discussions would reach a higher average. Of course there are exceptions, but speaking generally the newspaper writer is more gentlemanly and courteous than the politician.



LANDING OF THE LATEST AVIATOR

Drawn by T. M. Grover

During the year 1911 the biplane was brought near to perfection. Perhaps this year (our artist thinks) the biplane and monoplane may be outdone by a more bird-like machine. This bird, however, will have no relation to the dove of peace, which at the moment seems to be in serious disfavour in certain parts of this curious old world.

THROUGH A MONOCLE

DON'T "SWEAR OFF"!

OU can remember possibly when people took somewhat seriously the custom of "swearing off" at the New Year! Happily the wits have pretty thoroughly little that parform of stupidity. This generation of ticular form of stupidity. This generation of men and women do not need to "swear off" half so much as they need to "swear on." It is not that we do too many things, but that we do too few. Our sins are those of omission—not commission. An idea has been allowed to grow up that, if we would only stop doing enough things, we would be a little lower than the angels. But that is a code of conduct for the angels. lower than the angels. But that is a code of conduct for the nursery—not for life. In life, men are measured by what they do—not by what they refrain from doing. Even man's vices are judged by the effect they have in preventing their victims from doing things. The very choicest specimens of the silly catalogue of "Dont's" owe their bad character wholly to the fact that they interfere with the sensible catalogue of "Do's."

THEN to get a person to "swear off" something that you do not want him to do, is to convict yourself of criminal ignorance of human nature. Human nature—like all other nature—"abhors a vacuum." When you simply strike something out of the life of any individual, that vacuum in his life sticks out in his troubled consciousness like a sore finger. He is always thinking of it—ever reminded of it—and the temptation to "break his pledge" is his constant and doleful companion. You have taken the very best way to endear this particular vice to its late owner, and to finally rivet upon him the chains of its servitude. The proper way to displace a vice or a bad habit, is to crowd it out. Give the man or woman so much else to do which appeals to them as distinctly better worth the doing, and they will slough off their undesirable habits as a snake slips out of last year's skin. The great thing in getting rid of a vice or bad habit, is great thing in getting rid of a vice or bad habit, is to enlist the genuine sympathy of the victim in the struggle. If the victim is only an indifferent spec-tator in the fight, or if his inclinations are secretly

with the enemy, the better course will infallibly lose. A new ambition has cured more drunkards than the "gold cure."

If we will fill our lives full of captivating interests, our bad habits will take care of themselves. The trouble with us, as a people, is that our lives are empty and purposeless. For, of course, money getting never is a purpose. In the nature of things, it cannot be. A dollar bill is the most useless article in the market. You can't eat it; you can't wear it; you can't warm yourself in its flame. When you have sold your labour for money, you have only half completed the bargain. You have sold your "goods"; but you have not yet got the price. The price only arrives when you have sold your money for something you can consume. So to put down mere money-making as a purpose, is to call the half-way house the end of the journey. And that is exactly where an astonishing percentage of our people stick. They think only of getting the money; but have woefully impoverished minds on the subject of what to buy with it. When they buy food too rich to be digested, a house too luxurious to be enjoyed or sanitary, and all the usual ways of bragging how rich they are they are at the end of enjoyed or sanitary, and all the usual ways of bragging how rich they are, they are at the end of their list. They can only turn to and make more their list. They can only turn to and make moments. When this palls, it is no wonder that some of them buy—vices.

WHAT we need is a universal crusade of "swearing on." Let us get a lot more things to do. Let us get so busy using the money we have that we will find our time limited for making more. You remember what Kipling told the McGilboys in Montreal—"Don't use both hands for making money. Keep one hand free for better things. If you use both hands for money-making, you may have to stoop." Now what will we "swear on?" Well, I will venture to suggest, first, a course of reading. Read something definite and of established repute. Books are very cheap these days, and you can have the best of the world's authors and you can have the best of the world's authors on your shelves for very little money. But don't leave them there. Set aside this winter to get familiar with some classic author. If you haven't tried it, you will be amazed how interesting it is to read one man until you know his style and learn to love him. You will have added another friend to your circle whom you can call to your side at any moment; and you will always find him at his best and brightest. Personally, I have delightful evenings—one in a French provincial town under the guidance of Balzac, another in some English country-house with Jane Austen, a third on some wild adventure of romance with Stevenson, a fourth concerned in the problems of English life with Hardy, Meredith or Wells, and so it goes. and you can have the best of the world's authors

* * * *

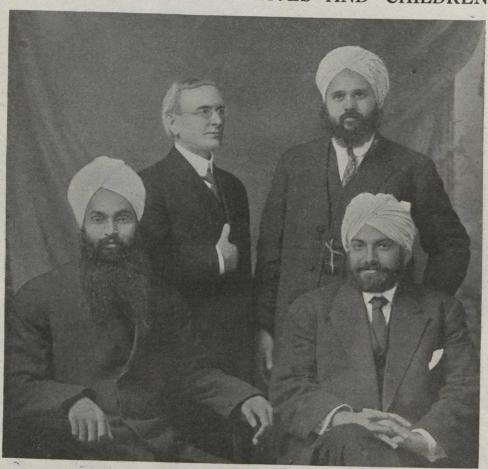
A NOTHER thing you might "swear on" would be good drama. Regard the theatre as the home of serious art and not merely a scene of relaxation, and you will add another to your purposes in life—another bulwark against the fruits of emptiness and "ennui." Then why not try music? Probably you have. That is a commoner occupation for both men and women in this country than most of the others. And if you lack the seventh or eighth sense which loves good music, you can cultivate it by the simple and pleasant means of putting yourself in the way of hearing it; and it is a sense that will repay you probably better than one or two of the original five—say, the sense of smell which has become more a sentinel than a satisfaction. Again, you might cultivate an interest in the outside world. Things are going on all over the globe which would entertain you better than "bridge" or chess if you took pains, to understand the "moves" of the game.

* * *

THERE is an abundance of things to do in this most interesting of worlds. This is a great life we are living—vivid, rapid, exciting, pleasureful, pregnant for all time. Only the blind and the deaf can be "ennuied" or driven to the vaccuousness of vice for amusement. We are stirring the crucible of history; and generations to come will crucible of history; and generations to come will envy us our great good fortune in being on earth when so much was in the making. The virile times of the Napoleonic era presented no more fascinating of the Napoleonic era presented no more fascinating spectacle than that on which we look. The world is in as fluid a state to-day as when Austerlitz was fought. The future of the nations is as uncertain. Just as we would think it stupid of a man who should have fuddled his intelligence or found time heavy on his hands when news might come in any moment from Waterloo; so it is stupid to drowse over a mechanical toy when at any time we may hear the tramp of Armageddon.

THE MONOCLE MAN.

PLEADING FOR THEIR WIVES AND CHILDREN



REV. L. W. HALL. M. RAJAH SINGH.

PROF. TEJA SINGH, LL.D. DR. SUNDER SINGH.

HEN the Canadian missionary goes to India, he is allowed to take with him his wife and children. The Canadian being a British subject has that right and privilege. When the Hindu comes to Canada he is not that right and privilege. When the Hindu comes to Canada he is not allowed to bring his wife and children. He is a British subject, and he may be a Christian, but these matters count for naught with the Canadian Govern-

The finest and best of the Hindus are the Sikhs. lems nor Buddhists. They are Sikhs, and the Sikh religion is Christian in the broadest sense of the word. They are brave and loyal subjects of the King-Emperor. Yet none of the 4,000 Sikhs in British Columbia and Alberta is allowed to bring over his family.

If they went to Great Britain they could take their families with them. If they went to the United States they could take their wives and children with them. Canada, Christian Canada, refuses to give them this privilege.

The four men in the photograph have recently been in Ottawa to ask for this privilege. The Rev. Mr. Hall is the Presbyterian missionary in Victoria, and he pleads for them. The other three bear the title of "Singh," not to design to bleed relationship, but religious best or beauty are sikbs of designate blood relationship, but religious brotherhood. They are Sikhs, of whom they are two million in the Punjaub, and who are the only class of Hindus who emigrate.

What do the men and women of Canada think of this situation? this plea be made in vain?



Sir Charles Tupper, from a photograph taken about the period of the Quebec Conference 1864



Siri Charles Tupper when he was High Commissioner 1886-1896

Sir Charles when he retired from Parliament 1900



Reminiscences of Sir Charles Tupper

By WILLIAM BANKS, Jr.

HEN the Prime Minister of a country calls a "cub" reporter by his Christian name, "the cub" is likely to go up several notes in the estimation of—himself. If the Prime Minister goes farther and uses the pet name "the cub" is known by in his home circles, or among his most intimate associates, the idea of his own importance is so apt to swell "the cub's" head that nothing short of a scathing denunciation of his copy, his abilities, and his capacity for work, by a caustic tongued city editor, will reduce the said of his copy, his abilities, and his capacity for work, by a caustic tongued city editor, will reduce the said head to its normal size. All these experiences fell to my lot during the earlier days of my acquaint-anceship with Sir Charles Tupper.

I met him first in a Western Ontario town in June, 1896, in the height of the Manitoba school campaign, or, as it was generally known, "the remedial bill fight." Mr. W. H. Dickson, now, like so many former newspapermen, a government offi-

medial bill fight." Mr. W. H. Dickson, now, like so many former newspapermen, a government official, then a member of the Mail and Empire staff, of which staff I was as Foxy Quiller says, "a humble but inferior associate," introduced us.

"Hum!" said Sir Charles, eyeing me thoughtfully, "William Banks Junior. Glad to meet you; I'm always glad to meet newspapermen, always—sometimes."

He laughed as he qualified his expression, and

He laughed as he qualified his expression, and left me a little bewildered. I was too green then to know that politicians would sometimes like to see

to know that politicians would sometimes like to see newspapermen going to—somewhere else.

A few days later Sir Charles caused the headswelling, to which reference has been made, by familiarly greeting me with, "Hello, Billy Banks." Then came the reduction process, scientifically and unmercifully applied by the city editor. The cause and the other circumstances relative to the incident, are too painful, even yet, for record here.

On the night of Friday, June 19, 1896, occurred the famous Massey Hall meeting in Toronto, when Sir Charles Tupper was called upon to face an auditure of the part bit-

the famous Massey Hall meeting in Toronto, when Sir Charles Tupper was called upon to face an audience large in numbers, and for the most part bitterly hostile in sentiment. I was there, one of a large contingent of men from the Mail and Empire, headed by Mr. Arthur Wallis, chief editorial writer for that paper, now Clerk of the Surrogate Court of the County of York. Newspaper reports of that meeting, written against time, give but a feeble impression of it. Only those who are directly concerned in the issue of the enlarged Saturday morning daily paper in a city could really appreciate the difficulties in the way of adequately describing that meeting.

ciate the difficulties in the way of adequate scribing that meeting.

Sir Charles arrived at the hall in a carriage accompanied by the Hon. John Beverley Robinson, the Hon. G. W. Allan, and Mr. W. R. Brock, then president of the Toronto Conservative Association. Much hostility was manifested by the crowds of people outside, who could not get into the hall, and it was only by the aid of the police that Sir Charles and his party gained admittance through the private office of the then Massey Hall manager. Within a few moments of their arrival the Hon. John Beverley Robinson, who had not attempted to

John Beverley Robinson, who had not attempted to go on to the platform, saying that he did not feel well, dropped dead. Very few people in the hall knew until after the meeting of this tragic prelude, but the news spread rapidly outside the hall. When Sir Charles attempted to speak, the interruptions that had been frequent before, were renewed with a hundredfold vigour. Cheers for Mr. Laurier, as he was then, jeers, shouts and songs, made it impossible for any but those in the seats immediately in front of the platform to hear any-

thing that Sir Charles said. His use of the personal pronoun "I" seemed to arouse particular resentment, though how he could have made a speech without giving utterance to it, no one knows. For over two hours the storm continued, the top gallery of the hall being cleared by the police during one period

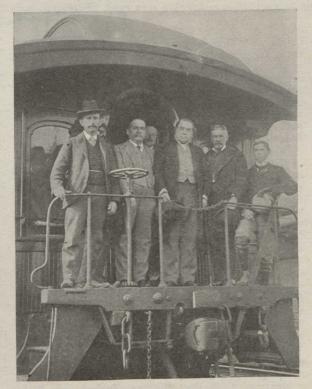
Sir Charles refused to be silenced. Dogged, tenacious, his broad, slightly stooped shoulders, his massive head, and his sturdy body, all seemed poised as if for personal battle. To the bitter end he continued his say, until even some of those who jeered him most were constrained to join with his admirers in cheering him. The late Mr. E. F. Clarke, perhaps the most popular member of parliament Toronto has yet known, closed that wonderful meeting with a speech in which, while pledging adherence to all the other planks of the government's policy, he declared his continued and strongest opposition declared his continued and strongest opposition to the remedial bill, the measure which more than anything else was responsible for the defeat of the Tupper government on June 24, five days after the

After midnight I saw Sir Charles for a few moments. He was still chafing under the sting of "the reception," many party stalwarts were about him, but he found time for a few words with a "cub" reporter. "Is this 'Tory Toronto,' Billy Banks?" he said; "is it really 'Tory Toronto?" Am I a 'Tory' Premier?"

Premier?"

I didn't know what to say, and Sir Charles went on. "Poor Robinson, poor Robinson—I feel that more than anything. It was terrible."

As I walked back to the office I tried to give mental expression to a thought, or series of thoughts, that somewhere, some time, away back in boyhood days in another land I had met and known Sir



Sir Charles Tupper on his last election tour, 1900. This photograph was taken at Peterboro, Ontario.

Charles. It came at last, unexpectedly, as such things always do. "Of course, of course," I said to myself, "not him, but his type, the fighting type of the English-speaking race, at Portsmouth and Devonport; the captains and the men of the battleships." Ever since then I have never thought of Sir Charles without thinking of Lord Charles Beresford, and the men of his type to whom the Empire must look when her future depends on the outcome

must look when her future depends on the outcome of great battles for command of the sea.

Not until the West Huron bye-election campaign in February, 1899, did I meet Sir Charles again. He shook his head when I told him I had gone over to the Globe. "You'll grow up a Grit, Billy Banks," he said with mock seriousness, "and perhaps you'll die a Grit. What a fate." But he asked kindly have true work and prospects, and heartily wished about my work and prospects, and heartily wished me success. That was a hard campaign, the weather was bitterly cold, there was lots of snow, but Sir Charles, despite his 79 years, was, in activity, the youngest of the "heavy guns" from both sides who took part in it. He was up shortly after seven o'clock in the morning; he shaved himself, and by nine o'clock had breakfasted and was receiving visitors in his hotel, or walking around becoming acquainted personally with the "electorate."

Sir Charles met personal defeat in the general elections of 1900 and resigned the leadership of the Opposition. Some years later I saw him in Toronto, for the last time, and interviewed him on the subabout my work and prospects, and heartily wished

for the last time, and interviewed him in Toronto, for the last time, and interviewed him on the subject of imperial preference. He was leaving his hotel as I met him, to attend a directors' meeting of one of the companies in which he was interested. Sir Charles had previously spent some months in

Well, Billy Banks," he said, "after me again?"

"Yes, sir."

"Who for this time?"

"The Globe, Sir Charles."

"You'll die a Grit yet; a Grit, Billy Think of it." And then in earnest, "what do you want this time?"

When I had explained my mission, he said:
"Every minute of my time has been planned for.
I leave for the West to-night. Could you make notes while walking?"

I thought I could. And as we walked along Bay, King and Victoria Streets to his destination, he dictated his interview. "This for you," he said in parting. "You are a young man. In all human probability you'll live to see imperial preference, imperial defence and an imperial parliament. You won't have to live long to see the first two. But I'm afraid you'll die a Grit, Billy Banks. Goodbye, my boy."

The Winnipeg Bonspiel.

THE Winnipeg Bonspiel, which is the greatest annual curling meet in the world, will commence on February 8, 1912. There are a great many competitions, including the following: The Dingwall Trophy, open; McLaren Cup, open; Tetley Tea wall Trophy, open; McLaren Cup, open; Tetley Tea Tankard, open; Purity Flour Challenge Cup, open; Walker Theatre Trophy, open to all American rinks opposed by an equal number of Canadian rinks; Tuckett Trophy, open to Manitoba clubs; Royal Caledonian Tankard, open to Manitoba clubs; Blue Ribbon Competition, open to selected clubs; The Cameron Cup, consolation; the Whyte Cup, open to competitors over fifty years of age; Black-Girvin Competition, for veterans sixty years and over; Competition, for veterans sixty years and over; Grand Point Competition; Governor-General's Cup,

for the rink winning the greatest number of games actually played in the four open competitions.

Any person interested in the competitions or desiring further information, may address Mr. J. T. Robertson, Secretary of the Manitoba Curling Association

sociation.

LOST---AN APPETITE

STORY FOR JUNIORS

Being Another Adventure of Bung and the Billiken By EDWIN A. BURNS

HE stillness of the summer afternoon was suddenly disturbed by the sound of something scurrying rapidly across the garden. Bung quickly raised himself from the grass Bung quickly raised himself from the grass where he had been lying in the sun brooding gloomily most of the afternoon. He was just in time to see Toots, the family cat, with head down and terror in her eyes, go dashing through the shrubbery while close behind her, in hot pursuit, followed the Billiken.

"Ho, stop there! Come back, you young Billiken!" shouted Bung lustily as he recognized his mantle-shelf friend. "You ought to be ashamed of yourself for chasing poor old Toots."

yourself for chasing poor old Toots."

The Billiken gave up the chase immediately and came waddling back to Bung holding his sides in silent merriment.

"When I looked out and saw the sun, I felt I had to have a run.
And chasing Toots is such good fun,"

he jerked out breathlessly.
As he looked up at Bung his face became graver.

"But why are you so quiet and sad, Instead of playing and looking glad? I hope I haven't made you mad,"

he resumed more seriously.
"I reckon you would look sad, too,
Billiken, if you had heard the news
I heard," returned Bung drearily.
The Billiken cooled his head in The Billiken cocked his head in-

quiringly.

Bung continued: "The Doctor comes to see me every week since I had the mumps and each time leaves a worse tasting medicine. Before he went to-day I heard him say to mother, "The boy has lost his appetite, and he won't be well until he finds it." Now, where am I to find an appetite?"

The Billiken, meditating, hummed a little tune and looked as wise as a Billiken can. Finally he said:

"There is no use lying down in de-

spair,
We'll find your appetite somewhere.
Nothing ever has been found
By lying idly on the ground."

So saying he pulled Bung to his feet and hopped away with him to the end of the garden. Here, behind a rose bush, they discovered a large round hole sloping gently down into the earth.

"Do you suppose it is lost down there?" inquired Bung.
"Who knows. Here goes," muttered the other as

"Who knows. Here goes," muttered the other as he entered the hole.

For some time Bung and the Billiken walked down this passage, getting steadily deeper into the earth. The Billiken chattered and told such funny stories all the time that the journey did not seem long. Finally they arrived at the end of the passage and found before them a wide underground river. It came from some where inside the earth and a little distance away ran out of the tunnel into the open world. While they stood looking at this old place they heard light footsteps behind them. They turned and beheld the funniesr little fat man wearing a tall pointed hat and a very long beard.

wearing a tall pointed hat and a very long beard.
"Howdy do, moles," he said respectfully. "Wish
to rent a boat?"
"How much?" faltered Bung, feeling in his empty

pockets.
"Two smiles and a laugh an hour," replied the queer creature in a most businesslike tone.

As they knew they could easily meet these terms they told the fellow to bring them the best boat he had. He quickly produced a large white swan which dropped gently into the water leaving a most comfortable place on its broad and feathery back for Bung and the Billiken to sit on. The little man helped them on and when all was ready the swan started gracefully and smoothly down the speakling. started gracefully and smoothly down the sparkling water. In a short time they emerged from the tunnel and found themselves benéath a blue sky and a beautifully radiant sun.

"Hurrah!" shouted Bung.
"Sugar and candy—this is dandy!" burst out the

Billiken enthusiastically.

Then they settled back leisurely in the feathers to enjoy the sail. In the course of an hour they were aroused by a distant babbling sound. It continued to grow louder as they advanced. Presently they were able to see a large crowd of people watchthued to grow louder as they advanced. Presently they were able to see a large crowd of people watching them from the shore. But what peculiar people they were! They had very small, thin bodies and immense fat, square heads, in which were great mouths. They were all talking continuously, and though no one paid the slightest attention to any other, none ever let up for an instant other, none ever let up for an instant.

The swan glided up to a small wharf over which a sign read, "THE HUB-BUBS."

"What a capital name for them!" cried Bung, clapping his hands, and the Billiken agreed.

A crowd of Hub-bubs met them at the wharf and

helped them to land, all the time jabbering noisily. One who had the word "chief" inscribed on his plug hat took Bung's arm and led him to the shore.

"So delighted to see you," he was blustering

Glided up to a wharf over which a sign read, "THE HUB-BUBS." Drawn by Estelle M. Kerr.

quickly. "What is your name and where did you come from? Is it far away? What size collar do you wear? How long will you stay here? Where are you going when you leave, and why? This is a nice quiet place for a rest, is it not? Yes, it is not. Who is your friend? He looks happy. It is a good thing to look happy. Have you had lunch yet? If not, why not? There is a white butter-fly. I don't care. Last week it rained. Sometimes—"

Bung heaved a heavy sigh as he realized what he had got into. He looked over at the Billiken and saw him, surrounded by a group of noisy Hub-bubs, stamping his feet and tearing his hair. As hundreds more Hub-bubs were appearing from all directions Bung saw that they must act quickly if they

dreds more Hub-bubs were appearing from all directions Bung saw that they must act quickly if they were ever to get away.

"Sorry we must go now," he yelled, breaking away. "We are in a great hurry."

"Yes, a great hurry—a terrible flurry," verified the Billiken as he followed Bung along the wharf.

"Better not go any farther," chattered the chief Hub-bub above the rest. "If you do you will come to the Land of Terrors. They will turn you into terrible reptiles. They transformed my aunt to a snap dragon, and my father to a clothes-horse. Yesterday they passed here with much stolen plunder. They steal honest peoples health, happiness, appetites, constitutions—"

Hearing this the Billiken looked at Bung knowingly.

"If what the Hub-bub says is right,

No doubt they've got your appetite,"

he murmured.

So Bung and the Billiken sailed off in their so Bung and the Billiken sailed off in their feathery boat feeling they had learned something worth while from the Hub-bubs, at any rate. About nightfall they came to the shores which Bung remembered visiting the time he had sought the equator. The Terrors, evidently, had all gone to bed, for from every hut and tent came loud and ugly snores.

They landed very quietly and creek up the moon-

They landed very quietly and crept up the moonlit beach. On the path the Billiken picked up a crumpled piece of paper and read it. It proved to be a list of the Terrors stolen treasures. One item on it was, "Appetites: X 8." He showed it to Bung and for a long time they are this to myzle and for a long time they sat still trying to puzzle out what "X 8" could mean. Finally Bung jumped

up.
"I have it, Billiken," he whispered. are ten huts in the front row. The eighth looks like

a store house; the appetites must be in there."

They felt their way, very quietly, to number eight. Bung was right, the place was full of many stolen treasures. They commenced looking through boxes and bags and sacks, but found nothing that looked like an appetite. Bunt was lifting an unopened chest from a shelf when—oh, horror—he dropped it! There was a great clatter and at once the air was filled with the hissing of the awakened Terrors. Bung and the Billiken were too much alarmed to move at first. Then they joined hands and dashed wildly out of the but and away through and dashed wildly out of the hut and away through the woods.

Looking back they could see many ugly, black-faced, long-horned Terrors searching for them.

They sank down, disheartened, a good distance behind the huts. For a long time they lay there too frightened to move. When the sun began to rise Bung pulled the Billiken's arm. ken's arm.

"Every tree around here must be a secret cupboard, for each has a little door in it and every door is numbered," he observed. "Some trees have squares correct extensions and the same squares of the same squares are some trees." have squares carved on them, some circles and some crosses," he added.

The Billiken sat up straighter.

"This tree has a cross and twentysix on it," continued Bung. "Cross
eight is the eighth tree behind the
huts, and probably has a cupboard in
it, too."

So they crawled back cautiously and with little trouble found the tree marked cross eight. They opened the little door. On a shelf inside was a pile of rubber bands. They looked small but could be stretched until they were several times their normal size. small but could be stretched until they were several times their normal size. One of them had a tag attached, reading, "Bung—His Appetite." With a cry of joy Bung grasped it, then he and the Billiken hurried to the river. Here a fresh difficulty confronted them. Their swan was no where to be found. However, a little farther along they came upon a neat little motor boat and in it sat a beautiful girl clothed in white. She turned out to be a fairy's daughter and

motor boat and in it sat a beautiful girl clothed in white. She turned out to be a fairy's daughter and was very pleased to take the travellers home.

As the boat sped up the river Bung told of their adventure in the Land of Terrors. The girl listened attentively but laughed when he finished.

"But, my dear," she smiled, "that silly piece of rubber is not your appetite at all."

"Then I'll never get well," wailed Bung, "for the Doctor said I would not until I found my appetite."

"How you humans twist things!" exclaimed the fairy's daughter. "You will not find your appetite until you get well."

"And how——" started Bung.

"And how—" started Bung.

"That is easy. Just feel the joy of living," resumed the girl. "Ten hours sleep, five hours study, the rest of the time for play, real energetic play and finding your appetite."

Here the boat stopped abruptly before the underground passage through which they had come. Bung and the Billiken alighted, thanked the girl and were soon back in the garden. The Billiken wished to stop there and play with a bees' nest he had found, but Bung objected.

"You don't know how hungry I am, Billiken. I feel nearly starved," said he.

PLAYING DOCTOR AND PATIENT.

Harry—"What's wrong with you?"
Winnie—"I'm sick. I know I'm bad, doctor, 'cos
my foot's asleep, and things are pretty bad when you
go to sleep at the wrong end!"

AT THE SIGN OF THE MAPLE

Being a Princess.

BY CANADIENNE.

R. GEORGE BERNARD SHAW and other modern cynics may scoff as they please at romance, and even declare it a disease; but the dear public, which is both more foolish and more wise than the cynics, will always take an interest in a queen and indulge in surmise as to what it is like to be a princess. After all, it is not so very long since we read fairy tales in which a princess was the central figure. Such a wonderful creature she always was, with hair which would have made the fortune of the Sutherland Sisters, eyes like stars and a complexion which was a very garden of delight. The impression of such a princess which was a very garden of delight. a very garden of delight. The impression of such a princess as the Arabian Nights and Hans Andersen, to say nothing of the Grimm Brothers, presented to the childish imagination is warranted to endure the sentence of the could entirely forendure through a lifetime. Who could entirely forget the Sleeping Beauty and all her radiant sister-hood? Just as the princess of fairyland was becoming a misty figure, along came Mr. Anthony Hope, with his "Prisoner of Zenda," and Princess Flavia

Flavia captured our hearts anew.

There are tiresome persons called socialists who do not believe in kings and queens, and who turn a deaf ear to the minstrels who sing of a fair princess or a bold prince. They profess to sigh for a dull time coming, when we shall be monotonously equal and when everything will be done by electricity, and there will be neither titles nor thrones. Most of these meanisome creatures are men; comtricity, and there will be neither titles nor thrones. Most of these wearisome creatures are men; comparatively few women join their ranks—and who can wonder that feminine converts are few? Could you imagine any mother being willing to admit that any other small boy was equal to her Edwin in beauty, wit and intelligence? Could you fancy her entertaining the idea that any other little girl approached her Angelina in grace and sweetness? Women rejoice in the alleged "inequalities" and will always be royalists at heart. Now, someone will be so unkind as to throw the French women of the he so unkind as to throw the French women of the Revolution in my face. They were a wild exception who ended in a worship of Napoleon, and it is alleged to-day that the women of France would welcome a return of the fleur-de-is.

THIS continent, at least, the northern half of it, is usually regarded as the most democratic section of the modern political world. The United States solemnly professed long ago to believe in the declaration that all men are born free and equal, although several of the foremost "declarers" possessed a goodly number of slaves. A gallant New Yorker has since amended the article of belief to sessed a goodly number of slaves. A gallant New Yorker has since amended the article of belief to—men are born equal, but women are born superior." Certainly, the United States has displayed no indifference to titles. Is not a colonel the common or garden citizen in Kentucky? Is not every high school instructor hailed as professor? Therefore, it is not surprising that "queens" abound in their pageants and that they were not slow to give the fancy title, "Princess Alice," to the daughter of the President of the Strenuous Life.

In Canada, we have been distinguished by a sober loyalty to the British Empire and its sovereign. It is a pleasing idea that there is a family, not a politician, at the head of the

is a pleasing idea that there is a family, not a politician, at the head of the State, and the feminine heart takes delight in learning royal preferences in gowns and games. Queen Victoria's long reign and many virtues established her so firmly in our affections that the became a kind of benevolent instimany virtues established her so firmly in our anections that she became a kind of benevolent institution. Queen Alexandra's gentleness and beauty made her an ideal consort for the ruler of Great Britain, and we all were interested in her mauve gowns and matchless pearls and wondered what magical massage preserved that youthful outline of cheek and brow

cheek and brow. Then we had a princess of our very own in Canada, and great was the popular rejoicing when the Princess Louise, then the Marchioness of Lorne, came to Rideau Hall. Her interest in art is remembered bered yet and the founding of the Royal Canadian Academy remains as a practical and permanent sign of her encouragement of the aesthetic side of national life. But an accident, which resulted in a long illness, cut short the residence of the royal lady in Canada, and few of us remember anything about the Princess Louise. There was a certain social awkwardness about the situation, as the Princess held a bicker rock then her husband and the cess held a higher rank than her husband, and the average Canadian citizen hardly knew whether the Marquis or his royal wife were representing Her Majesty. Then the Princess Louise refused to have

a photograph taken, save that historic affair which represents her in furs and heavy woollen "cloud." It was such a sad advertisement of our climate and Canada is sensitive on the subject of snow.

BUT December, the month of Santa Claus and good cheer, has brought us a princess again one who has no very serious vice-regal duties to perform, save such as fall to the lot of the daughter of a princely household. Princess Patricia is the only youthful member of the Connaught family who is likely to see much of Canada. Her married sister lives at the Swedish court and her only brother is too useful to his cousin, King George, to pay pro-



MADAME RODOLPHE LEMIEUX Wife of the former Postmaster-General, a prominent member of Ottawa Society, and a very charming hostess.

longed visits away from the Kingdom. To have a genuine princess, with such a melodious and classical name, in residence at Rideau Hall, is a gratification to all of us who have not grown old and crusty, nor forgotten all about the fairy princesses who had such glorious times.

Princess Patricia has been referred to, by several enthusiastic Hibernian poets of this land, as an Irish princess. This would be a delightful circumstance, for a princess from the Land of Paddy would be all sunshine and laughter. Cold truth, however, admonishes us to admit that she belongs by heredity to Prussia and England, bearing a striking resemblance to her German mother. However, we may admit that by right of birth she may be claimed by Ireland—for her birthday falls on that gladsome and riotous anniversary known as St. Patrick's Day. Feminine royalties may not conceal their ages. and riotous anniversary known as St. Patrick's Day. Feminine royalties may not conceal their ages. "Who's Who," and the "Peerage," more ruthless than the Family Bible tell us all about dates to the remotest particular. Wherefore we may all learn that Princess Patricia was born on the Seventeenth of March, 1886—and is, therefore, twenty-five years of age. Just think of the Patricia parties and luncheons which will be all the fashion in the march of 1912! The Connaught family has frequently been associated with Ireland in their public career. The Duke, himself, is Wellington's godson and has lived in Ireland for several years, where he and the Duchess were most popular. The name "Patrick" figures as one of the four Christian names borne by His Royal Highness, and Connaught, as rick" figures as one of the four Christian names borne by His Royal Highness, and Connaught, as we know, is one of Ireland's four provinces. That this English Princess with a Latin-Irish name may have the happiest year of her young life in her Ottawa home is the wish of all good Canadians.

An Ottawa Hostess.

M ADAME RODOLPHE LEMIEUX holds a very prominent place in the social life of Ottawa. As the wife of one of the few ministers who retained their seats at the last election, she will probably take the lead to a great extent this coming

winter, especially among those of her husband's

side of politics.

Bright, pretty and always exquisitely gowned, Madame Lemieux is well fitted to be the wife of a Madame Lemieux is well fitted to be the wife of a man in public life, as she is the daughter of one; her father, Sir Louis Jette, formerly Lieutenant-Governor of Quebec, having been always a very prominent figure. She entertains extensively at her handsome house on O'Connor Street, and makes a delightful hostess, being both original and independent and possessed of that charming manner that seems the special heritage of the French. The three children of Hon. Rodolphe and Madame Lemieux are still at school.

Femininity at the Bar.

I'must have required some courage to become the first woman student of law in the whole Province of Quebec and to break the rule which excluded women from this profession. That is just what has been done, however. Mrs. A. Langstaff, a native of Prescott, who for five years has been gaining an insight into the profession in the office of Jacobs, Hall and Garneau, in Montreal, has now taken her seat among the law students at McGill University. University.

In Quebec there never has been a woman lawyer.

In Quebec there never has been a woman lawyer. At the Bar of other provinces women have pleaded cases. The Ontario Bar has a rather prominent member in the person of Miss Clara Brett Martin, a lady who has enjoyed political distinction on the Toronto Board of Education.

Faddist this courageous lady is not. She is not studying law for her health. But though not a woman's rights champion, Mrs. Langstaff's legal ambitions may gain her a place upon the scroll of fame; for, after she graduates from McGill, Mrs. Langstaff's first professional problem will be to reverse the ancient legislation in Quebec, which excludes woman from the avenue of law as a road to a livelihood. to a livelihood.

Ballade of Old Christmas Presents.

WHERE are the cards of rainbow hue, The calendars, both "art" and gay, The perfume sachets, pink and blue, The fancy mantel vases, pray? The gilded clocks in glad array,
The book-marks bearing "Xmas cheer,"
The roses modeled out of clay— Where are the gifts of yesteryear?

Where is the urn that would not brew, The music never made to play, The ornamental china shoe, The pillowshams' inwrought display?
Where is the silver hairbrush, say,
The stein that held a keg of beer,
The padded copy of Omar K.—
Where are the gifts of yesteryear?

In the sordid ashheap, hid from view,
The most have ended their little day;
In the garbage pail and the rag-bag, too,
A lot were quietly stowed away; And some were posted without delay
To distant cousins and aunties dear:
Scathed and scattered and worn and gray-Where are the gifts of yesteryear?

Lady, as through the shops you stray,
'Mid tawdry tinsel and slick veneer,
Ask yourself this, as your coin you pay:
Where are the gifts of yesteryear?
—Caroyln Wells.

Cooking for Two.

HANDBOOK for the young housekeeper with the above title has been written by Janet Mac-Kenzie Hill, the author of several other excellent books on the art of cookery, and is designed, as the outer cover tells us, "to give chiefly in simple and concise style those things that are essential to the proper selection and preparation of a reasonable variety of food for the family of two individuals." Even to glance over the collection of tempting dishes described therein and to look upon the realistic pictures which illustrate its pages, is sufficient to arouse an appetite, and for the young housekeeper for whose guidance it is intended it should at once be

thing of value and of joy.

The author very correctly has taken it for granted that she is dealing with the inexperienced housewife, and has therefore omitted no detail or helpful ex-

"Cooking For Two" can be heartily recommended as a practical and valuable collection of recipes. It is published by Little, Brown and Co., Boston.

TEETH OF CHILDREN

Few mothers know how vitally important is the care of a child's first teeth. The beauty of the permanent sets depends almost entirely upon it.

OZODONT TOOTH POWDER

used with SOZODONT Liquid, prevents accumulation of tartar, yet being free from grit does not scratch the enamel. Do not experiment on baby's teeth. Insist on SOZODONT.

3 FORMS: LIQUID, POWDER, PASTE

DUNLOP

Traction Tread

Another Opinion:

"I have had excellent satisfaction with the two Dunlop Traction Tread Tires purchased in the early spring. I have run without chains, as I would not have attempted before, up steep hills and through all conditions of roads and with a feeling of comfort which I did not think possible, for my greatest fear in automobiling was from skidding.

See Your Garage Man.

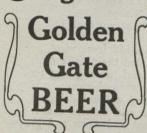


The Flavor will be to Your Liking

Try a glass of Cosgrave's new Golden Gate Beer the next time you feel thirsty.

It is becoming the first choice of every one who appreciates a beer that is both delicious and

Cosgrave's



the product of the finest

Now on sale at all hotels. In wood at all dealers for familv use.

DELIVERY OF THE COURIER

SHOULD your postman or carrier boy fail to deliver your CANADIAN COURIER, in order to prevent a possible repetition of the mistake it is as well to report same to the publishers. Prompt attention will be given. The Canadian Courier, 12 Wellington St. East,

"70" GET BETTER LIGHT From COAL OIL (Kerosene)

ONE LAMP or BURNER FRE

sk for cat-ogue M. AGENTS Ballsold ogue M.

MANTLE LAMP COMPANY, 190 Aladdine Building, Montreal, Canada

DEMI-TASSE

As the country correspondent would put it, S. Claus Christmassed in our midst.

A Detroit woman wants fifty thousand dollars for a single kiss. Does that come under the increased cost of living?

Toronto wants to trade bears at its Zoo for birds and squirrels, but it would willingly give away its Liberal candidates.

A poet in prison taught his fellow-prisoners to write poems. That's taking a mean revenge on society.

About the most sarcastic Christmas present in the list was a pocket-book to dear old dad.

The Toronto Globe is worrying over the dismissal of Liberal office-holders. But its biggest worry was over being dismissed from its office of oracle on reciprocity.

The British War Office is offering prizes for competition by military aeroplanes. It looks as if Britain wants to rule the air as well as the

A woman doesn't have to be a magician to turn her automobile into a telegraph post.

The C. P. R. is putting movable asins in its sleeping cars. What is basins in its sleeping cars. needed in some railway cars is immovable soap.

The Annual Worry.—Whether you made New Year's resolutions or didn't, don't forget to cease dating your letters 1911. . . .

Merely Ornamental. — Passing through some of the Dominion Government buildings at Ottawa, a visitor noted several signs warning the public against smoking. He also saw a number of officials puffing calmly at cigars and cigarettes.

"The Government should have put a rough surface on those 'No Smoking' signs," remarked the visitor. "They are so smooth a fellow can't scratch a match on them."

Popularity.-Father Bernard Vaughan, the famous Jesuit priest of London, Eng., who is visiting Canada, says that popularity among the ladies is a great help to any young man, and that the generous young man is bound to be popular, all of which leads up to a little jest that the priest loves to tell.

"I heard a lady praising a young man one evening recently," relates Father Vaughan.

"'He is so generous,' she said. 'He takes mother and me out to dinner nearly every week. We dote on him.'"
"Then she smiled and added:

'In fact, we table d'hote on him.'"

Explained.

"Mother, what makes the West so wild?"

wild?"
Asked curious little Joe.
I fancy the West has been, my child,
To a Wild West picture show."

The Main Point.—Binks—"He is a wonderful man. He has the fire of

genius." genius."
Blinks—"But his flame fails to keep
the pot boiling."

* * *

Young Politician's Strategy.—William C. McBrien, at the age of twentyone, is president of the Ward Six Conservative Association, probably the biggest party organization of its kind

in Toronto, if not in Canada.

This is the tale of how Billy McBrien captured the presidency over
the heads of the older aspirants for the chair.

Five or six years ago this ambitious young politician was writing bulletins for a Toronto newspaper at three dol-

week. His rise has been rapid. Perhaps the newspaper office proved to be a political hot-house for Almost as soon as he had long trousers on he was sitting in at the party councils. He and his brother, Fred., who became an alderman twenty-two years, started in the hardware business, and had a turnover in excess of one hundred thousand dollars in one year, not long after they going.

Recently, when the two insurgent Conservative associations in Ward Six made peace with the main association, and the three decided to amalgamate,

Billy McBrien decided to be president. His aldermanic brother scoffed at

His aldermanic brother scoffed at the idea. He reminded Billy that his age was but twenty-one—he was guilty of "the atrocious crime of being a young man." But Billy simply said—"I'll be president."
He is a hustler. He got busy and rounded up some seventy-five of his sure supporters—all good Tories. He made them members of the association by paying in their twenty-five-cent fee. On the day of the election he became even busier, and called up a number of his business friends, securing the use of their automobiles for an hour or two that evening. He also used his own. also used his own.

In these autos he whirled the seventy-five stalwarts to famous old Brockton Hall. They were all there before 7.30. In fact, the hall was full by 7.30—and mostly filled with Mc-

Brien supporters.

The supporters of the other aspirants for the presidency had not dreamed of such a move. They were completely taken by surprise. There wasn't room for them in the hall, and, of course, their votes could not be recorded.

When the election of president came there was "nothing to it" but McBrien. . . .

Taken at His Word.—He—"Say, dearle, can you take a joke?"
She—"Oh, Jack dear, that is such an original way to propose."

In Peril of Prison.-The United States is facing a serious danger. In several States the prison authorities are going to give the convicts free moving picture shows. First thing our American cousins know, their children will be figuring out what crime they can commit in order to be sent to prison.

The Misnamed Board.—A tendency to talk is the chief characteristic of Toronto's Board of Works—a body composed of two-thirds of the City Council. This love of language-slinging was very neatly epitomized by a newspaper man at the final meeting of the board for 1911.

It is the custom to wind up the last meeting of the year with a sort of love feast, or mutual admiration society session. The chairman is thanked, the members are thanked, the secretary is thanked and the press is retary is thanked, and the press is praised for publishing the sayings and

doings—mostly the sayings—of the board during the year.

At this year's love feast, Ald. Sam McBride, who has a record of one hundred and one speeches in a single session of the board, moved the vote of thanks to the press session of the board, moved the vote of thanks to the press. Every reporter present was called on to reply. One scribe happened to be a Parliamentary man, just back in Toronto during the holidays.

"I am pleased to see this committee in action," he said. "I have been used to covering Parliamentary committees, but this is a new experience to

tees, but this is a new experience to me. Down at Ottawa they don't slambang each other and sass the chairman so happily as you seem to be able to do here. In fact, I think this board has been misnamed. It should be the Board of Words."

Quite So.

Little bits of ballots,
Quite correctly crossed,
Make a bunch of candidates Look as if they're lost.

Advance Agent's Life.—In the office of a press agent in a Toronto theatre hangs a copy of the now well-known motto, "Life is just one d—thing after another."

Weary from a long and tiresome trip, an advance agent for a troupe dropped into a chair in this office and glanced up at the sign. Suddenly he rose, walked over and made a slight change in the wording of it to suit his own pitful plight.

Then it read:

Then it read: "Life is just one d—— town after another."

Neatly Said.—Passenger: "I say, conductor, doesn't your 'bus ever go any faster than this?"

Conductor: "If you're not satisfied, you can get out and walk."

Passenger (sweetly): "Oh, I'm not in such a hurry as all that, you know." * * *

Her One Fault.—"Miss Eliza Beemis Her One Fault.—"Miss Eliza Beemis is just as nice as she can be," declared her neighbour, Mrs. Elderly, "but there's one thing about her I don't like. She isn't sociable."

Her friend expressed surprise at this accusation, and began to defend Miss Eliza.
"I know I know" said Mrs. Elder.

"I know, I know," said Mrs. Elderly, breaking in; "that's all very well, but tell me this; did you ever see her going around to the funerals? No, of course not, and so I don't see how you can call her sociable—real sociable, that is."



These people are not a circus troupe, and they are not crazy. T little Elsie to take her morning medicin They're merely trying to get

THE MAN OR THE MACHINE?

A STORIETTE BY E. P. WHALLEY.

ALL we women adore impudence—
impudence of the right kind, and
from the right kind of person, I mean
so when Will Cunningham, as we -so when Will Cunningham, as we afterwards found him to be named, came towards us from the downstream side of the parapet of the bridge on which we were resting, after a ten-mile spin, both Mary and I felt a thrill of delightfully outraged propriety.

A handsome, clean-cut looking fel-A handsome, clean-cut looking to low he was, who obviously intended to speak to us, without a trace of embar-rassment, and, at the same time, with-

out a sign of over self-confidence.

"I beg your pardon," he said, raising his cap, "but do either of you ladies happen to have a pet charity?"

Mary is a great believer in Doctor Barnado, and said so, adding, "But why do you ask?"

Barnado, and said so, adding, "But why do you ask?"

"Well," Mr. Cunningham replied, "the fellow on the other side of the bridge will owe me a sovereign in a few minutes: now I want to give it to some deserving object, but as I'm rather weak on deserving objects I thought, perhaps, you might be able to help me out, if only for the sake of the charity. It's awfully good of you not to mind doing so! You fancy Barnado, eh? What's his special line?"

Mary was in the midst of a subscription list at that very time, and became deeply intent on making a convert to her pet charity. I was quite keen on it, too, so that for some minutes the conversation was very animated. Progently, Mr. Cunningham

quite keen on it, too, so that for some minutes the conversation was very animated. Presently, Mr. Cunningham, who had been glancing at his watch for some moments past, said, "Well, it sounds all right, but I should like to hear more of it. I'll just get the money, so the other fellow needn't wait any longer. Back in half a minute," he added, as he crossed the bridge. We saw the strange young man fumble in his pockets, and count out money into "our stranger's" hand. He mounted his machine, grinning rather

mounted his machine, grinning rather sheepishly in our direction as he rode

"Pretty nearly cleaned the poor beggar out, I fancy. Shouldn't make rash bets though, should he? And now about Barnado. What happens to the lads after he gets them out to Canada?"

And Mary and I told him. He was so deeply interested, that he forgot to hand over the money at once. He kept jingling it in his hand, and at last thoughtlessly slipped it into his pocket.

Pocket.

From the discussion of charities we naturally drifted on to the discussion of charitable people, when we found that we had many mutual friends in Langham, so that, when Mary suddenly discovered that we should have to hurry home, or be late for dinner, it seemed not at all out of the common that Mr. Cunningham should accompany us on the way.

company us on the way.

"I wonder, Miss Agnes," he remarked presently, "how it is that we have never met before, for—it's inconceivable, isn't it?—we've never been properly introduced."

"No," said I. "And perhaps you had better—"

"Introduce myself," said he, which he immediately proceeded to do, though that was not at all what I was about to suggest. "Cunningham's my name—Will Cunningham. Colonel Cunningham's my father. You know him, don't you?"

Of course we knew him very well indeed. He lived on the other side of Langham, but Dad and he were

"I've only just got back from Australia," he continued; "which accounts, perhaps, for my country mancounts, perhaps, for my country manners, and speaking to you without—er—being—er—but you don't mind much, do you?—er—now."

As it turned out we didn't mind, and he seemed such a nice fellow that I don't believe we should have minded much, even if—but there—

"May I come and take you for a run to-morrow afternoon, Miss Mary?" he asked, as we reached our gate.

"May I, Miss Agnes? I'm at a loose end these days, and should be awfully glad if—er—"

"Well really," said Mary, hesitat-

ingly.

"Right you are!" he replied. "What time will suit you best? Three o'clock? Capital."

He had opened the gate for us, and had said good-bye, when Mary remembered the subscription. She didn't quite like to ask for it straight out, so she said: out, so she said:
"Oh, Mr. Cunningham! do tell us

before you go, what was the bet about on the bridge?"
"My word!" he exclaimed, rather

before you go, what was the bet about on the bridge?"

"My word!" he exclaimed, rather evasively, I thought, diving his hand into his pocket, "that was a near shave! Nearly went off with your sovereign! Near as a toucher, didn't!? Here it is."

"Thank you," said Mary. "But,"—persistently—"how did you win it?"

"Well—er—" he replied, as a faint tinge of color showed under his bronzed skin, "er—the fellow betted that you—er—wouldn't talk to me—er—for five minutes if I spoke to you without—er—"

"What frightful impudence!" I cried, thoroughly shocked at the glaring impropriety of the whole thing.

"Wasn't it?" cried he. "I thought so at the time, but—er—we made him sit up, didn't we? Cost him a month's pocket money did that little bit of cheek! Know better next time, won't he? Well, well, you want to be off—Good-night. Three o'clock to-morrow—good-bye."

As Mary and I dressed for dinner we agreed that he was dreadfully impertinent—and—that we liked him very much—very much indeed.

The following afternoon, after a delightful ride, our good opinion was confirmed; but when he came in to tea, and made himself thoroughly agreeable to the Mater and Dad, we were not, perhaps, so loud in our praises—but we thought.

From that time hardly a day passed without his coming to the house, even when the weather was too bad for riding, and before long—I grew to be very fond of him, and so did Mary—very fond of him indeed.

He liked us too, very much, though we could never be sure which he liked best. He seemed very happy when Mary and he had to lag behind to mend a puncture in her back tire; by when he and I lost Mary for quite a long time, in the labyrinth of lanes around Langham.

One afternoon, when we were resting on the bridge where he had first met us, he astonished us by suddenly remarking:

"I've a great secret to tell you girls. I'm going to be married!"

met us, he astonished us by studenty remarking:

"I've a great secret to tell you girls. I'm going to be married!"

We were surprised, I can tell you, and very much fluttered, too, for really we both lov—were very—liked him, ever so much, and we had had no idea that there had been anybody—er—else

ever so much, and we had had had had the that that there had been anybody—er—else.

"Yes," he repeated, "I'm going to get married. And," he continued impressively, "I mean to make the bridesmaid a present of the very best bicycle that money can buy."

I wanted a new machine terribly, and so did Mary for the matter of that—but I was always more impulsive than she, and I blurted out:

"Oh, that will be lovely."

"You really think so?" he asked, turning towards me, with rather a queer look on his face, as he repeated, "You really think so?"

"Why, yes," I replied with conviction, and then, as the possible significance of his question occurred to me, added, rather lamely. "Of course—er—a capital present."

He rode home that evening with Mary, and I found it hard for me to see the road sometimes for the tears that would come into my eyes, though I was truly glad for Mary's happiness and pride when she showed me the engagement ring before we went to bed that night. Diamonds and sapphires... sapphires. . . .



"Made up to a Standard --- not down to a Price."

SAFETY in a car will give mental comfort, and we have told you of the safety of a Russell Car, but physical comfort is a different matter.

> OMFORT! Ride in a Russell Car for an hour and then change to an ordinary carto a car with stiff springs and scanty cushions—a car that bobs about and sways from top heaviness.

The springs in the Russell are the best springs that can be made, and they are exactly suited to the weight of the body.

And the cushions. Built up, not stuffed with a stick or by machinery, as is common practice. Each cushion has as many coil steel pillow springs as the seats will' permit and these are topped by a deep tufted bed of long curled hair, long because short hair mats and grows lumpy. Over all is the best leather covering. The seat cushions slope backward slightly to give a natural seat. Nothing but the care bestowed on the finest made to order private carriage can compare with the pains taken with Russell upholstery.

Then the width of the seats. Russell seats are roomy. Furthermore their height from the floor is just right for comfort and there's abundance of foot room. By contrastby test--by the evidence of your own physical comfort and discomfort-prove for yourself that for easy riding qualities the Russell is a law unto itself.



Russell "38" with Knight Motor, \$5,000. Equipped

We will be pleased to give you a comfort demonstration whenever convenient for you. Visit our nearest branch. We would like to take you through our factory at West Toronto and show you the cushions, etc., in the making.

Models from \$2,350.00 to \$5,000.00 equipped One standard of comfort in them all.

Russell Motor Car Co., Limited West Toronto

Makers of High-Grade Automobiles.

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

FILING CABINETS FROM ACORNS

From the insignificant corn springs the mighty Oak. The Oak tree is slow to grow, and many years elapse before the trunk is sufficiently large to produce the logs from which the fine quarter-cut boards are sawn to make "Office Specialty" Filing It is the slow growth that produces the hardness and Cabinets. It is the slow growth that produces the hardness and closeness of fibre which when seen in a finished Filing Cabinet or Desk, makes the beautiful "flower" which is so much admired.



The "Office Specialty" Catalogue shows faithful reproductions of Filing Cabinets for the safe and accurate filing of every business record. You can save time and money by using "Office Specialty" Saving Systems. Ask us to send Catalogues or have our representatives call.

FFICE SPECIALTY MFG. CO.

HEAD OFFICE: 97 WELLINGTON STREET WEST, TORONTO Branch: Halifax St. John "Quebec Montreal Ottawa Hamilton Winnipeg Regina Calgary Vancouver



Is a perfect emollient milk quickly absorbed by the skin, leaving no trace of grease or stickiness after use. Allaying and soothing all forms of irritation caused by Frost, Cold Winds, and Hard Water, it not only PRESERVES THE SKIN and beautifies the Complexion, making it SOFT, SMOOTH AND WHITE, LIKE THE PETALS OF THE LILY.

The daily use of La-rola effectually prevents all Redness, Roughness, Irritation, and Chaps, and gives a resisting power to the skin in changeable weather. Delightfully soothing and Refreshing after MOTORING, GOLFING, SHOOTING, CYCLING, DANGING, ETC.

Will find it wonderfully soothing if epplied after shaving.

M. BEETHAM & SON

CHELTENHAM, ENG.

Wilson's Invalids' Port

A Big Bracing Tonic

The only preparation of its kind on the Canadian Market that has been encouraged by the generous support of the leading members of the Medical Profession

> FOR OVERWORKED BODY FOR OVERTAXED BRAIN

Big Bottle

Ask YOUR Doctor



ST. ANDREW'S COLLEGE TORONTO, A Residential and Day School for Boys. Preparation for Universities, Business and Royal Military College. Upper and Lower Schools. Calendar sent on application. Re-opens after Christmas vacation on Jan. 10, 1912. REV. D. BRUCE MACDONALD, M.A., LL.D., Headmaster.

IN ANSWERING ADVERTISEMENTS, PLEASE MENTION THE "CANADIAN COURIER."

PEOPLE AND PLACES

Civic Representation in the Prisons.

L AST year, according to the report of the Inspector of Penitentiaries, there was 1834 daily population in the

there was 1834 daily population in the prisons of Canada.

Montreal, Vancouver and Winnipeg sent more individual representation than the other cities of Canada. There are 339 citizens of Montreal in the penitentiaries, 130 Vancouverites, and 114 bad men from the 'peg. Toronto, the good, comes fourth with 89 erring sons whiling away hours behind prison bars. prison bars. afe at afc

The Untractable Gaekwar.

The Untractable Gaekwar.

H IS ROYAL HIGHNESS, the Maharajah Gaekwar, of Baroda, whose picture appears on this page, has created a sensation in India. While all the rest of the mighty princes of India passed before the throne at Delhi, making their obeisance to His Majesty King George V., the Gaekwar sulked and declined to bow the knee to Britain's ruler. He refused to dress up for the Durbar. He left his jewels and gorgeous raiment behind him in the palace at Baroda. Appearing in his every day clothes, the Gaekwar went to the Durbar, mingled with the magnificently garbed rajahs from the other Indian provinces, and, when his turn came to salute the King of all the Emperors, he made himself conspicuous by the perfunctory nod and meaning smile he bestowed upon King tory nod and meaning smile he bestowed upon King

the bestowed upon King George.

The Gaekwar is well known in Canada. In the summer of 1910, he toured the country from Halifax to Vancouver. During that tour he attracted wide attention because of the democratic, Western ideas he expressed. While he was in Toronto, the writer was accorded a brief interview with him. Dressed in a natty suit of green homespun, His Highness looked like an American tourist. Except for the score of servants who were never out of his sight, he had no air of

vants who were never out of his sight, he had no air of regality whatever. He talked interestingly of Canada, and the Empire. He remarked that he wished his sons to have the best of Western culture, and for that reason was sending them to Harvard and then to Oxford to be educated. He told of the great universities and ladies' colleges he had been led to establish in Baroda for the benefit of his subjects, after a tour of investigation into American educational methods. tional methods.

tional methods.

The Gaekwar's democracy will get him into difficulties, if he persists in showing his disagreement with the authority of the British Sovereign and British institutions.

Earl Grey a Peace-maker.

E ARL GREY has not forgotten Can-E ARL GREY has not forgotten Canada since going back to England. At this moment the Earl is prominent in the movement to celebrate the centenary of peace between Canada, England and the United States, dating from the signing of the peace of Ghent in 1814. Earl Grey has been elected president of a society which will organize celebrations in the three above countries during the years 1913, 1914, 1915.

A Canadian-Imperialist.

A NOTHER Canadian has made a hit A in British politics. He is Captain
D. F. Campbell, formerly of Toronto,
who has won a seat for the Unionists
at North Ayrshire, Scotland.
It is not very long since Campbell
left Toronto. He was born there about

thirty-five years ago, and was educated in Toronto. Campbell was a football star in his college days, punting the pigskin at Trinity College School and Trinity College. After he had taken on beef on the gridiron, he went to England to take a post-gradumad taken on beef on the gridiron, le went to England to take a post-graduate course in a military school. He liked the clank of sabres and the rattle of guns, and decided to join the regular army. Becoming attached to the Lancashire Fusiliers, he soon got a taste of real warfare out in Malta. There he covered himself with glory. a taste of real warfare out in Malta. There he covered himself with glory, and, when the South African war cloud loomed up, Campbell got a commission. In South Africa he had the misfortune to have his foot knocked a trifle awry by a Mauser bullet.

After the war, the gallant Captain linked up with the Black Watch Highland Regiment, and for some time has

land Regiment, and for some time has



H.R.H. the MAHARAJAH GAEKWAR of BARODA Who refused to do homage to King George in India.

een living in barracks at Bermuda This duty is as good as a furlough, and the Captain took advantage of his

This duty is as good as a furlough, and the Captain took advantage of his leisure by reading up on politics. He got somewhat of a reputation for discoursing eloquently at mess table on corn taxes, the navy and that sort of thing, until, first thing he knew, the Conservative party in England began to write him appeals to run for Parliament in England.

"No," said the Campbell, "Scotland forever." By which he just meant to say that he wouldn't run unless a Scottish seat were provided.

A few weeks ago, Mr. A. M. Anderson, K. C., got an appointment as Solicitor-General for Scotland. That meant he had to contest his seat again. Here was a chance for Campbell. But it looked mighty slim, for Anderson, K.C., is a cracking good debater and platform orator, while Campbell has nothing more to say than a soldier should. However, the genial, whole-souled ways of Campbell prevailed at the polls, the Captain worsting the prospective Solicitor-General by 271 votes.

Captain Campbell got Christmas cables of congratulation from Mr. J. Lorne Campbell, the Toronto stock broker, Barlow Cumberland, publicist and others of his relatives over here.

Wanted --- Cars.

THERE is a transportation famine about Regina just now. It is grain-moving time, and exporters are urging upon the railroad companies the need of more cars. At Davidson,

the story goes, grain has been piled up in the main street because "fre ghts" were not tooting by that

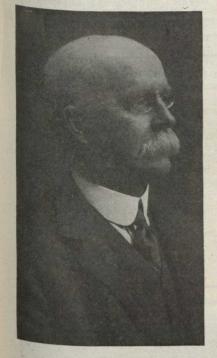
There are 94 towns howling through Boards of Trade for 6,855 cars to be dispatched instanter.

To Investigate Civil Service.

To Investigate Civil Service.

R. S. LAKE, K.C., ex-M.P. of Qu'Appelle, a member of the commission appointed by the Borden Government to investigate the efficiency
of the Dominion Civil Service, was the
lone representative of the Conservatives from Saskatchewan in the last
ottawa Parliament. He went down to
defeat on the reciprocity issue. He is
a brother of Sir Percy Lake, and is a
quiet, reserved man.

quiet, reserved man.
G. N. Ducharme, Montreal, another member of the commission, is well



HON. A. B. MORINE, K.C. Chairman of the new Commission to investigate the Canadian Civil Service.

known in the business life of that city where he has been a prominent figure in financial operations. He is head of the Fidelity, Limited, St. James Street, Montreel Montreal, Banque Provinciale du Canada for years.

A biography of Hon. A. B. Morine, K.C., chairman of the commission, is given on page five of this issue of The Courier. The Courier.

Growing Pains of Fredericton
F REDERICTON, N.B., has been hither of known as the capital of New Brunswick, and a quiet college and residential town. Recently the commercial spirit has got hold of Fredericton. In the town there is now a well-directed movement of business men which aims to boost the population of Fredericton from eight to fifteen thousand in 1916.

A Month's Record in One Province.

A Month's Record in One Province.

A N Easterner hears of the "American invasion," and he wonders that is the extent of it. Illuminating figures from Manitoba for October, show that in that one month, 584 of Uncle Sam's people crossed the line on to Canadian prairie in that Province. 290 of these people were children. They brought 748 horses, 163 head of cattle, in 149 railroad cars.

Needed It.—Suffering beneath the razor of an incompetent barber, the customer signalled to the operator to halt

customer signalied to halt.

"Yes, sir?" inquired the barber, inclining his head.

"Give me gas!" said the customer.

Those Girls Again.—Kitty: "Harry ture." clara: "Nonsense! He didn't mean

Kitty: "Oh, yes, he did. But, of course, you know Harry's taste in pictures isn't anything to brag about."

THE MERCHANTS' BANK OF CANADA

PROCEEDINGS AT THE FORTY-EIGHTH ANNUAL MEETING OF SHAREHOLDERS

The forty-eighth annual meeting of the Shareholders of the Merchants' Bank of Canada, was held on Wednesday, December 20th, 1911, at the head offices of the Bank. Among those present were the following Shareholders: Sir H. Montagu Allan and Messrs. Jonathan Hodgson, Thomas Long, Charles M. Hayes, Alex. Barnet, K. W. Blackwell, Andrew A. Allan, C. C. Ballantyne, E. F. Hebden, E. Fiske, John Patterson, William Agnew, D. Kinghorn, A. Piddington, M. S. Foley, A. D. Fraser, C. J. Fleet, C. R. Black, H. B. Loucks, H. B. Yates, T. E. Merrett, A. Dingwall, W. Stanway, James Alexander, A. Haig Sims and I. M. Kilbourn.

The President of the Bank, Sir Montagu Allan, was asked to take the chair, and appointed Mr. J. M. Kilbourn, the Secretary of the Bank as Secretary. The Notice calling the meeting was read.

The minutes of the last annual meeting were presented and taken as read.

DIRECTORS' REPORT.

The President then read the Directors' report as follows:—
It is with much pleasure the Board once more meet the shareholders in annual meeting assembled. We have another favourable year to report. Our profits, after making full provision for all doubtful debts due to us, amount to the sum of \$1,179,581.03. Notwithstanding the increase of the dividend to 10% making the second increase in two years, we have again written \$100,000 off the Bank Premises Account, added \$50,000 to the Officers' Pension Fund and placed \$500,000 to our Reserve Fund, which now represents the important sum of 90% of the paid up capital, and carried forward \$58,878.18 to next year's Profit and Loss Account. We trust our shareholders will find this showing satisfactory.

All the branches of the Bank have been inspected during the year.

We have opened the following offices during the past twelve months: Vancouver, B. C. (Cor. Granville and Hastings Streets); Coronation, Calgary (2nd Street East); Chauvin, Pincher Station and Edgerton, Alta.; Frobisher, Regina and Moose Jaw, Sask.; Hartney, Winnipeg, Man., (Bannerman Avenue); and Wallaceburg, Ont. We have to report no offices closed during that period.

We have lost two Directors during the year—namely, Mr. Hugh A. Allan, who retired by reason of his now residing in Great Britain, and Mr. Charles F. Smith, who died in October last. Mr. Smith was a very regular attendant at meetings of the Board, where he aided deliberations by his wise counsels and sound judgment, and his demise is much regretted. The two vacancies on the Board were filled by the appointment of Mr. Andrew A. Allan and Mr. C. C. Ballantyne.

The Directors have much pleasure in testifying to the good work performed by the staff during the past twelve months.

The Directors have much pleasure in testifying to the good work performed by the staff during the past twelve months. H. MONTAGU ALLAN, President. All of which is respectfully submitted.

Statement of the Result of the Business of the Bank for the year ending 30th November, 1911.

Statement of the result of the Dusiness of the	The state of the s
The Net Profits of the year, after payment of	This has been disposed of as follows: Dividend No. 94, at the rate of
charges, rebate on discounts, interest on deposits, and making full provision for	9 per cent. per annum \$135,000.00 Dividend No. 95, at the rate of
bad and doubtful debts, have amounted to	9 per cent. per annum 135,000.00 - Dividend No. 96, at the rate of
	10 per cent. per annum 150,000.00 Dividend No. 97. at the rate of
The balance brought forward from 30th November, 1910, was 99,297.15	10 per cent. per annum 150,000.00 \$570,000.00
	Transferred to Reserve Fund 500,000.00
	Written off Bank Premises Account 100,000.00 Contributed to Officers' Pension Fund 50,000.00 Balance carried forward 58,878.18
Making a total of\$1,278,878.18	\$1,278,878.18

Statement of Liabilities and Assets at 30th November, 1911.

LIABILITIES. 1. To the Public. Notes in Circulation	ASSETS. Gold and Silver Coin on hand
\$81,928,961.49	Other Assets
A STATE OF THE PARTY OF THE PAR	

E. F. HEBDEN, General Manager.

In moving the adoption of the Report, the President referred to the intention of the Directors to issue \$1,000,000 new stock.

new stock.

The General Manager spoke briefly regarding the business and prospects of the Bank, particularly in the Western Provinces, and paid a tribute to the devotion of the staff.

The following Directors were elected—Sir H. Montagu Allan, Mr. Jonathan Hodgson, Mr. Thomas Long, Mr. C.

M. Hays, Mr. Alex. Barnet, Mr. F. Orr Lewis, Mr. K. W. Blackwell, Mr. Andrew A. Allan, Mr. C. C. Ballantyne.

Resolutions were passed expressing appreciation of the services of the Board of Directors, the General Manager and the staff, which were acknowledged by the President and the General Manager. The meeting then advisored

journed.

At a subsequent meeting of the Board of Directors, Sir H. Montagu Allan was re-elected President and Mr. Jonathan Hodgson, Vice-President.

Rodolphe Forget

Member Montreal Stock Exchange

83 Notre Dame St., Montreal

Carefully edited studies of leading Canadian securities mailed on application. Facts and figures compiled by experts.

-Paris Office-

60 Rue De Provence

PELLATT **=**&=

Members Toronto Stock Exchange

401 Traders Bank Building TORONTO

BONDS AND STOCKS also COBALT STOCKS BOUGHT AND SOLD ON COMMISSION

Private wire connections with W. H. GOADBY & CO., Members New York Stock Exchange.

GOVERNMENT MUNICIPAL and CORPORATION BONDS

our lists comprise carefully selected offerings of the above securities, affording the investor 4 per cent. o 6 per cent. interest returns.

CORRESPONDENCE INVITED

Wood, Gundy & Co.

London, Eng.

Toronto, Can.

The Title and Trust Company, Bay & Richmond Sts.



Executor, Administrator Assignee, Liquidator

The Merchants' Bank

of Canada MONTREAL

HEAD OFFICE - - MONTREA President, Sir H. Montagu Allan. Vice-President, Jonathan Hodgson. General Manager, E. F. Hobden.

167 BRANCHES IN CANADA.

General Banking Business transacted. SAVINGS DEPARTMENT at all

Deposits of \$1.00 and upwards received and interest allowed at best current rates.

TORONTO OFFICES:

Wellington St. West; 1400 Queen
St. West (Parkdale); 406-408 Parliament St.; Dundas St. and Roncesvalles Ave.





Events of 1911 and Men Who Have Pulled Them Off.

F ROM a financial standpoint the year 1911 will go down in Canadian history as one of the most remarkable Canada has ever had. This is true not only from a standpoint of the numerous financial transactions which have been carried out throughout the year, but more particularly from the fact of the big changes which have been brought about in connection with public utility and street railway enterprises in the chief cities of the country, like Montreal, Toronto and Winnipeg.

Montreal Street Railway Reorganization.

THE Montreal Street Railway Company, in existence way back from the time that the busses, and afterwards the tramcars, were introduced in the city, has passed out of existence, and a new concern, known as the Montreal Tramways Company, has sprung into being to control the entire street railway situation on the Island of Montreal and to bring into the limelight an entirely new group of interests. The deal has many aspects of interest to it, because the new group assumed control only after outsing from their position. because the new group assumed control only after ousting from their position an old crowd that seemed so strongly entrenched in their position that no amount of money would have made it possible for them to be beaten. Of course, such an important change was not brought about without a big advance in the price of Montreal Street Railway stock, and when it had climbed up to around a 250 level, many old holders, who had tremendous profits at that figure, were willing sellers, while the new and younger group, seeing great things still ahead, were willing buyers.

Melon for Toronto Railway Shareholders.

THE numerous Montreal shareholders of the Toronto Railway Company got tired of the old custom of the railway of the Queen City continuing to pay the largest percentage of its profits to the City and according but scant attention to themselves. Such a procedure had been going on ever since the Company had a franchise, so the Montreal and Quebec shareholders grouped themselves together and in the end found their position was so strong that they could demand that their rights should be recognized in the matter. They selected the resourceful Mr. Rodolphe Forget as their leader, and a plan was worked out by which a million dollars bonus stock should be given to the shareholders for nothing, or at least in return for doing without higher dividends for a number of years, and, in addition, they were to be allowed to subscribe to \$2,000,000 of additional capital at \$100 a share, giving them one share for every four shares of the old stock.

Big Advance in Winnipeg Electric.

JUST at a time when the Eastern cities were witnessing important developments in connection with their enterprises, along came Winnipeg Electric with a jump from around 180 to about 245 a share. The advance was in anticipation of a deal by which the Mackenzie and Mann interests announced their willingness to sell out to the City of Winnipeg on the basis of \$250 a share. A great many had, at the time, expressed their surprise that the Mackenzie and Mann interests were willing to do this as Winnipeg Electric had seen and Mann interests were willing to do this, as Winnipeg Electric had come to be looked upon as perhaps the biggest money-maker in the whole of Canada, and while it had already made very remarkable strides, still it rather looked as though greater things were ahead of it than had been enjoyed by its shareholders up to the present time. For a time it looked as though the City were going to put a deal through when politics began to play a part in the matter. Since that time it has become doubtful whether the City will take over the property since it has already embarked on a power scheme of its own, but even at that Winnipeg Electric has since increased its dividend to a 12 per cent. basis, and if a vote were taken of the shareholders there is little doubt but that the great majority would vote against selling at all no matter what price was offered.

Banks Make Big Money.

THE year just closing has certainly been a bumper year for Canadian banks. The institutions which closed their fiscal year at the end of November were about twelve in number, and these together were able to show increases in their net profits of over \$1,500,000 for the year. A great many of the other institutions close their fiscal year at the end of December, and by the time they submit their statements to their shareholders it is expected that the total increase for the year will amount to over \$2,500,000, which is a pretty good indication of the manner in which money is able to make money. make money.

In the way of net returns the Bank of Commerce again tops the list, beating the Bank of Montreal for the second time, and even with such large profits it is known by interests close to the Bank that the Commerce statement is a particularly conservative one and that wherever it was possible to write off, with a view of cutting down profits, such a course was adopted.

Getting a Home of Its Own.

THE growth that the younger financial institutions of the country have been making during the past few years is brought to mind by the purchase which was made the other day by the Dominion Bond Company of the Manuwhich was made the other day by the Dominion Bond Company of the Manufacturers Life Building, at the northwest corner of King and Yonge Streets, in Toronto, for \$800,000. The building will, in future, be known as the Dominion Bond Building. This Company will as soon as convenient occupy the entire first floor of the building. Other portions of the premises will undoubtedly be occupied by Companies with which the Dominion Bond Company is closely associated. In fact, there are so many of the latter that it is understood that the building, outside of the ground floor, will be used exclusively by the Dominion Bond and its affiliated concerns. Mr. Garnet P.

STUDY OF LEADING CANADIAN COMPANIES

Our Statistical Department has prepared a comprehensive booklet entitled "Standard Canadian Securities."

This publication was not issued with a view of drawing attention to any particular securities, but of affording information not generally obtainable with regard to the companies dealt with, and of giving an unbiased view of the position of their securities.

Among others, it contains studies of the following companies:
Canadian Car & Foundry.
Canadian Pacific Railway.
Detroit United Railway.
Nova Scotia Steel & Coal.
Ogilvie Flour Mills.
Toronto Railway.
Copy mailed free on request.

McCUAIG BROS. & CO.

McCUAIG BROS. & CO.
(Members Montreal Stock Exchange)
17 St. Sacrament Street, Montreal
OTTAWA, SHERBROOKE, GRANDBY,
SORET. 13





Among Holiday Gifts

for your family, at this season of the year, none is more suit-able than a policy in the

Mutual Life of Canada

It will stand as an evidence of your love and foresight for those dear to you when other more transient gifts shall have been forgotten!

Policies in force, ex-

ceeding\$70,000,000

Assets, all safely in-vested, exceeding . 18,000,000

Surplus, over liabilities, exceeding ... 3,000,000

Agencies in every City and Town in Canada.

Head Office : Waterloo, Ont.

Grant, President of the Dominion Bond Company, has in the last few years made his headquarters in Toronto, so that it is now regarded that the head offices of the Company will be located in the Queen City rather than Montreal.

Outlook for 1912.

PROM a financial standpoint things are going to hum right from the opening of the new year, and, owing to the favourable market conditions which prevail, some particularly large issues are likely to be made in the Canadian markets during the course of the month of January. Among the one for which arrangements have already been made are: The issue of \$1,250,000 of the P. Lyall & Sons Construction Company, which was so successfully organized by Mr. J. N. Greenshields, K.C., of Montreal; the issue of \$1,200,000 Preferred Stock of the new Mount Royal Hotel, Montreal; the issue of \$750,000 of Bonds of the National Brick Company, which has taken over the Laprairie Brick Company and is, in addition, erecting large plants outside Laprairie; the issue of Preferred Stock of the new Canadian Jewellers, Limited, which is taking over a number of the larger manufacturing jewellery concerns of the country. concerns of the country.

Union Bank's Successful Year.

MORE than usual interest was attached to the Annual Meeting of the share-holders of the Union Bank of Canada, held in Quebec on the 18th. This was the first meeting of the shareholders after the decision of the Directors to move the head office to Winnipeg. The idea met with enthusiastic approval and the draft bill for the purpose was read and approved. This bill will come before the House of Commons shortly and will no doubt pass without any opposition

any opposition. The annual statement was also enthusiastically received. The profits for the year were 14 per cent. on the average paid-up capital, so that it was easy for the Bank to pay its regular 8 per cent. dividend and carry forward a considerable amount. Of this balance, \$200,000 was transferred to the Rest account, \$100,000 written off the Bank premises, and \$71,975 carried forward. The Rest account was also increased by \$457,000, being premium on the new stock issued during the year. The total Rest now amounts to \$3,057,000, which is equal to a full 60 per cent. of the paid-up capital. The total deposits amount to a little over \$45,000,000.

During the past year twenty-four branches and agencies have been opened, of which five are in Saskatchewan, two in Alberta, and four in British Columbia. The total number of branches and agencies is now 242. The number of shareholders has also been greatly increased during the year, which, of

of shareholders has also been greatly increased during the year, which, of course, is a very satisfactory feature.

Merchants' Bank Makes Good Report.

THERE is nothing very startling in the annual report of the Merchants' Bank. Sir Montagu Allan presided at the forty-eighth annual meeting which was held in Montreal on December 20th. During the year the dividend had been increased from nine to ten per cent., and the action of the directors in this respect was confirmed. This is the second increase in dividend in two years, showing that the Merchants' is sharing in the general prosperity of Canadian financial institutions. After paying the dividend, writing \$100,000 off bank premises, and adding \$50,000 to the officers pension fund, the directors were able to add \$500,000 to the reserve fund. This fund now amounts to ninety per cent. of the paid-up capital, which stands at \$6,000,000. The net profits for the year amounted to \$1,179,581. The total deposits are over sixty million, and the total assets around eighty-two million dollars. The shareholders were notified of the intention to issue a million dollars new shareholders were notified of the intention to issue a million dollars new stock. The following directors were re-elected: Sir H. Montagu Allan, Mr. Jonathan Hodgson, Mr. Thomas Long, Mr. C. M. Hays, Mr. Alex. Barnet, Mr. F. Orr Lewis, Mr. W. K. Blackwell, Mr. Andrew A. Allan, Mr. C. C. Baller. Ballantyne.

THE MILITIA CONFERENCE

SIR,—Having the honour to command a company with headquarters in Charlottetown of an otherwise rural regiment, I must say that in the article dealing with the militia conference published in your issue the 2nd inst., there appeared some statements which, to say the least, were not flattering to the rural militia. You say that one officer stated "that unless the rural militia were willing to allow their pay to go into a regimental fund, as do some of the city regiments, they might as well be disbanded." If the officer who made the statement will take the trouble to turn up the militia list he will see that practically all the rural regiments are distributed over a large area of country, and, therefore, are unable to get together for a social evening Editor CANADIAN COURIER: will see that practically all the rural regiments are distributed over a large area of country, and, therefore, are unable to get together for a social evening in the same way that a city corps does, nor can they afford the time to take the pleasure of a trip to Boston or New York, after having put in twelve days training in camp, as do their "brothers in arms" from the cities, as they (the city corps) perform their drill in the evening after their day's work is over. There is no greater patriotism shown by the city corps in letting their pay go into a regimental fund to be spent in social evenings, etc., than by the rural corps spending their pay as it seems best to them at home. If, on the other hand, a city corps pay is used to build Armouries, etc., there is without doubt a great deal of credit due them, but to make a statement that a regiment should be disbanded for not placing their pay in a regimental fund cannot be upheld as being a reason why the one should be upheld and the other disbanded.

other disbanded. You also state that country regiments are too often filled up with a class of men who are not desirable, are not permanent residents of the district, and who are not likely to be an asset to the State in time of war." This statement is to be an asset to the State in time of war." who are not likely to be an asset to the State in time of war." This statement is unfortunately to some extent true, but would the city regiments not be in exactly the same position in case they were ordered into camp? Undoubtedly they would, but to a larger degree. As an instance, take our local artillery, the 4th Heavy Brigade—as an artillery unit—the pride of Canada. Suppose the two city batteries of this brigade were ordered into camp, I venture to say that not forty per cent. of those enrolled would be on parade. Why? Because the employers of their men would not grant them the time in addition to their yearly vacation, and there would be few indeed of the men who would be willing to spend their vacation attending a military camp. The officers would



Keating's Kills Roaches



Cockroaches cannot live when Keating's Powder is sprinkled or blown into their crevices. It is a sprinkled or blown into their crevices. It is a harmless powder—stainless and odorless—yet it is a wonderfully potent exterminator of every form of insect life. It may be sprinkled freely upon the pantry shelf. Sold by all druggists.

In tins only: 10c., 20c., 35c.

French NATURAL Sparkling Table Water

PERRIER

"The Champagne of Table Waters"

"SAME TO YOU"

"MANY OF THEM"



Drink the health of your -: guests and friends in :-

HITE LABEL ALE

母母母

Dominion Brewery Co., Limited TORONTO, ONT.



The Breakdown of the Breadwinner

The breadwinner in the thick of the battle of busi-ness is severely handicapped made unless special efforts are

unless special efforts are made
to maintain a high standard of
physical and mental fitness. Otherwise
lassitude, depression, sleeplessness, anaemia, and nervous disorders follow
one another in quick succession, and before long comes the inevitable
breakdown. To prevent this breakdown and to keep the body "fit" and
the brain alert, there is nothing like an occasional wine-glassful of

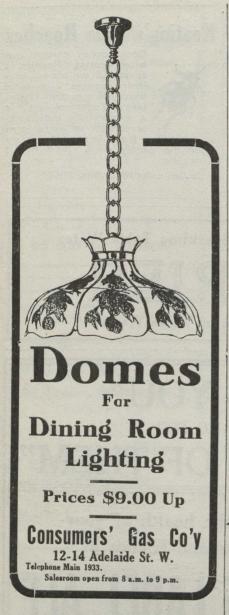


because the invigorating and sustaining qualities of "Wincarnis" equip the body and brain with such a wealth of vitality that the whole system pulsates with vigorous health. And the health that "Wincarnis" gives is lasting—not a mere stimulating effect that whips up the vitality for a moment only to lower it still further afterwards—but a solid, substantial, definite degree of good health that will enable you to withstand the storm and stress of business, and also equip you with renewed strength and a greater power of endurance that will be a revelation to

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

"'Wincarnis' can be readily obtained from all the leading Wholesale Distributing Houses in the Dominion. TRADE NOTE:

IN ANSWERING ADVERTISEMENTS, PLEASE MENTION THE "CANADIAN COURIER."







of purity are its recommendation.

Always ask for WHITE HORSE specially if you want it.

Sold by all Wine Merchants, Grocers and Ho

THE TRADERS BANK of Canada

DIVIDEND No. 63.

NOTICE IS HEREBY GIVEN that a dividend at the rate of 8% per annum upon the paid-up Capital Stock of the Bank has been declared for the current quarter, and that the same will be payable at the Bank and its Branches on and after the 2nd day of January next to Shareholders of record of 15th December, 1911.

By order of the Board. By order of the Board.

Toronto, November 3rd, 1911.

STUART STRATHY,
General Manager.



then be forced to complete their complement with an inferior class of men from the street corners.

In conclusion, I believe and have believed for years that the efficiency of our force can never be improved by increased pay, but only by a "new spirit" spirit."

So long as our public in general content themselves by "waving flags and singing God Save the King," and

and singing God Save the King," and are not prepared to make a personal sacrifice by enlisting in our militia, or enabling their employees to do so, so long will things remain in their present unsatisfactory state.

When the people of Canada realize that it is not only the duty but the privilege of every young man to be prepared to defend his country in times of strain and stress, and that it is a no greater hardship to say to him you must train in arms for a given period, than to say to him that you period, than to say to him that you must pay your taxes, or that you must must pay your taxes, or that you must attend school and you must obey the laws of the country, then we will have a militia which is trained for active service, and a militia that will prove able to defend our glorious Dominion and help defend our still more glorious Empire in time of war.

I am a firm believer in "compulsory training," but so long as a few are doing what the whole manhood of our Dominion should do, I believe that they should receive a much larger remuneration, not in the way of the farce, known as "efficiency pay," but a flat increase.

Charlottetown, P.E.I., December 4th,

Charlottetown, P.E.I., December 4th,

T. EDGAR MacNUTT, Captain A Co. 82nd Regt.

The Democratic Duke.

The Democratic Duke.

The Duke of connaught, canada's new Governor-General, is utterly devoid of austerity or affectation, and thereby hangs this little human interest tale that all the daily papers have missed. Recently the Royal train was speeding along the C. P. R., and arriving at Havelock about 7.30 a.m. a stop was made for breakfast. The train stood west of the station. Train Despatcher Tom Pyser took his camera, and accompanied by Yardmaster Haig, went out to get a picture of the Royal travelling outfit. They were rather despairing of getting a glance at the Duke on account of the early hour, and meeting a man walking up and down the station platform, they assumed that he belonged to the Governor-General's suite.

"We are going to take a picture of the train," said Pyser. "I wonder if the Duke is coming out soon?"

"Why, do you want to get a picture of him, too?" asked the stranger.

"We sure would," answered Pyser.

"Well, go ahead then, my good man. I'm the Duke."

In amazement, the two railway men stared, and then quickly took their hats off. They had dreamed of the Duke as being clad in a gorgeous uniform, and he, like an ordinary mortal, was out taking a stroll as a morning appetizer, in plain civilian attire. The Duke conversed with Pyser and Haig, and when Haig remarked that they had expected to see him in a uniform, His Royal Highness explained that he always wore plain attire in the mornings. Then the Duchess and Miss Pelly, lady-in-waiting, came out, and the Duke introduced the men to them. Then Pyser, pleased beyond all his expectations, got a picture of the whole Royal group.

Taught Equality of Sexes.

MRS. SILVANUS P. THOMPSON, a prominent member of the Society of Friends, better known as Quakers, has pointed out that that religious community was actually the pioneer in the woman's movement, says the San Francisco Argonaut. George Fox taught the absolute equality of the sexes in religion and church government, and at a time when advanced education was supposed to be a male prerogative the Quakers educated their women in exactly the same way as their men.

The Scrap Book

The Retort Splendid .- Jones: "Well, you and I won't be neighbours much longer. I'm going to live in a better locality."

Smith: "So am I."

Jones: "What, are you going to move, too?"
Smith: "No, I'm going to stay here."

Irish.—Lord Londonderry tells a tale, which conveys its own moral, about an Irishman in his employ. Twas on the everlasting subject of Ireland's wrongs.

"We'll not get Home Rule for Ould Oireland," said this son of Erin, "till Germany, France, Russia, and America give them blayguards of Englishmen a good bating."

And after a pause he added proudly: "And begor, t' whole lot of 'em shoved together couldn't do it! Oh, it's the grand navy we've got!" Irish.-Lord Londonderry tells

What He Kept Back.—Lawyer: "I must know the whole truth before I can successfully defend you. Have you told me everything?"

Prisoner: "Except where I hid the money. I want that for myself."

A Doctor Man.

A Doctor man.

It's very often that my pa
Stays out all the night long;
They say it ought to worry ma,
'Cause it's 'jus awful wrong.
But he don't care what all them folks
Says 'bout it, an' he can
Jus' sit an' laugh at all their jokes,
'Cause he's a doctor man.

He tall the wimmen all

He talks to other wimmen all
Th' time an' ma don't care;
An' every day he makes a call
To see some lady fair.
Th' neighbours says he takes 'em

rides,

Nen he laughs at it an'
Jus' keeps it up an' splits his sides,
'Cause he's a doctor man.

 H_{θ} holds their hands an' smiles so

nice, An' asks how they feel, Nen wimmen sneak 'round, sly as

An' give ma a long spiel
'Bout how bad pa is, an' nen she
Just laughs an' giggles an'
Tells him when he comes home, you

'Cause he's a doctor man.

—Medical Herald.

Many Like Him.—"What is Billy Hardatit doing these days?" asked Smithers.

"Oh, he's working his son's way through college," said little Binks.— Harper's Weekly.

Refore Hostilities Began.—"I hope

June of the heroine and hero; does not go into their married life at all."

Houston Post.

Falling Market.—"I'll give you \$2 for this anecdote about Daniel Webster."

"What's the matter with you?" demanded the hack writer. "You gave me \$4 for that anecdote when it was about Roosevelt."—Pittsburg Post.

The Only Escape.—Mrs. Gotham: You are going down town, are you

Mr. Gotham: "Yes, my dear."

Mrs. G.: "Well, I wish you'd drop into Silke, Ribbon & Co.'s on your way and match the—"

Mr. G. (hyperiodin): "I've got to see

way and match the—"

Mr. G. (hurriedly): "I've got to see Jones, and that will take me some d'stance from Silke, Ribbon & Co.'s."

Mrs. G.: "Well, Mr. Jones's office is only a short distance from the Imported Finery Bazaar, and that will do just as well. Take this and ask—"

Mr. G. (hastily): "After leaving Jones I must see Smith, who is in the Opposite direction from the Bazaar, you know."

Mrs. G.: "No matter. Cheaper,

Union Bank of Canada

Annual General Meeting

The Forty-Seventh Annual General Meeting of Shareholders of the Union Bank of Canada was held at the Banking House in Quebec,

There were present:—Hon. John Sharples, Wm. Price, R. T. Riley, E. J. Hale, W. Shaw, S. Barker, M.P.; E. E. A. DuVernet, K.C.; G. P. Reid, M. Bull, G. H. Thomson, Right Revd. John Grisdale, Stephen Haas, A. E. Scott, H. Veasey, Col. J. F. Turnbull, F. M. Duggan, John Shaw, A. Veasey, E. E. Code, H. E. Price, A. J. Price, Capt. W. H. Carter, T. C. Aylwin, John Hamilton, A. S. Jarvis, G. H. Balfour, H. B. Shaw, Lt.-Col. G. E. Allen Jones, R. Harcourt Smith, Achille Dussault, H. E. Dupre, N. G. Kirouac.

The President, the Hon. John Sharples, having taken the Chair, Mr. H. Veasey was appointed to act as Secretary to the Meeting, and Messrs. John Shaw and A. E. Scott were appointed Scrutineers.

The Chairman read the Annual Report of the Directors as follows:—

The Directors beg to present to the Shareholders the following Statement of the result of business for the year ending November The Directors beg to present to the Shareholders the following Statement of the Bank. Monday, December 18th, 1911.

Monday, December 18th, 1911.

There were present:—Hon. John Sharples, Wm. Price, R. T. Riley, E. J. Hale, W. Shaw, S. Barker, M.P.; E. E. A. DuVernet, K.C.;

There were present:—Hon. John Sharples, Wm. Price, R. T. Riley, E. J. Hale, W. Shaw, S. Barker, M.P.; E. E. A. DuVernet, K.C.;

PROFIT AND LOSS ACCOUNT.

\$80,000.00 89,211.85 93,516.09 98,220.20 657,060,00 Written of Bank Premises Account
Contribution to Officers' Pension Fund
Balance of Profits carried forward 100,000,00 10,000.00 71,975.33 \$1,199,983.47

ASSETS.

\$1,199,983,47

General Statement

LIABILITIES.	
Notes of the Bank in circulation	45,232,460.80 234,667.61
Balances due to Agenotes of the Banks in Foreign Countries Total Liabilities to the public Japital paid up Rest Account Reserved for Rebate of Interest on Bills Discounted Dividend No. 99 Dividend Unclaimed Balance of Profit and Loss Account carried forward	\$50,152,802.21 4,914,120.00 3,057,060.00 138,215.05 98,220.20
	2,429.53 71,975.33

Deposit with Dominion Government for security of Note circulation

Notes of and cheques on other Banks

Balances due from other Banks in Canada

Balances due from Agents in United States.

Balances due from Agents in the United Kingdom Government, Municipal, Railway and other Debentures and Stocks

Call and Short Loans on Stocks and Bonds 3,030,197.11 276,403.97 372,508.25 64,971.11Other Loans and Bills Discounted Current
Overdue Debts (estimated loss provided for).
Real Estate other than Bank Premises
Mortgages on Real Estate sold by the Bank
Bank Premises and Furniture
Other Assets

Gold and Silver Coin\$ 630,273.02 Dominion Government Notes 5,305,276.00

\$58,434,822.32

G. H. BALFOUR, General Manager.

During the past year twenty-four branches and agencies of the Bank have been opened in the following provinces: New Brunswick, 1; Quebec, 2; Ontario, 9; Saskatchewan, 5; Alberta, 2; British Columbia, 4; England, 1.

Two branches in Alberta and one branch in Ontario, which proved unproductive, have been closed. The total number of branches is now 242.

Two branches in Alberta and one branch in Ontario, which proved dispersions of the premium arising from the disputation of the bank has been increased from \$4,000,000 to \$4,914,120. The premium arising from the disposal of new stock has been credited to the Rest Account.

The customary inspections of the head office and of all branches and agencies of the bank have been made.

JOHN SHARPLES,

nade.

JOHN SHARPLES,

President.

5.935.549.02 190,000.00

\$58,434,822.32

Quebec, Dec. 18, 1911.

Before moving the adoption of the report, the President addressed the meeting, giving the Shareholders further particulars as to he increase of paid up capital by \$914,120. Increase in number of Shareholders by 415, making a total of over 2,675. Mentioning the increase of paid up capital by \$914,120. Increase in number of Shareholders by 415, making a total of over 2,675. Mentioning the increase of paid up capital by \$914,120. Increase in number of Shareholders by 415, making a total of over 2,675. Mentioning the increase of paid up capital by \$914,120. Increase in number of Shareholders by 415, making a total of over 2,675. Mentioning the matter for two years, and which was to be voted on by only the absorption of the bank was previously unrepresented. He also spoke in regard to the proposed removal of the head of Directors, after considering the matter for two years, and which was to be voted on by Quebec to Winnipeg, as recommended by the Directors, after considering the matter for two years, and which was to be voted on by Quebec to Winnipeg, as recommended by the Board of Directors of the bank, stated that the condition of his health would not permit of his continuing to discharge the important duties of President of the bank after its removal to Winnipeg.

Another important event had been the opening of a branch in London, England, which was undertaken after the most careful consideration of the Board, and the personal visit to London by the General Manager and the Assistant General Manager. Mr. F. W. Ashe, sideration of the Board, and the personal visit to London by the General Manager and the Assistant General Manager. Mr. F. W. Ashe, sideration of the Board, and the personal visit to date have exceeded expectations.

It was then moved by the Hon, John Sharples, and seconded by Mr. William Price, M.P., that the report of the Directors, now read, be adopted and printed for distribution amongst the Shareholders.—Carried.

The General Manager addressed the meeting, referring particu

twenty-four additional branches during the year, making a total of 242, as follows:—

New Brunswick 1 Quebec 7 Alberta 39
Nova Scotia 1 Manitoba 39 British Columbia 11
Ontario 67 London, England 1
Ontario 10 Mr. Balfour expressed his regret at the decision of the Hon. John Sharples to retire from his duties as President at a future date, and said that he was voicing the feeling of the Directors, Officials and Shareholders in expressing the hope that he would long be spared to exert that keen interest in the Institution which he has displayed during the past seventeen years as Director, Vice-President and President of the bank.

President of the bank.

After the adoption of the Report, Mr. R. T. Riley, in a short address, stated that it was the wish of the Directors that when Mr. Sharples finds it necessary to retire from the Presidency of the Bank that he be tendered the position of Honourary President. He also spoke specially in reference to the Western Division in which three are now 155 Branches with a staff of 755.

Mr. Samuel Barker, of Hamilton, also addressed the meeting, congratulating the Shareholders on the Report presented to the meeting, thanking the President and Directors, the General Manager and other officers of the Bank for their efforts on its behalf, and expressing his approval of the proposed removal of the Head Office to Winnipeg.

At the request of the President, the Secretary then read the draft bill, now before the House of Commons for the purpose of amending the Bank's charter, and moving the Head Office of the Bank from Quebec to Winnipeg.

It was then moved by Mr. William Price, M.P., seconded by Lieut. Col. J. F. Turnbull, and unanimously resolved, that the action of the Directors in applying for the foregoing amendment to the Bank's charter be and hereby is approved.

Moved by Mr. R. T. Riley, seconded by Mr. E. E. A. DuVernet: "That the Meeting now proceed to the election of Directors for the ensuing year, and that the ballot box for the receipt of votes be kept open until a quarter past four o'clock, or until five minutes have elapsed without a vote being offered, during which time proceedings be suspended."—Carried.

The Scrutineers appointed at the Meeting reported the following gentlemen duly elected as Directors for the ensuing year: Hon.

have elapsed without a vote being offered, during which time proceedings be suspended."—Carried.

The Scrutineers appointed at the Meeting reported the following gentlemen duly elected as Directors for the ensuing year: Hon. John Sharples, Messrs. Wm. Price, E. J. Hale, Wm. Shaw, George H. Thomson, R. T. Riley, E. L. Drewry, F. E. Konaston, John Galt, W. R. Allen, M. Bull, Samuel Barker, M.P.; E. E. A. DuVernet, K.C.; George P. Reid, and Stephen Haas.

At a subsequent Meeting of the newly-elected Board, the Hon. John Sharples was elected President, and Mr. Wm. Price, Vice-President.

ACETYLENE

Saves your Eyesight



You know how much easier it is to read by daylight than by lamplight, gaslight or electric light, even though these artificial lights are just as bright.

That's because they are not white lights, like sunlight, but contain too many red and yellow rays.

Acetylene is a white light—nearer to sunlight than any other lighting system known. You can read,

Acetylene with little, if any, more fatigue than by daylight. By Acetylene you can match colors, or enjoy the beauties of flowers or paintings, just as well as by daylight.

And you can have Acetylene lighting in your home, at a cost lower, for equal illumination, than that of coal oil lighting. It's easily installed in any house. Write and we'll tell you how, with full particulars as to cost and advantages.



ACETYLENE CONSTRUCTION CO., LIMITED

604 POWER BLDG., MONTREAL. Cor. McTavish and 6th Sts., Brandon, Man.

- 422 Richards St., Vancouver



How are you fixed when goods arrive?

OES your shipping room present a scene of noisy, bustling disorder? Are you compelled to clog or temporarily paralyse the running of your business by shorthanding your various departments in order to accommodate fresh shipments as they arrive? Or, is it possible for one or two men to take hold and expeditiously, economically and safely--without waste of time or energy--dispose of the goods systematically and in proper arrangement. Your answer depends upon whether or

TIS FENSOM FREIGHT ELEVATORS

In point of utility, convenience and economical efficiency, your Otis-Fensom Elevator bears the same indispensable relation to modern business as the telephone, typewriter and electric light. It makes for decidedly improved business conditions. It saves labor---it saves time---it saves calling clerks, salesmen or other employees from their regular duties in the store or office. It enables you to keep your ground floor clean and inviting, and to use all of the ground floor space for salesmanship and display. It does away with expensive hand labor and substitutes mechanical facilities that keep pace with the increasing demands of your business.

Send for "Freight Elevators and their Uses."

The Otis-Fensom Elevator Co., Limited

Traders Bank Building

Toronto

Bargains & Co. will do. They are

Bargains & Co. will do. They are near Smith's."

Mr. G.: "But I've got to take a roundabout way to Smith's in order to see Brown. Can't pass Cheaper, Bargains & Co.'s, my dear."

Mrs. G. (impatiently): "H'm! Where are you going after you leave Smith's?"

Mr. G. (helplessly): "I'm going up in a balloon."—Tit-Bits.

* * *

Making Sure.—The wife of an overworked promoter said at breakfast: "Will you post this letter for me, dear? It's to the furrier, countermanding my order for that \$900 sable and ermine stole? You'll be sure to remember?" remember?

remember?"

The tired eyes of the harassed, shabby promoter lit up with joy. He seized a skipping rope that lay with a heap of dolls and toys in a corner, and, going to his wife, he said: "Here, tie my right hand to my left foot so I won't forget!"

* * *

Too Talkative.- It was a beautiful evening and Ole, who had screwed up courage to take Mary for a ride, was carried away by the magic of the

night.
"Mary," he asked, "Will you marry

me?"

"Yes, Ole," she answered softly.

Ole lapsed into a silence that at last became painful to his fiancee.

"Ole," she said desperately, "why don't you say something?"

"Ay tank," Ole replied, "they bane too much said already."—Success.

Staging It.—A leading theatrical manager told a dramatic critic stories as he strolled in the bright, cold weather down Broadway.

"There was one chap," said he, "I couldn't get rid of. Dear me, he was persistent. I refused his farce seven times and he still kept turning up with it, re-written here and there.

"The eighth t'me he came I told him firmly it was no use.

"But, sir,' he said, 'is there no possible way you could put my farce on the stage?"

"Well,' said I, 'there's one way, but I don't know if you'd submit——'

"Oh, I'd submit!' he cried. 'I'd submit to anything!'

"Then,' said I, 'we'll grind it up and use it as a snow-storm.'"—Los Angeles Times.

Mule Was Uninjured.—Senator John Sharp Williams, whose supply of darky stories seems inexhaustible, tells this new one:

tells this new one:

"I was proceeding leisurely along a Georgia road on foot one day, when I met a conveyance drawn by a mule and containing a number of negro field-hands. The driver, a darky of about twenty, was endeavouring to increase its speed, when suddenly the animal let fly with his heels and dealt him such a kick on the head that he was stretched on the ground in a twinkling. He lay rubbing his woolly pate where the mule had kicked him.

"'Is he hurt?" I asked anxiously of

worky with the work of the conveyance and was standing over the prostrate driver.

"'No, boss,' was the older man's reply; 'dat mule walk kind o' tendah for a day or two, but he ain't hurt.'"—Lippincott's.

* * *

Not For His.—Rich Man: "Would you love my daughter just as much if she had no money?"
Suitor: "Why, certainly!"
Rich Man: "That's sufficient. I don't want any idiots in this family."

Chicago News.

Puzzle in Matching.—Mrs. de Style:
"Marie, I shall take one of the children to church with me."
The Maid: "Yes'm."
Mrs. de Style: "Which one will go best with my new purple gown?"—
Boston Transcript.

He Did It.—He: "If I should kiss you, what would happen?"
She: "I should call father."
He: "Then I won't do it."
She: "But father's in Europe."

WHOOPING COUGH

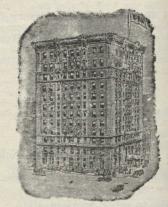
CROUP ASTHMA BRONCHITIS CATARRH

ALL DRUGGISTS Try Cresolene Anti-septic Throat Tablets for the irritated throat. They are simple, effect-ive and antiseptic. Of your druggist or from us, 10c, in stamps.

VAPO CRESOLENE CO. Leeming-Miles Bldg.
MONTREAL







HOTEL YOR ABSOLUTELY FIREPROOF YORK

ABSOLUTELY FIREPROOF

Corner 36th St. and 7th Ave.

One short block from Broadway and New York's
Newest, Largest and Finest Department Stores,
Fashionable Shops and Theatres.

2 Minutes from New Penna, R.R. Terminal.

10 Minutes from Grand Central Terminal.

Accommodations Better than Rates indicate
R00MS \$1.50 and \$2.00 with Bath Privilege

"\$2.00 to \$4.00 "Private Bath

Where two persons occupy same room only \$1.00 extra
will be added to above rates

Write Hotel for Map of New York

JAY G. WILBRAHAM, : Managing Director

Hotel Directory

PALMER HOUSE TORONTO : CANADA H. V. O'Connor, Proprietor Rates—\$2.00 to \$3.00

CALGARY, ALBERTA, CAN. Queen's Hotel Calgary, the commercial metropolis of the Last Great West. Rates \$2.00 and \$2.50 per day. Free 'Bus to all trains.

H. L. Stephens, Prop.

HOTEL MOSSOP

Toronto, Canada.

European Plan.

RATES:

Rooms without bath, \$1.50 up.

Rooms with bath, \$2.00 up.

THE NEW RUSSELL

Ottawa, Canada 250 rooms American Plan, \$3.00 to \$5.00 European Plan, \$1.50 to \$3.50 \$150,000.00 spent upon Improvements.

LA CORONA HOTEL (Home of the Epicure)
Montreal

European Plan \$1.50 up.

John Healy, Manager.

KING EDWARD HOTEL

Toronto, Canada
—Fireproof—
Accommodation for 750 guests. \$1.50 up
American and European Plans.

GRAND UNION HOTEL

Toronto, Canada
Geo. A. Spear, President
American Plan \$2—\$3. European Plan
\$1.—\$1.50.

THE NEW FREEMAN'S HOTEL

(European Plan)

One Hundred and Fifty Rooms.

Single rooms without bath, \$1.50 and
\$2.00 per day; rooms with bath, \$2.00

per day and upwards.

St. James and Notre Dame Sts., Montreal.

(1) F

That the case might or might not be

Now, since the American Watch

Case Co. have started to advertise their

product there is no longer any occasion

worth the price paid for it was seldom

considered. Naturally, errors of judgment were common when watch cases

were bought on this uncertain basis.

THE RUNNERS OF THE AIR

(Continued from page 6.)

"THAT'S the signal! Quick! We

"THAT'S the signal! Quick! We must be off" shouted Gregory.

"Ivan! Ivan!"

The old mountaineer started forward from the bushes in the same moment that both motors began roaring. Gregory threw him his purse.

"I'm going in your place. Take the men back and meet me at Niksich," he directed. "And I commit Maria and her boy to your care, Ivan. Give them what they need and send them to Count Sergius at M'latza."

While he was giving these orders, the planes, now throbbing and humming with fierce life, were being rushed up out of the hollow to the hard, level ground behind the pine tree.

"Come on! Come on Contain!"

"Come on! Come on, Captain!"
"Clome on! Come on, Captain!"
"elled Andrews above the noise of the
machines. Gregory came leaping up
with immense bounds like one of his
own mountain goats and wriggled
himself lithely into his place beside
the Englishman.

own mountain goats and wriggled himself lithely into his place beside the Englishman.

"Let go!" commanded the Count, while Andrews waited to let the Antoinette get off ahead, to avoid any possibil'ty of the machines fouling each other's wings at the start.

"They get away quicker than we do," the Englishman exclaimed to Gregory, "so they might bump us; but we aren't quick enough to bump them, no matter how clumsy I might be."

Within a hundred feet of the pine tree the slender monoplane was well in the air and slanting upward at a daring angle. Then the big biplane started after it with a fierce rush, going at tremendous speed over the hard, perfectly smooth turf and leaping strongly into the air like a heron. The men stood staring after them for a few seconds only, then ran, carrying their rifles at the trail, around to the other side of the cabin, to throw themselves down and peer cautiously over the crest of the rise.

CHAPTER XIII.

THROUGH THE HEART OF THE STORM.

As the dragon-fly came over the edge of the forest she had a height of some three hundred feet, while the biplane was a hundred feet lower and at least three hundred to the rear.

the rear.
"By Jings! came Carver's voice in Good thing Andrews

"By Jings! came Carver's voice in Plamenac's ear. Good thing Andrews and I got to filling the tanks when we did."
"Indeed your forethought has saved the day," responded Sergius. "I wish I could look around. What's going on back there now?"

back there now?"

Carver had the glass at his eye Carver had the glass at his eyes.

"The pickets are running up the hill and old Mother Hubbard's boys is quitting his hogs and running back to the house to see what's up. Mother Hubbard herself is just coming out of the cabin with a little basket and a big bundle done up in a red quilt. I wonder if she thinks she can run away from the Austrians with all that stuff in her arms.

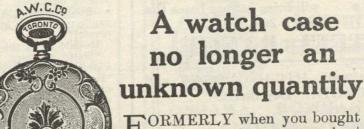
"Ah! Ha! There come the Austrians with all that stuff in her arms.

away from the Austrians with all that stuff in her arms.

"Ah! Ha! There come the Austrians, half a mile down the hill yet, but Great Jonas! there's a slue of them! They must think we meant war. Ivan appears to be giving our fellows a Sunday-school lesson, by the way they're all hanging round him while he waves his hands over 'em. By Jing, boys' it's time you are making yourselves scarce! There—they're off, scattering across the field by twos and threes after old Mother Hubbard. Ivan's last. He don't appear to like running away any too well. No help for it, partner! They're too many for you. Hurry along, now! By Jing, what's struck the pigs? Apparently they've just caught on to the fact that there's a d'sturbance. They're tearing like mad down the field and I can just imagine how they're squealing. Good! The last of our chaps has disappeared into the woods. There come the Austrians now, over the hill—just too late for the fair.

"Now they're going to try a shot now, o he fair.

"Now they're going to try a shot at us! Don't you know we're out of range, my friends? There they've



FORMERLY when you bought a watch, the case received trifling attention beyond the consideration of the decoration or monogram.

trade mark, he will make sure of obtaining an article that is at once thoroughly honest in value and reliable in service.

A.W.C.CO

Gold Filled Cases bearing this mark contain more gold now than before the recent Canadian Stamping Act forbade the giving of a time guarantee.

They are dustproof and warranted as to workmanship and construction and the makers at all times stand ready to make good any defects for which they are in any wise responsible.

for the watch buyer to be misled as to the quality of the case. If he will just take the precaution to look inside the case for the Winged Wheel All sizes at various prices. Hunting case, open face, in plain polished, engine turned, hand engraved, enameled.

Sold by all reputable jewelers for more than a quarter of a century. Write for "The Watchman,"

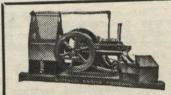
Sold by all reputable jewelers for more than a quarter of a century. Write for "The Watchman,"

Sold by all reputable jewelers for more than a quarter of a century. Write for "The Watchman,"

Sold by all reputable jewelers for more than a quarter of a century. Write for "The Watchman,"

Sold by all reputable jewelers for more than a quarter of a century. Write for "The Watchman,"

TORONTO, CANADA THE AMERICAN WATCH CASE COMPANY, Limited The Largest Manufacturers of Watch Cases in the British Empire. FORTUNE CASHIER TRADE MARK TRADE MARK A.W.C.CO W. C. CO



\$99.00 for a POWERFUL 4 H. P.

Write for Circulars BUFFALO ENGINE WATER COOLED

The C. H. LEPAGE CO., Limited: Quebec City, Canada





IN ANSWERING ADVERTISEMENTS, PLEASE MENTION THE "CANADIAN COURIER."

NOW



\$39.00 Wholesale Price will bring in your home the

STEEL RANGE

complete with HIGH CLOSET and RESERVOIR. Buy direct.

Write for Circulars to . .

The C. H. LEPAGE CO., Limited, Quebec, Can.

The C. H. LEPAGE CO., Limited, Quebec, Can.

LEGAL

DIBLIO NOTICE is basely given that under the First Pert of chigwen that under the First Pert of chigwen that under the First Pert of chigwen as "The Companies Act." letter yated by the company of States of Canada, 1900, known as "The Companies Act." letter yated by the company of States of Canada, barring date the store of the Companies of the Companies of Canada, barring date the store of the Companies of Canada, barring date the store of the Companies of Canada, barring date the store of the Companies of Canada, barring date the store of the Companies of Canada, barring date the store of the Companies of the Companies of Canada, barring date the State of Canada, barring date of the Company, and the Canada an Que the First Part of chapter 79 of the Revised Statutes of Canada, 1906, known as "The Companies Act," letters patent have been issued under the Seal of the Secretary of State of Canada, bearing date the 23rd day of October, 1911, incorporating James Stewart, accountant; William Gilchrist, solicitors (elerk, and Airred Ernest Day, Alexandents-at-law, all of the City of Toronto, and the Frovince of Ontario, for the following parposes, viz.:—(a) To carry on the trade or business of engineers, dredgers, contractors, founders, smiths, mechanics and manufacturers; to carry on the business of dredging and that of ship owners and shippers, barge owners, lightermen, carriers by land and by water, forwarding agents, warehousemen, wharfingers, store keepers, dock owners, harbor masters, merchanits, traders, importers, chanding, reject and links of goods, merchanding, reject the links of every kind; (b) To build and construct or to barges, or any share or shares therein, with all necessary or convenient engines, furniture, tackle, stores and equipment; (e) To acquire by purchase or otherwise or objects, barbours, breakwaters, dredges, dredging machinery or dredging equipment, collect, build or constructed, and to operate or centre of the company of the company, elevators, cranes, lifts, machinery, engines or plants, or to acquire any right to use the same or any of the same; (d) To maintain, repair, improve, convert, alter, fit and re-fit, provide with same part of the company of the company, bridges, reservoirs, storage, stations, watercourses, warehouses, shops, westernand, the like and sand barges of or under charter to the c

fired a volley! We'd have heard that, if it hadn't been for the noise we're making ourselves. No harm to waste a little ammunition! Well, good-by, gentlemen! Or shall we say au revoir?

revoir?"

He laid down the glass beside him.

"We're all very well out of that,
Plamenac," he said after a pause.

"But tell me what we're up against
now. No more petrol stations ahead
of us. And we've only got three
hours' flight in us!"

"That's a good hundred and fifteen

"That's a good hundred and fifteen miles," answered Count Sergius, "even holding back as we do to keep from running away from Andrews and Gregory. But I calculated that something less than ninety miles' flying will take us over the border into Servia. This day, this weather they via. This day, this weather—they seem to have been made for us."

seem to have been made for us."

"I don't know much about your Balkan weather," said Carver, "but if I were in Buffalo, I'd say this was most too good to last. This heat and this calm and this time o' year, taken all together, would be a weather-breeder. I'd be on the lookout for a thunder-squall."

"We'll pray it may keep off for three hours, anyhow!" replied the Count.

Count.

Now, at a height of about five hundred feet, Count Sergius slackened the dragon-fly's darting speed and gave the Farman a chance to creep gradually nearer. In the course of an hour the two machines were flying abreast. They were soaring over fertile plains, dotted with villages and interspersed with wide areas of woodland. Down on the earth, men and beasts, at this hour, were sweating under a sultry and ominous heat. But up here in the sky the voyagers were cooled by the wind of their winged rushing.

(To be continued.)

The Law of the Land

(From the Toronto Star.)

"I SUBMIT," said Father Bernard Vaughan in his sermon yesterday at the Church of Our Lady of Lourdes, "that those who criticize the Ne Temere decree might do worse than study the new edition of the Book of Common Prayer, especially the edition 'printed for the new reign.' There they will find that marriage with a deceased wife's sister. reign.' There they will find that marriage with a deceased wife's sister is declared to be invalid. On the other hand, the law of England has made all such unions perfectly law-

And with logic which cannot be dis-And with logic which cannot be disputed, the distinguished member of the Society of Jesus next asked: "What legal right, then, had the State Church, which was the creation of an Act of Parliament, which might end it as it had made it, to proclaim that such marriages were unlawful?"

Strictly speaking, none whatever Nevertheless, the tolerant good sense of England is quite content to permit the Church of England or the Church of Rome to make any regulation for

of Rome to make any regulation for the governance of its own members which may appear right and fit to the authorities of either ecclesiastical body, provided always that these regulations are not forced upon citi-zens as being superior to the law of land.

But if the Church of England (whether created by Act of Parliament or not) has no right to attempt to rise superior to the law of the land, neither has the Roman Catholic Church in the Province of Owket the Church in the Province of Quebec the right to expect that the law of the land shall enforce its decrees to the detriment of the members of other religious organisations who should live under the protection of British

law.

To most fair-minded Protestants, the illustration used by the learned Jesuit will appear to have been singularly ill-chosen.

It is to be remembered that the law of Canada expressly legalises marriage with a deceased wife's sister, and thus asserts the supremacy of the State over the Church of England or any other Church which denies the validity of such marriages.





BILLIARD TABLES Burroughes and Watts, Ltd:

By Special Appointment to H. M. the King, and Contractors to H. M. War Dept., and the Admiralty. The Largest Firm in the British Empire. Estimates free of charge, and inspection

34 CHURCH STREET, TORONTO.



A Sunday Morning Suggestion

TUST about the time when the church bells begin to be noisy—the time when loafing seems to be so tempting-don't bother dressing to go to breakfast. Turn the button of an electric chafing dish and be independent of everybody. It will be a better breakfast, most likely, because you get it yourself. Get some of our new chafing dish ideas. They

> Ask at the Comfort Number **NOW ADELAIDE 404**

The Toronto Electric Light Co.

12 Adelaide St. East

NATIONAL TRUST CO.

LIMITED

J. W. Flavelle,

W. E. Rundle, General Manager.

Executor, Trustee, Administrator of Estates

Capital and Reserve, \$2,700,000

TORONTO

MONTREAL

WINNIPEG

OFFICES REGINA

FDMONTON

SASKATOON

CANADIAN CAR & FOUNDRY COMPANY

LIMITED



BUILDERS AND DESIGNERS OF ALL KINDS AND TYPES OF

Freight and Passenger Cars of Steel or Wood Construction Castings Car Wheels Bar Iron Brake Beams **Bolsters Forgings**



WORKS AT AMHERST, N.S., and MONTREAL, QUEBEC

> HEAD OFFICE: EASTERN TOWNSHIPS BANK BUILDING MONTREAL, QUEBEC



Toronto-Trenton Line

Solid Wide Vestibuled Trains. The Most Convenient Way to

BOWMANVILLE, PORT HOPE OSHAWA, COBOURG, TRENTON, PICTON

Parlor and Dining Car Service on all Trains.

Through fares for Oshawa town and Bowmanville town, include bus transfer of passengers and hand baggage.

Ticket office, cor. King and Toronto Streets, and Union Station. Phone Main 5179.



has set a new standard in steamship accommodation. The magnificent Triple Turbine Royal Mail Steamships

"ROYAL EDWARD" "ROYAL GEORGE"

In e staterooms and luxuriously fitted social rooms of the first-class are unexcelled by anything on

the Atlantic.

The second and third-class cabins have set a new standard in these classes of accommodation.

If you desire an unbiased opinion on ocean travel, ask for a copy of "What People Say of Our





CANADIAN PACIFIC

NORTH TORONTO

MONTREAL-OTTAWA

10 P.M. DAILY

Electric Lighted Compartment and Standard Sleeping Cars

WILL STOP AT WESTMOUNT

Arr. OTTAWA 6.50 A.M. Arr. MONTREAL...... 7.00 A.M.

Passengers may remain in Sleeper until 8.00 a.m. Tickets, information, accommodations at City Ticket Office, 16 King St. East. Phone M. 6580



The Great Double Track Highway Between the East and West

COLID VESTIBULED TRAINS are operated daily between Montreal, Toronto and Chicago, carrying the finest equipment, including Pullman Sleepers, Parlor, Library, Cafe Cars, Dining Cars and Modern Coaches.

> 1000 Miles of Double Track Line Palatial Pullman Sleepers Courteous Employees Smooth Roadbed and Excellent Train Service

Full information from A. E. DUFF, Union Station, Toronto, Ont.; J. QUINLAN, Bonaventure Statian, Montreal, Que.; W. E. DAVIS, Passenger Traffic Manager, Montreal; G. T. BELL, Assistant Passinger Traffic Manager, Montreal; H. G. ELLIOTT, General Passenger Agent, Montreal.

