

The Canadian

# Courier

THE NATIONAL WEEKLY

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*Washington's Reply to Ottawa Critics*

By WALDON FAWCETT

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*Recollections of Old Fort Malden*

By JAMES HEDLEY

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## Chip of the Old Block

STORY By L. M. MONTGOMERY

....

## Canadian Drama

By THE MONOCLE MAN

EDITED BY JOHN A. COOPER

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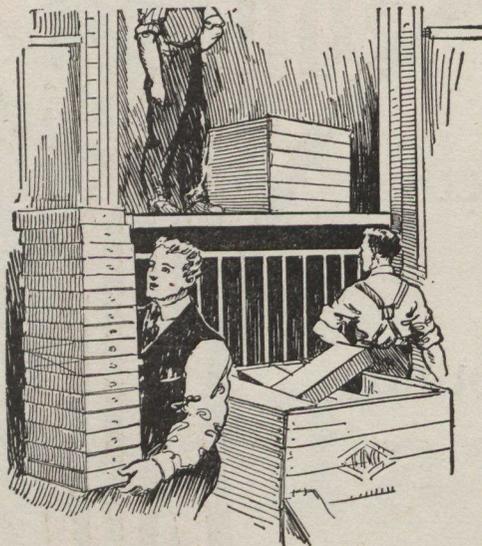
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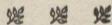
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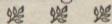


## Editor's Talk

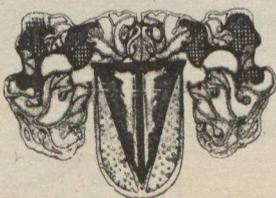
PERHAPS the most striking article in this week's issue is that on the personnel of the United States navy by Waldon Fawcett, our Washington correspondent. Some Canadian legislators and writers have undertaken to slander the United States naval service in order to bolster up their arguments that Canada could not man battleships if it were decided to have one or two fleet units of our own. Mr. Fawcett's official figures show that these Canadian criticisms are absolutely unjust and incorrect. This article should be a warning to these critics to be more careful of their facts before they rush into print.



That Canada should preserve her historical battle-grounds as national parks is admitted by every one. There are both historical and economic reasons for such a policy on the part of the Dominion Government. The Brock monument park on the Niagara River, and the Plains of Abraham park at Quebec, are two notable examples of that policy. Mr. Hedley's article in this issue on old Fort Malden shows where the policy might be extended at a very small cost. Further, the article is interesting in itself as recalling some of the events which were so important one hundred years ago.



The Bank Act continues to occupy the centre of the stage at Ottawa. Professor Swanson's article in this issue is therefore opportune. There will be many who will not agree with all his suggestions, but, nevertheless, these are worthy of some consideration. The Bank Act is important to the financial world of Canada, but is equally important to the people who hold stock in these concerns and to every person, whether manufacturer or farmer, whose business success depends upon the banking facilities of the country.



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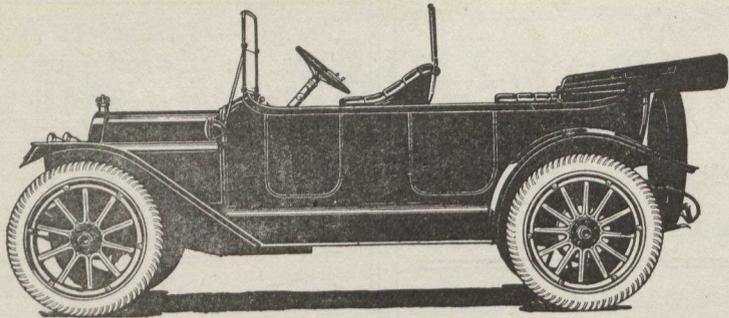
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## In Lighter Vein

**Quite Enough.**—During a discussion of the fitness of things in general some one asked: "If a young man takes his best girl to the grand opera, spends \$8 on a supper after the performance, and then takes her home in a taxicab, should he kiss her good-night?"

An old bachelor who was present growled, "I don't think she ought to expect it. Seems to me he has done enough for her."—Lippincott's.

**Ooch!**—"If ye plaze," said the raw recruit, "I've got a splinter in my hand." Sergeant—"Wot yer been doing? Stroking yer 'ead?"

**Cheaper.**—"I thought your father wasn't going to send you back to college?"

"That's so. Dad did kick on the expense, but I threatened to stay at home and help run the business, and then he decided that a college course would be a lot cheaper."—Cleveland Plain Dealer.

**No Escape.**—Socrates being asked whether it were better to marry or not to marry, replied: "Whichever you do, you will regret it."—Life.

**Just for Fun.**—A man entered a drug store in a hurry and asked for a dozen two-grain quinine pills.

"Shall I put them in a box, sir?" the clerk asked.

"Oh, no," said the man. "I am going to roll them home."

**Located.**—During the Christmas dinner a young Frenchman was seated next to a fine-looking young woman who was wearing a gown which displayed her beautiful arms. "I came near not being here to-night," said she. "I was vaccinated a few days ago, and it gives me considerable annoyance." The young foreigner gazed at the white arms of the speaker. "Is that so?" he replied. "Where were you vaccinated?" The girl smiled demurely and said: "In Boston."

**Plans for Future.**—She was a lady visitor to the prison, kindly and well meaning, and as she chattered with a burglar who had been sentenced to six months' imprisonment, she thought she detected signs of reform in him. "And now," she said, "have you any plans for the future, on the expiration of your sentence?"

"Oh, yes ma'am," he said, hopefully. "I've got the plans of two banks and a postoffice."—Philadelphia Star.

**Well Concealed.**—"This is a man's world," she complained. "Perhaps it is," he replied, "but one wouldn't suspect it while straying through a department store."—Chicago Record-Herald.

**Willing to Risk One.**—The church services were proceeding successfully when a woman in the gallery got so interested that she leaned out too far and fell over the railing. Her dress caught in a chandelier, and she was suspended in mid-air. The minister noticed her undignified position and thundered at the congregation:

"Any person in this congregation who turns around will be struck stone blind!" A man, whose curiosity was getting the better of him, but who dreaded the clergyman's warning, finally turned to his companion and said:

"I'm going to risk one eye."

**Breaking the News.**—"I hev come to tell yez, Mrs. Malone, that yer husband met with an accident." "An' what is it, now?" wailed Mrs. Malone. "He was overcome by the heat, mum." "Overcome by the heat, was he? An' how did it happen?" "He fell into the furnace over at the foundry, mum."—Tit-Bits.

**Earthly Punishment.**—The way of the transgressor is well written up.—Kansas City Journal.

**Explained.**—Mrs. Fidget. — "What's that noise I hear down in the library?" Mr. Fidget—"Must be history repeating itself. Go to sleep."



If you were going to buy silverware you would probably ask for Tiffany's or Gorham's or 1847 Rogers Bros.

If you wanted soap you would call for "Ivory" or some other well-known brand.

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# The CANADIAN COURIER

*The National Weekly*

HERBERT  
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Vol. XIII.

February 8, 1913

No. 10

## A Famous Fighting Ground

*Recollections of Old Fort Malden on the Detroit River*

By JAMES HEDLEY

**T**WENTY miles of blue river, emptying the waters of three great lakes into another which pours them over Niagara Falls, picturesque banks and wooded islands. This great stream was the scene of many sights and sounds of boyhood days. As children we could not analyze the extent and landscape beauty of the stream—it was half a mile wide at Detroit and four miles wide at the mouth near Amherstburg—nor did we understand its relation to the Great Lakes of North America or its importance as an artery of marine commerce. But it was the floating home of our skiffs and dug-out canoes; we bathed in its waters and played pirates on its banks; and we ventured miles—two or three—to its enchanted islands to scare ducks and find wild flowers and take possession of the quarters of former pic-nic-ers.

"The River" was ours, especially and intimately, from Fort Malden to the mouth, a whole mile, summer and winter, for its frozen surface gave us a huge skating-rink from December to April and afforded space for many a trotting race for the ponies of the neighbouring French-Canadians, the stake usually a bag of oats.

It never occurred to us children to ask why so many people of French descent surrounded us. In later days we learned how, from the days of Champlain forward there were always French settlements at le Detroit, on both sides of the river. At one time, half the population of the present county of Essex were of French descent, and used that language while maintaining much of the *patois* and the peculiar habits of the Brittany and Normandy peasantry whence they sprang. We boys were early scared by legends such as that of the loup garou or were-wolf; and according to our knowledge of their wording we were pleased or puzzled by the fascinating French *chansons*, of which no collection had then been made in Canada.

Seen through the haze of sixty years, the townsfolk of those days seem more than ever quaint and picturesque. In town and along the Canadian shore had settled retired army and navy officers—Fort Malden, half a mile above the town, had held a garrison since the 1812-14 war with the Americans, and at various times between 1830 and 1850 different British regiments of the line had been stationed there. I have heard that a Highland regiment was at Fort Malden in the early thirties; and it is certain that during the Rebellion of 1837-38 the 32nd Regiment occupied the barracks. In 1839 came the 34th Regiment; in 1842 the 43rd, and in a year or two afterward the 89th. The last only I can remember. All these had excellent bands; and the pomp and circumstance of parades, the stirring tones of the instruments, the solemn spectacle of an occasional military funeral, where the reversed arms and the toe-pointed slow march (to our young eyes fantastic as well as impressive), held us spellbound, awed and curiously thrilled.

Some little time before 1850 the Royal Canadian Rifle Regiment, or a detachment of it, succeeded the Eighty-ninth. The non-commissioned officers and men who left the British service, their term having expired, to the number of some scores, were given by government, in addition to pensions, an acre or more each of ground around the fort and a wooden dwelling, on the military reserve around the fort. Almost all these old veterans are dead, but some of their white-washed dwellings remain to this hour.

At a later day, the fort was converted into an asylum for insane, and still later became private

*To preserve old Fort Malden, on the Detroit River, as a national museum and public park was the mission of a deputation to Ottawa a few days ago, headed by John Auld, of the Amherstburg "Echo," and Dr. Park, Mayor of Amherstburg, Ont. The claims set forth were that the old Fort, which in the War of 1812 was the headquarters of Gen. Proctor and the base of operations for Gen. Brock when he took Detroit from Gen. Hull, ought to be worth more to this country than merely being a collection of deserted buildings and a cow pasture. Many of the old fort buildings still stand. Part of the ground belongs to the town of Amherstburg. The land adjoining belongs to the Government and is being negotiated for by an American industrial concern. The historic pride of the citizens of Amherstburg on behalf of so important an historical site may be appreciated from the accompanying article written by one who spent his boyhood round old Fort Malden.*

property. Except here and there, the ramparts have been reduced or levelled, the palisades in the moat have disappeared, the barrack buildings, even the officers' quarters, are made use of for farm or factory purposes, if indeed they remain. For, as Stedman has it:

On this honoured site  
Modern trade will build—  
What unseemly fright  
Heaven only knows.  
Let us heave a sigh—  
Down the old house goes!

Efforts are being made, in which the Governor-General, Lord Grey, was an active sympathizer, to

have some portion of this former military reserve, the site of so much historical interest, kept as one of the national places of public enjoyment.

But we are a long time coming to the townsfolk, who indeed gave this country-side the charm that never leaves one's memory. As was to be expected, the military folk who settled nearby after leaving the army had a flavour of their own; bluff for the most part, dignified and leisurely, simple in their habits, the officers held some state in the place; they were fond of sport, too, and enjoyed to the full the duck and partridge shooting to be had close by, but going miles inland for deer and wild turkeys. The privates among these retired soldiers had among them many droll fish, often drollest when drunk, as some of them were apt to be on pension day. They had been in many parts of the world, and the recital of adventures by a member of one of these famous British corps "whose morning drum-beat circled the globe," would have delighted Kipling.

Those who have heard it have never forgotten the sweet tones of the English Church bell, at Amherstburg. It was cast in England, early in the last century, and has hung in the belfry of the little brick structure for close upon a hundred years. Many clergymen have conducted services successively within the walls of Christ Church; and between 1830 and 1850 detachments of seven or eight British regiments in succession attended it to worship. Repeatedly altered and enlarged, it still stands. For thirty years and more the incumbent was Rev. Frederick Mack, senior scholar, Trinity College, Dublin.

The Roman Catholic Church, at the back of the town, was an imposing structure of stone, holding 600 of a congregation, an enormous number for those days, mostly French and Irish. And its grand old cure, Father Daudet, dignified but benignant. Every one seemed instinctively to do him reverence. His name was a sweet savor in



Photograph from a Very Old Painting of the Enchanted Haunts of Old Fort Malden (Amherstburg) on the Detroit River, With its Indians, Military Officers and Old Sailing Craft. Fort Malden Lies Well Up-stream. The Oldest House in Amherstburg May be Seen With its Two Big Chimneys to the Right.

my Scotch grandmother's house, in gratefulness for his kindness to me as a voluntary tutor, occasionally, in French.

Of the two Presbyterian Church buildings, the "Auld Kirk" has no pleasant memories for me. Singularly uncomfortable, with its pulpit, preacher's desk and rectangular pews of black walnut, its long-drawn-out psalms and wearisome sermons, it had the effect of physical, as well as moral, gloom upon a child. More cheerful in every way was the smaller "white church," still standing. Here were church-goers of the old school of the types Barrie and Ian MacLaren tell about. Auld Jamie Don, with his curious red and yellow coat, of what tartan I never knew, for its stripes and checks were rendered indistinct by frequent washing. His stick, too, short and sturdy like himself, was equally ancient and equally quaint. Alec Callam, excellent man that he was, had his pew behind my grandmother's, and boomed his guttural, unchanging bass to every tune. Like Charles Lamb, he appeared to have been "sentimentally disposed to harmony, but organically incapable of a tune."

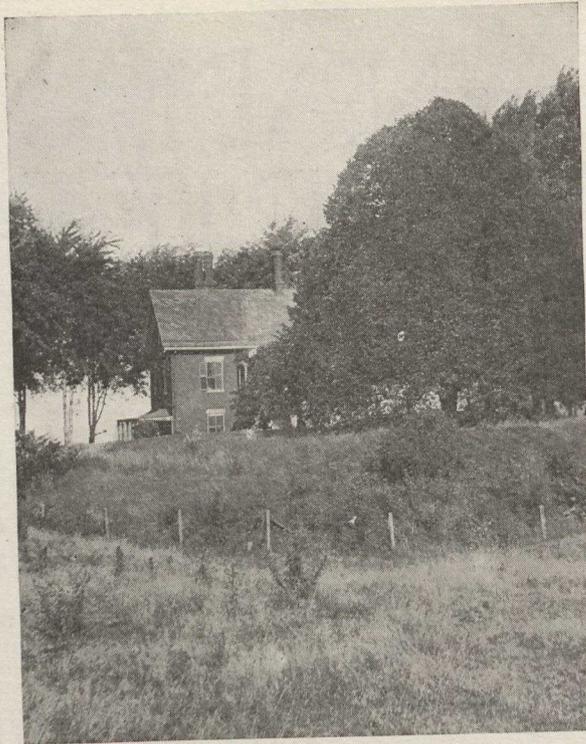
Speaking of tunes, the man who led the singing in those ante-organ days was Weelum Bartlet, a handsome man with a resonant voice, whose brightness of face and briskness of manner were at variance with the dreary length to which the notes of his psalms were drawn out. But the folk seemed to like the slowness. His standard tunes were "Peterboro," "New Lydia," and "French"; and, at long intervals, when the rhyme of the psalm and the task of the preacher of the day would permit, "St. George's Edinburgh." This last was sung faster and better than the others, and to this day it stirs me to hear in a modern choir its awakening notes. All three of the Bartlets—the other brothers were James and Alexander—were good men. Aberdonians, who had removed to Windsor by 1870, and died there, in universal esteem.

I have spoken of the attractions of the neighbourhood for sportsmen. The marshy spots and passages between the small islands near the river's mouth were as infallible a resting-place for ducks in those days as the St. Clair Flats are to-day. And in the late autumn came "the wedged wild-geese" retreating south, filling the air with their calls. Great was the amazement of dweller and visitor at the vast clouds of wild pigeons flying by at certain seasons.

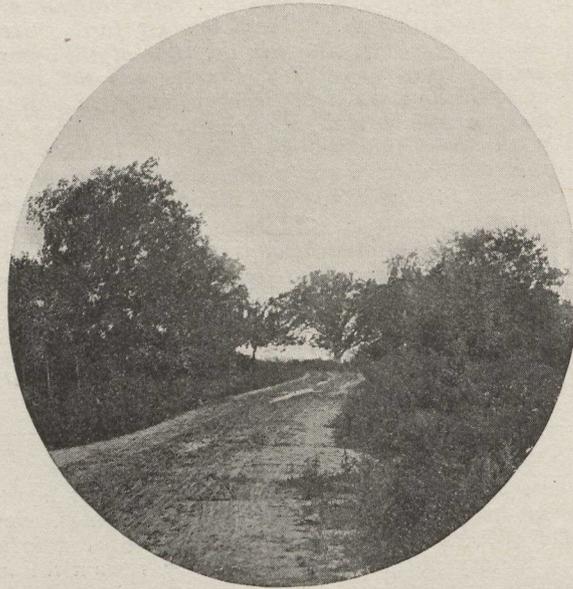
THE French-Canadian dwellers—now cheerily bold, now timidly polite, now tenderly sad. It needs no effort to recall Jacques Bernard, the water-carrier, with his capote and sash and short whip; a regular Roger Bontemps as Beranger ever imagined. He lives to-day in some of Doctor Drummond's *vraisemblant* portraits of *habitans* from the shore of the St. Lawrence. The boatmen and fishermen; the russet-cheeked farmers who hauled cord-wood; and the stately cure, Father Daudet, handsome as an Italian cardinal, suave as an old world courtier, which indeed he may have been, for the best blood of France flowed in his veins, and the story ran that he had been in the army of the first Napoleonic empire.

It had long been a distinction of Amherstburg that it was a station on the Underground Railway, or rather the terminus of that route. This phrase was applied to a system by which abolitionists in Ohio assisted slaves escaped from Kentucky to reach Canada in the years before the civil war, or in Pennsylvania to help slaves from Virginia or Carolina to escape by "under-grounding," that is, passing on the poor creatures, male and female, *sub rosa* from town to town until they reached Lake Erie's shores at Sandusky or Erie, whence passenger boats would land them on British soil, free and safe from recapture by their former masters. It was a touching sight to see them pass nervously from the gang-way of the steamer to throw themselves on their knees on the planking of a British wharf and with streaming eyes thank the Lord they were free.

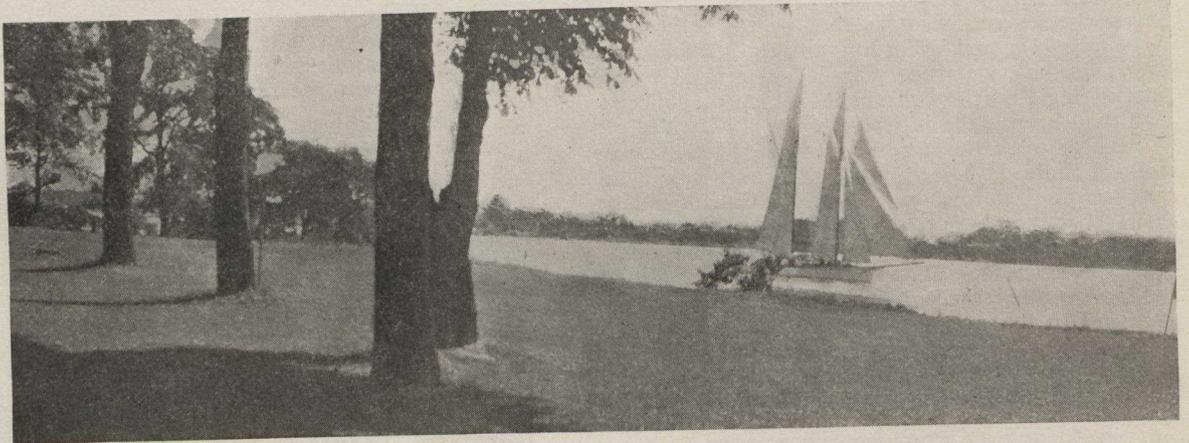
These careless and light-hearted people, often ingenious and useful, became quite a feature of the district. And after the civil war not a few found their way to Detroit as well as Windsor, some individuals becoming well-to-do. One family group from Virginia, fine-looking mulattos of unusual intelligence, formed what was known as the McCurdy Settlement, in the township of Malden, and had their own teacher, school, and, I believe, church. They prospered as farmers and became an influence for good in their neighbourhood. Among the queer darkies of the town I recall old Daddy Morgan, a very black man from Kentucky, who had one stiff knee from being shot by a slave-driver's posse while escaping, and used to swing that lame leg as he walked, in a way that caused the scoffing boys to say he was making a scythe of



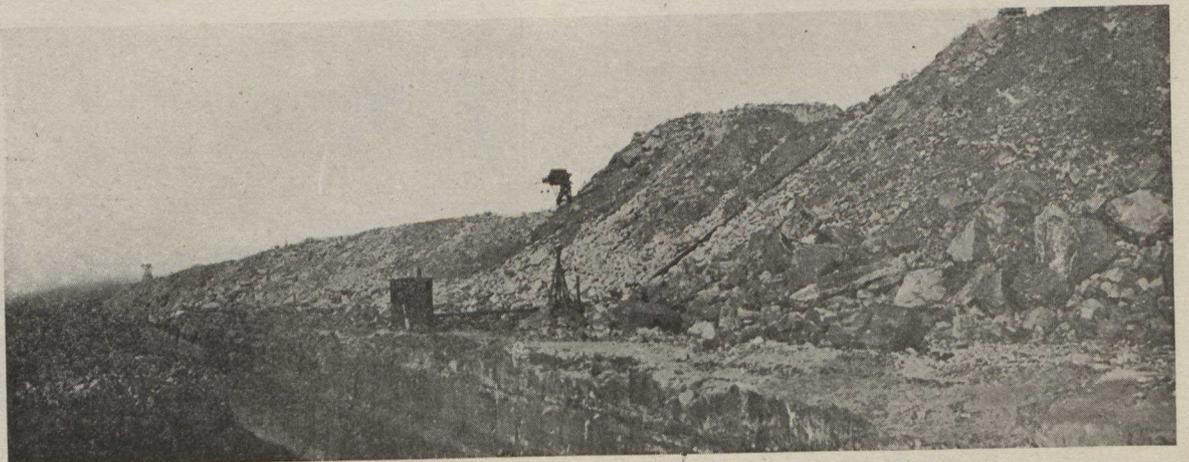
"Let us heave a sigh—Down the old house goes."



Old Road Past the Picket House on Bois Blanc.



A Bit of the Grounds Surrounding the Fine Old Fort so Famous in Canadian History, and so Neglected by an Age of Progress.



What Seems of More Practical Interest, the Livingstone Channel, 24 Feet Deep in the Limestone, Leading to Lake Erie.

it. Shades of Lowell Mason! how old Morgan would make the block resound with camp-meeting hymns as he turned the coffee roaster in the yard of my brother's store. And what stories he would tell of Southern slave life, his escape included.

Nor shall the Indians be left out of the picture. A small reserve for them formed a portion of the township of Anderdon, and some were farmers in a small way, others hunters or fishermen. They were, I believe, mostly Wyandottes, whom Parkman describes as descendants of the Tobacco Tribe of the great Huron nation. But in his book, "The Origin and Traditional History of the Wyandottes," given me by the author, Peter Dooyentate Clark, a member of the tribe, in 1870, declares that the great Lake Huron was named after the Wyandotte tribe. "They were called Hurons, but Wyandotte is their proper name," and they were living on the north shore of the St. Lawrence when Jacques Cartier came over.

"QUEER people," as they would be called, if judged from the narrow platform of an Englishman, were not confined to any of the groups of the town's population I have mentioned. An embodiment of skill in handicraft was Dumont the watchmaker, who could splice a fishing-rod, hollow the blade of a boy's skate or reset a jewel. He was, besides, a cleaner and connoisseur of paintings, and had brought with him from France the manners of an old-world city. To Kalchthaler, the cigar-maker, some of us juveniles were indebted for the few words of German we ever learned. His school-room was the sidewalk, outside the always open window where he sat facing us, with his little piles of fillers and wrappers on one side of the work-bench and a paste-board box of completed cigars on the other. A well-informed German was this "Old Kolly." Another uncommon old boy was Gustavus Arwison, a wrinkled Swede, born in the dim ages, and receiving a pension from the British Government for service in the navy. To think of his grim face now brings up imaginings of Charles Tenth; but he was not an unkind man to us boys, only eccentric. He had no family—"my flowers are my children," he used to say; and truly his garden, a half-acre, enclosed by a high fence, resembled a section of the Halifax public gardens, so striking were the variety of its flowers, the glow of their colour.

To row around "The Island," as I did but a short while ago, by no means fulfilled memory's picture of 1852. The whole landscape seemed filled with buoys, range-cones, dredges, tugs, motor-boats and the other machinery which Uncle Sam and John Canuck are devoting to the clearing of a 24-foot channel four hundred feet wide through the uncompromising limestone of the river bed, to make safe a passageway for the 500 and 600-foot steel monsters of Twentieth Century lake traffic. One

of the great engineering undertakings of the world, this channel.

Where were the three block-houses whose loopholes used to threaten any hostile one who should dare set foot on this sentinel island of Bois Blanc? Where were the sentries, in old-fashioned stock and cap, whose measured tread seemed to keep time with the oars of the picket boat that went to and fro across the stream to the official red storehouse at Amherstburg three times a day? Gone, two of them at least, with the stockades and bastions and cannons of the main Fort Malden. True, the lighthouse on the point of the Island overlooking Lake Erie still remained. "The snowy light-house, with its sanded shore," which Sangster's poetic eye singled out for a feature of his Evening Scene. But the glades where we picked berries, and the red-leaved sumach bushes whence we cut pop-gun wood are ruthlessly cleared away, to be replaced by dancing pavilions and refreshment booths for the thousands of Sunday merry-makers from Detroit, who sing German songs and drink Milwaukee lager on what a money-making modern amusement company calls, in advertising print, Boblo Island, in defiance of historic fact as well as literary good taste.

Elliott's Point, where the river empties in Lake Erie, was the culmination of a curved bank which made the little bay it enclosed so charming. A mile above, there were maples and locust trees at Park's, succeeded by gloomy fir trees shading fragrant sweet-brier at Squire Reynolds', tall poplars at Duff's leading up to the grove of enormous walnut trees and elms that waved their spreading branches, on Elliott's Point, opposite the light-house. Not knowing it at the time, I can now see that the landscape beauty of this mile of wooded beach, margining the waters of a sheltered bay, was what made us youngsters so often prefer it in our evening strolls or canoe trips with the girls.

Many pens have celebrated this lovely view, and many visitors have tried, oftenest in vain, to describe the gorgeous pageantry of the Western skies when the sun went down behind the shores of Michigan, miles away, flooding earth and water with a radiancy of colour,

Setting the calm horizon all ablaze  
With splendours stolen from the crypts of heaven.

Looking from Elliott's Point into Lake Erie, or from the town down the British river channel into the lake, it was a brave sight to see, in early

September, the fall fleet of grain vessels from Buffalo clustered outside the mouth of the river. Fifty, seventy, a hundred in number, impelled by a south or west wind, these white-sailed messengers of commerce would press forward, each captain anxious to pass the intricate and often shallow channel of the river by daylight and reach Chicago ahead of his rival. Regardless of the risk of grounding—careless of collision with a hurrying neighbour, great or small, these splendid, square-rigged three-masters, brigantines and swift fore-and-aft schooners would press on through the narrow water-way, contracted here by the Bois Blanc Island. Excited, reckless, raging when his taffrail was crushed by a swifter following schooner or his bowsprit broken by a huge brigantine crossing his bows, one captain would let fly his opinions of another in nautical language that affrighted even the small boys on shore.

It was a yacht race on a great scale.

No such sight can now-a-days be seen, for the picturesqueness of the Great Lakes marine is gone. Instead of graceful hulls of green, of grey, of white with a gold stripe, carrying square-rigged canvas up to "royals" and sky-scrappers, or the many stay-sails of the more handy fore-and-aft rig, the grain and ore carriers of to-day are for the most part vast and unshapely tanks, of steel, all length and no shape, painted black and belching smoke. But they carry a hundred thousand bushels where the wooden vessel carried ten—and there is no room or time for gracefulness.

The huge excavation through limestone rock, made to accommodate these modern monsters and named the Livingstone Channel, is nearly opposite the site of old Fort Malden. The accompanying picture, taken while the work was in progress, shows the piles of rock removed from the river-bed, and still remaining a feature of the landscape for miles. The cutting is made to give depth of 24 feet water to a width of 400 feet. A grand celebration and procession of boats took place last autumn when this wonderful channel was opened for traffic.

The town, Amherstburg, was so named after Jeffrey Amherst, Governor of New York State. He it was who empowered Robert Rogers, commander of Rogers' Rangers, to raise this body of men, who became so well known in the early history of the new Republic. It was the same intrepid Robert Rogers who, in 1760, carried the news of Canada's cession to the British Crown, to the then French government at Detroit.

## "A Phase of Centralism"

*A Reply to Professor Kylie*

By GEORGE CHARLESON

ALL must admire the very thoughtful tone of Prof. Kylie's article in the COURIER of January 25th on "A Phase of Imperialism," but believers in Canadian autonomy and in the ideal of a Canadian nation within a Britannic empire must challenge a number of his arguments, and question many of his comparisons.

Before this so-called question of Imperialism can be properly discussed at all, it is necessary to recognize that the British Empire, as it has developed, is something new and unprecedented, and that many ordinary maxims which applied perfectly to other empires, do not hold at all when applied to this one. Indeed, the British Empire is so different from the Persian, the Roman, the Napoleonic, the Russian or any other empire, ancient or modern, that, were it not for lack of a better term, it should not be called an empire at all. The essential point about the ordinary empire is that authority is centralized; the wonderful thing about the British Empire is that, while in portions of it like the British North American dominions, the Australian dominions, or the South African union, local consolidation and centralization have taken place, the empire as a whole has become steadily less centralized, as it has become more populous, more wealthy and, I believe, more mighty. The so-called "Imperialist" appropriates the name, because he believes that some form of centralization is necessary for the growth and continued existence of the empire; whereas the autonomist believes quite as sincerely that the empire is developing very satisfactorily into an ideal federation of nations. The self-styled "Imperialists" should therefore be given their proper name, "Centralists," and we are really dealing with a phase of centralism.

Prof. Kylie sees enormous difficulties in the way of governing a league of nations within the em-

pire. "One person will have to accept advice from five sets of responsible ministers, and when their opinions differ, he will, according to his duty as a constitutional monarch, have to accept them all." That would seem at first sight to be an absurd state of affairs, but it is exactly the state of affairs we have now, and yet the British Empire is staggering along very successfully. The advice accepted by the King through the Governor-General of Australia may be quite opposed to the advice he accepts through the Governor-General of Canada. For instance, the Government of Australia has decided on an Australian navy, and the act creating it has received the royal assent; whereas in Canada, the Governor-General seems likely to give his assent to one act contributing \$35,000,000 to the British navy, and to another doing away with the small navy Canada has already acquired. It might be objected that the British Government has the power to disallow acts passed by the Canadian or Australian parliament; but, as a matter of fact, it no longer exercises this power. To all intents and purposes, the imperial veto of the legislation of any of the large dominions is as dead as the royal veto is in England. Precedent is a mighty force in the development of the British constitution, and a precedent has been set in this case in favour of local autonomy.

THE illustrations used by Prof. Kylie to show the difficulties he anticipates, are not apt. Hanover and England had nothing in common but the king, and when the English King ceased to be Elector of Hanover, both England and Hanover were better off. England and Scotland did not get on well before the Union of 1707, partly because Scotland was very harshly treated by the Stuart kings, and partly because, except in opposing Charles I., the nations

made no serious attempt to co-operate. It is not necessary to go further, except to state that there is a serious objection to every one of the illustrations used in connection with this point.

The statement that "the empire to be an efficient unit must have a common government," might seem at first sight to be unassailable; but there is too much about it that is indefinite to allow it to pass unchallenged. When the centralist makes statements like this, he should explain what kind of unit he contemplates, and for what purpose he wants it. If he has in view such a union of the different parts of the empire as that into which Massachusetts entered in 1776, or that in which Nova Scotia was included in 1867, it may as well be said at once that such a union is undesirable. If it were consummated, and it were attempted to impose on the members such restrictions as are now placed on the provinces of Canada, or the states of the American Republic, the union would inevitably fall to pieces. Massachusetts and the other States of the American Union are so situated geographically that they form a natural union within which it is advisable to give a central government very large powers. But the units of the British Empire are scattered all around the globe. They have many things in common, but in many respects they differ so much that they cannot reasonably be compared with the States of the American Union. As one illustration it may safely be asserted that no statesman, however astute, could frame a tariff to suit all parts of the empire, any more than Mr. Bonar Law has been able to propose a tax on wheat which will meet with the approval of the English workingman who wants cheap bread. No facts are more stubborn than those of geography, and the statesman who would devise a wise constitution for the Britannic Empire must keep them in mind.

IT is not surprising that some do not see how the empire is going to last and be strong without centralization. Only sixty years ago responsible British statesmen believed that the growth of self-government in the colonies would inevitably lead to their separation from the mother country. As the boy left his parents' home after reaching manhood, so the colony after reaching maturity would, as a matter of course, become independent. But something has happened for which there was no precedent. The colonies, instead of becoming independent, or desiring independence, have become more satisfied with their lot, and more attached to the empire, as they have won greater freedom from interference from the central government. This gradual evolution has not been completed, and no one can tell just what its final outcome will be. But the autonomist believes that a final organization will be found which will keep the empire strong and contented, without sacrificing the powers of self-government we have secured at so great price. There may be no precedent for such a belief, but there is no precedent for the empire as it is. The great danger is not that we shall go too slowly in making changes, but that rash centralists will induce us to go too fast and to commit ourselves to schemes in keeping with old-world ideas of empires, but out of harmony with this new style of empire which is taking shape in the world.

Little need be said about the proposal to have a Canadian representative on the Imperial Defence Committee, if it were not for the undue importance attached to it by such centralists as Sir Joseph Ward, of New Zealand, who sees in it a first step towards an Imperial Parliament. As long as the powers of the Defence Committee remain what they are, a Canadian member of it, as such, can have little or no influence on foreign policy, since, in the words of the Hon. Mr. Asquith and the Hon. Mr. Harcourt, "The Committee on Imperial Defence is a purely advisory body, and is not and can not under any circumstances become a body deciding on policy, which is and must remain the sole prerogative of the cabinet, subject to the support of the Commons."

### Spurious Maple Sugar

A DEPUTATION of maple sugar manufacturers representing the maple sugar industry in all the eastern provinces, waited on the Hon. Martin Burrell, Minister of Agriculture, and the Hon. W. B. Nantel, Minister of Inland Revenue, recently, and asked that the industry be protected against the free use of compounds bearing the word "Maple."

The members of the deputation stated that the industry was in serious danger by reason of the great number of flavourings and essences sold in the Canadian market as "Maple" which had never been in any way related to sap of the maple tree.

# The Country "Frolic"

By ELIZABETH ROBERTS MACDONALD

A GOOD illustration of that judicious combination of work and play which is supposed to keep Jack from being "a dull boy" can be found in the old-time, but not yet obsolete, country "Frolic." There are wood-frolics, land-clearing frolics, barn-raising frolics—frolics in connection with any kind of work in which a number of neighbourly folk unite; and there are barn-dances, too, sometimes following an afternoon of work, sometimes a separate social function.

I have heard my elders tell of many such merry-makings—and fragmentary recollections come to me of a wood-frolic held in my infantine days. Just such queer, patchy memories they are as might be expected to survive in a very youthful mind. It was winter—there is a frostiness and sparkle and a relish of the goodly hearth-fires in my mind. I seem to see a country rectory, brick, set around with sheltering trees and shrubs. In the yard there is the merry jangling of sled-bells, the stamping of feet, and the sound of loud, hearty voices. The men from all the country round have come to bring, cut up, and pile, the rector's winter supply of wood. The rector leads in the work and in the joking. In the house a small child stops often in her flittings to peer out through partly-frosted windows at the fun.

Within, what bustle of culinary preparations, what leaping fires, what spreading of long tables—for were not the men of all the country round to both dine and sup within those hospitable walls? In the kitchen some of the neighbour-women were assisting, and the small child (who was shy) was as much repelled from its precincts by their chatter as she was lured thither by delicious smells. She would dart in now and again for a luxurious sniff, and dart out to take refuge in the front-parlour, with her kitten and her doll. Those neighbours were good and kind, no doubt, but they had a peculiarly depressing way of saying "My, but don't her eyes look too big for her face, somehow?" or, "She don't look real rugged, does she now?"

The small child decidedly preferred the men, who never said things like that.

In the evening there were games and songs, and motto-crackers to pull—a startling city novelty. And a small child was forgotten in the excitement, and left to fall asleep in a retired corner—and carried up to bed (years after, it seemed), and asleep

again, with the sound of "Tell me, ye winged winds," in her ears.

But frolics and bees and similar whole-souled festivities are not extinct. Still they form one of the chief diversions in many a retired settlement. I had the pleasure of taking part in a barn-dance not many—not incalculably many—years ago. It was in a New Brunswick settlement, one of the



The Old-fashioned Barn Dance.

most attractive of the backwoods places. Oh, how good the air was there; how full the woods were of flowers, vines, and ferns; how the poplars whispered secrets, night and day, around the small, grey house!

It was from that small, grey house we went to

a barn-dance, one evening in autumn, when a little tang of frost was in the air.

That barn-interior, where we danced, would have made a good subject for an impressionist picture. Illuminated only by lanterns—not Chinese-lanterns, but good, safe, *real* lanterns—hung from wall and rafter, it was full of strange and mystical effects of light and shade. The high-peaked roof was all in darkness; the mows were heaped to the tops with this year's hay. But the great floor was swept and ready for the dancers, and along the sides were benches where the weary merry-makers might rest. I thought at first that those benches were for the wall-flowers, but soon saw that no such flower was known in Forest settlement. There are more men than women in that happy land!

Yet there was a goodly number of girls assembled in the barn that night—pretty girls and plain girls, awkward girls and graceful ones—but all full of genuine brightness and cheer, and every one with a devoted swain. Most of the music was furnished by a fiddler, perched on a big box at one end of the barn; but some of the dances were accompanied by songs. One, I remember, had a refrain of:

"Oh, dear, what can the matter be?  
Two old women up in an apple-tree!"

Another, half a dance and half a game, was called "Hunt the Squirrel." One, I faintly suspected, really was a kissing-game, for when the last figure was started, the lassies laughed and shook their heads and vetoed it, with significant glances at "the city girls."

Ah, but they could dance, those country youths and maidens! There was no roughness or uncouthness there, none of the careless rollicking of some ugly modern dances, but real grace and real courtesy.

And when the dancing was over, how hungry we were! How good the steaming coffee tasted, and the doughnuts, rusks, and apple-turnovers. No oyster-patties or pistachio-ices can rival those home-made dainties in my memory.

Then came the brisk walk "home" to the little, grey house, across frosty pasture-fields and under glittering stars.

The good old country Frolics! May progress and education utilize (not abolish) them, for they are part of the poetry of Canadian life!

## A Chip of the Old Block

By L. M. MONTGOMERY

WHEN David Carter came home from ploughing in the shore field one still, spring evening, he understood that something had happened to disturb his women folks. His meek, timid wife had been crying, although she tried to hide it; his meek, timid daughter, Mary, the youngest of his family and the only one left at home, looked even more cowed and lifeless than usual. Her meekness and paleness and general negativeness of personality angered her father, as always happened. Why couldn't she be like other men's daughters—like his own sisters had been—girls of spirit and fire and laughter? But no, like all his children, she must take after her mother in character and appearance. They had all been meek and apologetic and afraid of him; and he had bullied them as unmercifully as he had bullied his wife.

"What's the matter with you two?" he demanded, in his great, resounding voice, after the silent supper had been eaten. "You look as if you wanted to say something and was scared to say it. You haven't got as much spirit as a flea, neither of you. Mary, what's up?"

But Mary only cast an appealing look at her mother—a look that angered her father still more. He knew that she was afraid of him with good reason, but he despised her for it.

"Reckon you'll have to speak up, ma, since the cat's got Mary's tongue," he said, sneeringly. "I wouldn't have supposed that all my children would be cowards, boys and girls alike. It's your bad breed coming out in them, that's what it is. Your

folks were always sneaking and white-livered. What's troubling you, woman, I say? Confound it, speak up, can't you?"

"Oh!" Mrs. Carter's pinched and faded face grew white. She was afraid of her husband, and always had been afraid of him in all the forty years since she had married him because her father ordered her to. "Oh, Pa, Robert Glover is dead—he died this afternoon."

The poor little woman paused in sheer terror. Robert Glover was a forbidden name in that household. She had not ventured to utter it in her husband's hearing for fifteen years.

"Is he? Well, it's a good thing!" David Carter lifted his cup and drained it at a gulp. A shocked look passed over his wife's face, but she dared make no protest. "A good thing!" repeated David, striking the table with his huge, brown fist. "There's one less fool and cumberer of the ground on earth. And what business have you to be whining because he's dead—what business, I say? Don't you let me see any more of it in either of you. If he's dead it's a good riddance. Now, remember, no more sniffing."

David Carter got up from the table and strode from the room. Jim Boulter, the hired boy, who had heard all that had passed, also went out and hid him away to the blacksmith's shop to spread the story of David Carter's speech and behaviour when told of his son-in-law's death. It shocked

people but did not surprise them; they were too well used to David Carter for that. By next day Agnes Glover, in her widowed home, heard the tale. She wept over it, but showed no anger. She was very like her mother, even more like her than the pale Mary.

When David Carter had married, people said he had been lucky enough to get the only woman on earth who could live with him. She bore with his bullying temper in a placidly-unresisting, colourless fashion that always goaded him into fresh displays of it. Their four children—two sons and two daughters—were all meek, quiet little creatures, who submitted without remonstrance to their father's tyranny. Tyrannize over them he did, railing at them unceasingly, twitting them with their very submission, thwarting and denying every wish of their childish lives.

When Agnes was eighteen Robert Glover began to come to see her. Robert was a rather shiftless fellow, and as soon as David Carter had got his eyes opened to the amazing fact that this spiritless girl, whom he had always despised, was grown-up and actually had a lover, he stormily forbade the young man the house. Agnes he overwhelmed with invectives. She listened to him meekly and wordlessly; but the next week she slipped away from home one night and married Robert.

Her father disowned her, promptly and wholly. He sent all her belongings contemptuously after her, erased her name from the family Bible, and com-

(Continued on page 22.)



## Through A Monocle

### Canadian Drama—and Life

THE visit of the Irish Players to Canada—a company of Irish actors playing native Irish drama—and the coming return visit of the Horniman Manchester Company, which plays typical English drama, cannot fail to raise the question in the thoughtful Canadian mind—What of Canadian drama? The plays which these companies favour are supposed to represent either studies of modern conditions in their countries which cry aloud, for remedy, or to voice national aspirations which give to us the spirit of their people. We, in Canada, have our conditions with which we are discontented, and we have our national aspirations; but, so far, we have given very little voice to either. It is not necessary, of course, that that voice—when it comes—shall speak through the drama. The drama calls for a peculiar genius—a condensed genius, as it were—a much more vivid and swift-moving genius than that required to ramble through the loose construction of a novel. Then the drama requires, as well, artists in representation; and we export our sons and daughters, who betray the possession of this capacity, to the bedazzening and coarsening and commercializing atmosphere of Broadway.

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BUT we have printing presses, and we have the novel, and we have some fugitive flights of poetry; but yet have we expressed ourselves? What is there in Canadian literature which answers—even in purpose and aim—with Masfield, Wells, Galsworthy, Shaw, Synge, Yeats, Lady Gregory or any of that school? The mention of Wells recalls to my mind a passage in one of his novels in which a character desires to be told "what life means." He looks about, and sees grocers grocerying and omnibus drivers driving, and druggists drugging; and he wants to know why they do it. How is it that each of them does the thing he does; and nothing else? I presume he wonders why the grocer is not drugging or the omnibus driver selling cotton over a counter. They are all intensely earnest in what they are doing; yet mighty few of them would pretend that they had a "call" to their particular "calling." It is this earnest haphazardness which puzzles Mr. Wells' philosophic observer.

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IT appears to me—and this is one of the points which the dramatist or novelist who tries to "express" Canada might work out—that these microscopic social analysts forget the great driving force of humanity—indeed, of the animal kingdom—that is, hunger. Primarily, ninety-nine out of every hundred of us are trying to find a place where the grass is long and luscious, and then a shady spot in which to lie down and "chew the cud." We do not do these various things for top-lofty or transcendental reasons. We work on precisely the same principle as does the dog who first finds a bone in the garbage, and then hides it carefully in the garden. The grocer does not "groce" because he feels that, from the dawn of time, some infinite intelligence has fore-ordained him to supply wilted apples and powdered tea to the people of a certain area. Not a bit of it. He "groces" because, when he was a young fellow looking for a job, it seemed easier to get a berth behind a codfish-and-coal-oil counter than anywhere else. Perhaps he knew a grocer—or he may have begun by running errands for him—or he may have been smart in doing up parcels. And, having begun, he just kept on "grocing" because he knew the business. He would have preferred to be the young minister or a law clerk; but the immediate necessity of getting a pay envelope on Saturday night Fixed his Destiny.

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I HOPE that the Canadian novelist or dramatist will in this regard get down to "brass tacks." What we want is a literature which deals with the problems of the people—not the airy and even foggy puzzlings of the philosophers. We want to study life—not as it is imagined—but as it is. Life is, in reality, very simple—far too simple. With the most of us, it is merely a matter of getting food and eating it, and then getting more food. We may improve and extend and complicate our taste in foods. But chiefly our business, from the cradle to the grave, is satisfying our appetites. The man

who has an appetite for a Massenet opera feels very superior to the man who has an appetite for pork-and-beans; and there is one angle of vision from which he looks very superior. But, after all, it is the superiority of the cat, who enjoys being stroked, to that same cat when it catches a mouse.

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HOWEVER, what I wanted to say was that the writer of the Canadian play or novel should—if he be honest—put this "hunger" motive prominently in the foreground. You get together one hundred young fellows secured by any cross-section of life in Canada; and ninety-five of them will be thinking chiefly of how they are going to earn their livings. The other five are mostly dreamers who still imagine that they may have "missions" in the world. Wait ten years and get your hundred together again, and the percentage who have come to regard "earning a living" as the first business of life will have risen to ninety-nine. As for the "callings" they choose, that is very largely accident. Later in life, it becomes less an accident. Round pegs tend to find round holes, if given a fair chance. But the first selection of

"jobs" made by Young Canada is a question of propinquity. If our novelist dodges this slipshod and unromantic fact in his effort to achieve a great work of introspection, he will be treating his readers dishonestly. We just set out to find a dollar, and pick up the most likely one that offers. Commonly, it is the only dollar we can reach at the time.

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L UCKY is the young man who succeeds in getting himself paid for what he likes to do. Lucky even is the old man who either succeeds in moving about until he reaches this desirable position, or who achieves a tolerance for the task into which chance has pitch-forked him. Luckier still is he who finds a way of escape from the treadmill. There is one way of escape which is open to not a few; but which is employed by hardly any. That is the way of making the purchase of one's liberty the first business of life. When a man had rather be free than fat he has taken a long step toward freedom. But the trouble is that most of us, the moment we begin to gain a little on our task—to get a little "slack" in the rope that binds us—immediately want to buy additional comforts with that "gain," and so sell ourselves back into slavery again. A man who makes a thousand a year, and lives on it, can, when he begins to make two thousand a year, either live up to his good fortune or lay a thousand by for the purchase of his freedom. Most of us live up to our good fortune, and remain all our lives in slavery.

THE MONOCLE MAN.



WHEN Theodore Roosevelt, lover of the limelight and apostle of the strenuous life, was campaigning for the regular Republican nomination at Chicago last summer, Senator Dixon, of Montana, protested his granting audience to the representatives of certain newspapers bitterly hostile to his candidature, and furnishing them with material with which they spurred their lances against him. "The fellow who whales you is a friend in disguise," quoth the former President of the United States. "Better be anathemized than ignored."

So thinks also the young Hotspur from the constituency of North Ontario, who occupies a somewhat remote seat among the Government benches. Samuel Simpson Sharpe got tired of being merely an alliteration in Canada's Parliament. A man's name in politics, he reasoned, is only worth while if he can inscribe it upon the newspapers and get it occasionally in the headlines. True, Samuel is a Major in the Militia, but of his "belligerent service in field and camp the Muse of History sings no song." It didn't even get him the job of Minister of Militia—yet. But Samuel is more than a militiaman; he is a politician, "some politician," as they say down in his parts. Whenever the public—his public—climb into the band-waggon and start to head somewhere, Samuel is on the job as postillion, astride the foremost horse and equipped with the loudest trumpet. Samuel knows the value of the limelight at home and chafed for it at Ottawa. In the midst of his meditations the Roosevelt idea came to him. Suppose the Ant annoyed the Elephant, and made the giant roar? Just think what attention would be focussed on the midget! Samuel forthwith tackled the elephant.

When the thrills which circulated as a result of Cockshutt's declarations in favour of permanent contribution had subsided, and the naval debate was again coming close to the borderline of boredom, Major Samuel Simpson Sharpe clambered to his feet, and, like a warrior bold, poured a scalding broadside into the whole United States navy. Just wherein the explosion illuminated the consideration of the Canadian naval policy the intrepid Major didn't explain; probably he didn't care. But he raked the Yankees fore and aft. He spat ridicule and calumny upon their vaunted bluecoats. He breathed brimstone on their whole naval organization. He called it a sort of home for destitute and moral degenerates and deserters from foreign ships

—and then some. He scorched Hansard with lurid adjectives and stinging epithet.

Having done all this, he sat back contentedly, and listened. He had not long to wait. It began with a murmur at the border; it developed into hysteria as it rumbled on over "the land of the free." New York newspapers gave him headlines, and editorial writers tore their hair in the conception of indignant periods. Washington woke up, and its gold-laced commodores and admirals and whatnot issued official statements by the carlot. Canadian newspapers responded—some seriously; some satirically. But the stormy petrel about which it all bubbled and seethed was the hitherto unknown member from North Ontario.

Samuel came into his own. He subscribed to a clipping bureau and bought a scrapbook. His mail tripled. They spoke his name from one end of the continent to the other. It was worth while. Samuel liked the sensation so well that some days later he tried the experiment again. He went after the Minister of Finance and the Bank act—a piece of insurgency that once more made him a centre of attraction—and for no less than four days he ran amuck before the Government clamped down on him. But for those four days Samuel was a popular idol with the bank-harnessing proletariat.

The Man from North Ontario has tasted the Rooseveltian prescription and found it good. In future Samuel Simpson Sharpe will be no non-entity in Parliament. He will be a limelight-seeking force which must always be reckoned with.

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HOW well these legal men understand one another. When the Public Accounts committee organized for work this session it was found that the Government had inaugurated a new feature. It had engaged a lawyer—one, Stewart, K.C.—to act as guide, counsellor and friend to the members of the committee. Party spirit runs high during deliberations on public accounts, and Mr. Stewart has had his troubles. Carvell, the pugnacious, has told him his place; "Billy" Bennett and "Doc" Edwards have rallied to his aid, and Middlebro, the dilettante, from the chairman's dias, has pleaded and expostulated all in vain. But it fell to D. D. Mackenzie, the canny Scot and man of peace from Cape Breton, a former judge, by the way, to administer the effectual coup.

Stewart had just promulgated the excellent

maxim that all Government contracts were awarded to the lowest tenderers.

"Ah," put in the soft voice of Mr. Mackenzie, as though a great light were breaking upon him, "then we may understand, sir, that you were the lowest tenderer for this lawyer job."

Members on both political sides joined in the roar of laughter which followed.

WHAT kind of fallacy was that which the rigorous and rigorous training of the copy-book of yore used to teach. "Birds of a feather

flock together"—not much! Listen. It was when the recent warclouds broke over the Militia Department; when erstwhile Tory editors fired slander writs at the head of the Minister, and that warrior bold was breathing threatenings and defiance. All this was bad enough; but think of bringing the representative of the newspaper edited by Rev. J. A. Macdonald and Col. the Hon. Sam Hughes together in one room in the midst of such disturbing happenings. The correspondent came to interview the Colonel. He found the military man in his room. The Colonel gave the interview, pacing the floor,

throwing out scorching sentences. As he warmed up—and those who know the Minister know how such a proceeding must play havoc with the thermometer—he walked to the window, and threw it up. Almost immediately a fearless pure-white dove, looking for warmth and shelter, flew in at the window and gravely settled on the back of the soldier's chair. The man of war capitulated. The warlike interview was withheld. He pointed to the fair feathered visitor. "The Dove of Peace wins," quoth he, with a smile, "I'll say nothing now."

# The Boston Symphony Orchestra

By THE MUSIC EDITOR

LAST week, after an absence of eight years, the greatest orchestra in America, and in some respects the greatest in the world, one hundred players in a programme of Beethoven, Wagner, Strauss and Mendelssohn, played to a Canadian audience. The total seat sale was under three thousand dollars. The amount received by the orchestra was two hundred dollars less than their regular charge for an engagement on their regular circuit. On the day of the concert, when it was known that through a severe illness the conductor, Karl Muck, could not be present, and that the associate conductor would be at the desk, a large number of people went to the box office and asked for their money back to the extent of \$340. Notwithstanding the fact that the programme was carried out in every particular and the orchestra present in full strength—all as advertised.

That is one picture in outline.

Here is another. Two years ago the greatest choir in America, and in some respects the greatest in the world, went to Boston from Toronto by way of New York. This choir has been so often compared by leading critics in the United States to the Boston Symphony Orchestra, that the musical public have come to consider them coequals. The choir sang in the hall that belongs to and was built by the Boston Symphony Orchestra through the perennial munificence of Col. Higginson, the orchestra's sole guarantor. The audience was the most critically cultured that Boston could produce; the people that are accustomed to the best orchestra season in America. According to the best newspaper accounts of this auspicious visit of a Canadian choir to the musical centre of the United States, the enthusiasm of cultured Boston amounted to an ovation. Seats were at a premium. The visit was an event in the musical history of Boston, never to be forgotten.

BOSTON is evidently too enthusiastic. But the Boston Symphony Orchestra will be a long while paying a return visit to what is known as the music centre of Canada. The public that crammed even the choir seats behind the stage to hear Ysaye the week before, left several hundred seats vacant when the orchestra played—and some hundred of them were money-backs. All the fifty-cent seats were taken, however.

And the orchestra were not in Toronto to make money. Even at their regular charge for a concert, the management would lose money, which it does, counting in its home season free of rent and traveling expenses to the tune of \$70,000 a year. Because this band of a hundred men are the highest salaried symphony orchestra in the world. Practically every man is a virtuoso. No such body of men has ever been heard in Canada before. The nearest approach to the Boston standard of personnel ever heard in this country was the London Symphony, that played here last spring under Nikisch, and there were seats vacant even for that.

It would be too much to say that Canadian audiences are unappreciative of good orchestral music. To say so would mean that Canadians are unmusical. Yet we are told that Canada is a very musical country. We spend vast amounts every year on music of all kinds. The concerts of the Mendelssohn Choir are always to capacity audiences. The concerts of the Toronto Symphony Orchestra are seldom given to even a few empty seats. In both cases local pride has something to do with the result. In one—no doubt a good deal depends on the solo artists hired to assist the orchestra.

Comparisons are usually tiresome. The people who were fortunate enough to hear the Boston Orchestra will long remember it as they do the programme given under Nikisch last year, as something of a revelation.

That Dr. Karl Muck was not at the desk made little, if any, difference to the real character of the

programme. The Boston Symphony Orchestra would be a treat if conducted by a grandfather's clock. We do not know what Dr. Muck would have done. We only know that for years he was the conductor of the Royal Opera House in Berlin, where Richard Strauss is the musical director—when the Kaiser isn't looking. We know that for two years, and up till two years ago, he had the Boston Symphony till he was recalled to Berlin by the Kaiser; and that what this great orchestra is now is due more immediately to what he made it than to Fiedler, who had it last, or Gericke, who antedated Muck, or Paur and Nikisch, who came before Gericke.

Since hearing it last week people are wondering what the orchestra really owes to the marvelous associate conductorship of Otto Urack, who has charge of many rehearsals and takes the concerts whenever the conductor is unable to attend. To look at, Urack is nothing but a youth; a slim, thin-shouldered, sharp-faced boy, whose solo instrument is the 'cello. In the whole band of a hundred men was none that looked so youthful as he; but many who were virtuosos before he was born. There were musical scholars in that orchestra who were acquainted with all the great masters when Otto Urack was a nervous, white-faced lad, stuttering at the 'cello in Berlin.

When he glided on to the stage to begin the Fifth Symphony of Beethoven—he was received with about as much enthusiasm as a corpse gets at a graveside. The symphony was familiar enough. Its many great melodies and tone-colourings and dynamic climaxes, even though less than half so mysterious as Berlioz, the famous annotator—so copiously quoted in those learned Boston programmes—made out, were given in the best traditional style of the orchestra that has played it hundreds of times. In so well-defined a big field of tone-poetry expression, made legitimate and authoritative by all the great modern conductors, there was little for a youth like Urack to do by way of trail-blazing. But it was a great performance. Perhaps it might have been as great with Urack sitting in the green-room smoking a cigarette. The orchestra seemed to know it in their sleep. The conductor merely made a moving picture of their performance. To the audience it came as a tremendous familiarity that never can become commonplace. The melodies alone of the first two movements—especially the Andante—are of the kind that make the amateur anxious to jot them down on the edge of his programme and haunt him most of next week. Half the mystical lore written about this work is sentimental moonshine of a very intellectual character. But even with the handicap of the Berlioz descriptions, the work was profoundly impressive.

We may dismiss the Mendelssohn Concerto by saying that the orchestra did the accompaniment with a magnificent subordination to a solo instrument played by Mr. Anton Witek, considerable of a technician, but woefully lacking in colour. His instrument seemed to be tonally indisposed. He himself was in good enough fettle. He knew the work. He struck every note with absolute precision. And he provided an opportunity for the orchestra to show what it could do by way of really interesting the people—many of whom heard Elman play the same thing a few weeks before.

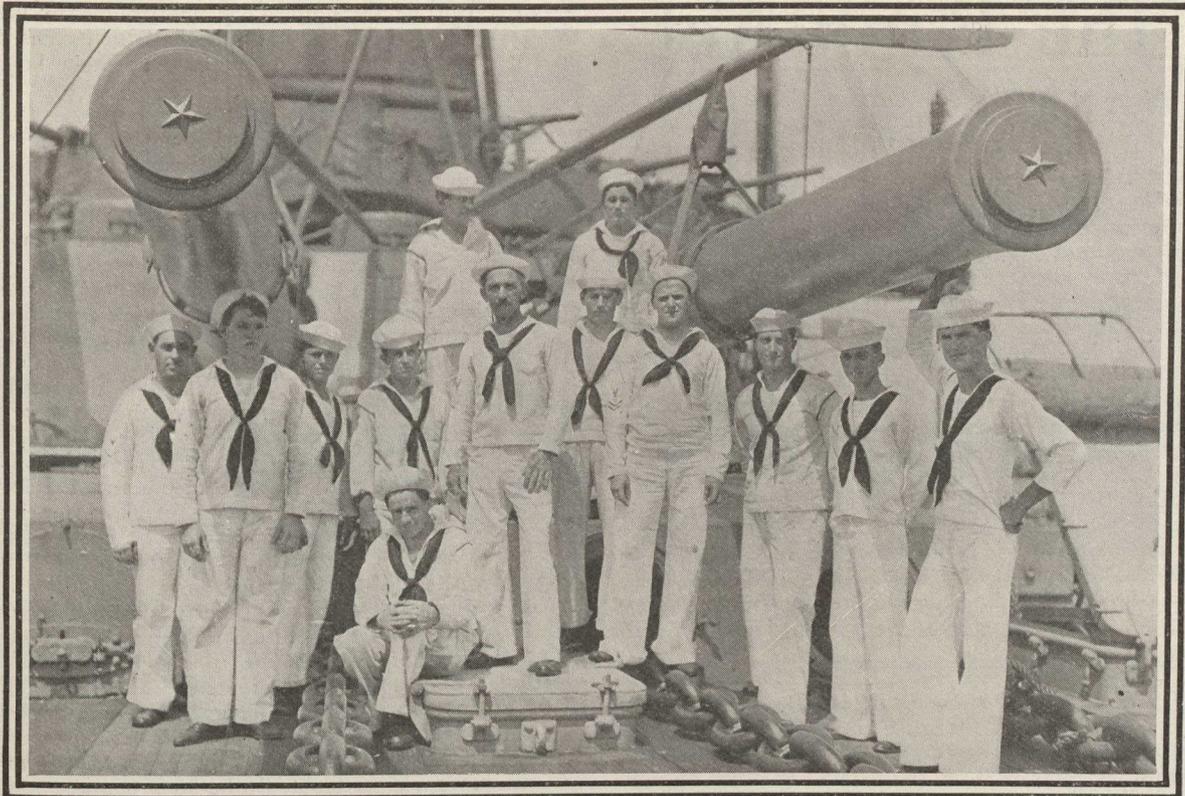
But it was in the "Till Eulenspiegel's Pranks" of Strauss that the youth-conductor began to demonstrate that he was a real master at the desk. Urack spent several years under Strauss at the Berlin Royal Opera. He knows Strauss from the inside out. It was a piece of extraordinary description. With the most mediocre of conductors it would have been a great, interesting novelty. With Urack it was a most graphic and gorgeous burlesque, with

the outlandish character of a Tale of the Arabian Nights.

Still more impressively in the hackneyed Vorspiel to the Meistersinger, played twice in the same hall during the previous month, Urack showed that he could drive the Boston Orchestra of a hundred virtuosos as Ben Hur drove his chariot, reins in one hand and whip in the other. I don't think Nikisch did any one thing greater so far as it might go than this young man did with the Vorspiel. He was as daring as Rodman Law, who climbs New York skyscrapers with his hands and feet, or Bold Turpin on the heath. He chucked his score and his self-consciousness and he sailed in to recreate Wagner with the fine frenzy of a Valhallan. It was truly magnificent. It was so devilishly fine that it seemed altogether worth the \$340 of money back at the box office.

TO follow the Flonzaley Quartette within ten days with a programme quite as exacting would have been a species of audacity if the Toronto String Quartette were not such an efficient body of players. The programme of this corps of players a few days ago contained a Beethoven Quartette, a Dvorak, a Grieg and a Raucheneker; as discreetly balanced a programme as has ever been heard in Toronto. Between the Beethoven and the Dvorak lies a large gulf of variety in character. For the absolute perfection of form the quartettes of Beethoven and Haydn and Mozart and some of Mendelssohn cannot be surpassed. Much of Beethoven's best work was written for a small hall and a small body of players. Except for the occasional oddity of rhythms caused by accents placed on the last beat of a bar, there is no reason why a fairly efficient body of amateurs should not do at least isolated movements from Beethoven or Haydn. The difference between such a performance and that of the T. S. Q. would lie mainly in subtleties which only a professional corps are able to achieve; such qualities of tone and colour and rhythmical nuance as make the real ultimate character of the work as a piece of painting. The beauty of these old writers, however, is that their works are so conventionally perfect in form that good amateur players are able to get what might be called a good "black and white" reproduction of the painting without sacrificing the temper of the audience. That is impossible with most of the modern writers; absolutely so with Debussy, mainly so with Dvorak, and for the most part Grieg.

In the Dvorak number of three movements, however, there was an agreeably fine element of real grateful melody well brought out by the instruments. In the Raucheneker number there was much more of this, beautifully and consistently balanced among the first violin, viola and 'cello. The T. S. Q. have played together so long and studied each other so intimately that they are able to give the real lyric value to such passages without making any obligato instrument too prominent. This is the kind of thing that can only be got by experience and mutual knowledge of the players; the quality that the Flonzaleys and the Kneisels have in the highest possible degree. It is a great satisfaction to the critically appreciative clientele of the T. S. Q. to note year by year the development of this agreeable refinement of *ensemble* playing and the gradual elimination of the nervously over-worked string. Chamber music is of the most exacting character when done for the purpose of bringing out the full quality of the best works for four instruments. It is far more exacting than playing in a symphony orchestra, which the Flonzaleys never do. Amateur chamber music players anywhere in Canada—and there should be many such, for this kind of music is feasible where even small orchestras are out of the question—would do well to study the programmes of the T. S. Q. for suitable material of the very best character.



The Electricians on a First-class United States Battleship (Enlisted Personnel).

## A Navy Slander Nailed

Washington's Reply to Ottawa Critics

By WALDON FAWCETT

**I**N naval and other official circles at Washington no small amount of interest has been provoked by the attack by Major Sharpe in the Canadian House of Commons on the character of the enlisted force of the United States navy. However, the prevailing feeling in the matter has been one of blank astonishment at the nature of the charges rather than intense indignation, as has been represented in some of the Canadian press dispatches. This surprise is explained by the fact that all leading American naval officials have in recent years been congratulating themselves heartily upon the very high standard of character to be found in the enlisted personnel.

Time was when there was just this much foundation for the charges made by Major Sharpe—that the enlisted strength of the U. S. navy was made up largely of foreign-born sailors—professional seamen, if they might be so called, who possessed many of the shortcomings which are to be observed in their kind in the merchant marine. However, this state of affairs has long since passed, and to-day, on the contrary, more than 95 per cent. of the total enlisted force of the Yankee navy is made up of citizens of the United States. *Incidentally it may be of interest to Canadian readers to know that a large proportion of Uncle Sam's naval tars—and admittedly the best class of recruits in the service—come from the districts bordering on the Great Lakes.* It was in recognition of this fact that the U. S. government spent a large sum in the establishment of its new naval training station near Chicago, Ill.

Coincident with the increase in the proportion of Americans in the U. S. navy—89 per cent. of the total are native-born Americans and only 7 per cent. are naturalized citizens—has come a rise in the standards of character. As a matter of fact the U. S. Navy Department has been constantly stiffening the regulations governing enlistment until now they are accounted ideal. Not only must an applicant for enlistment swear that he has never been convicted of a felony or been guilty of other offenses that would render him "undesirable," but he must be vouched for by the mayor of his native city or other responsible persons. Some idea of how rigid are Uncle Sam's requirements in various respects may be surmised from the fact that during the past year 73,364 young men applied for enlistment in the U. S. navy, but of this number only 17,743 were accepted for enrollment. Of those who were rejected nearly 37,000 were found to be disqualified because of physical disability, whereas upward of 15,000 applicants were rejected for other causes. Of the comparatively limited number of foreign-born lads who were allowed to enlist nearly 700 came from England and Ireland, and almost as many more from Germany.

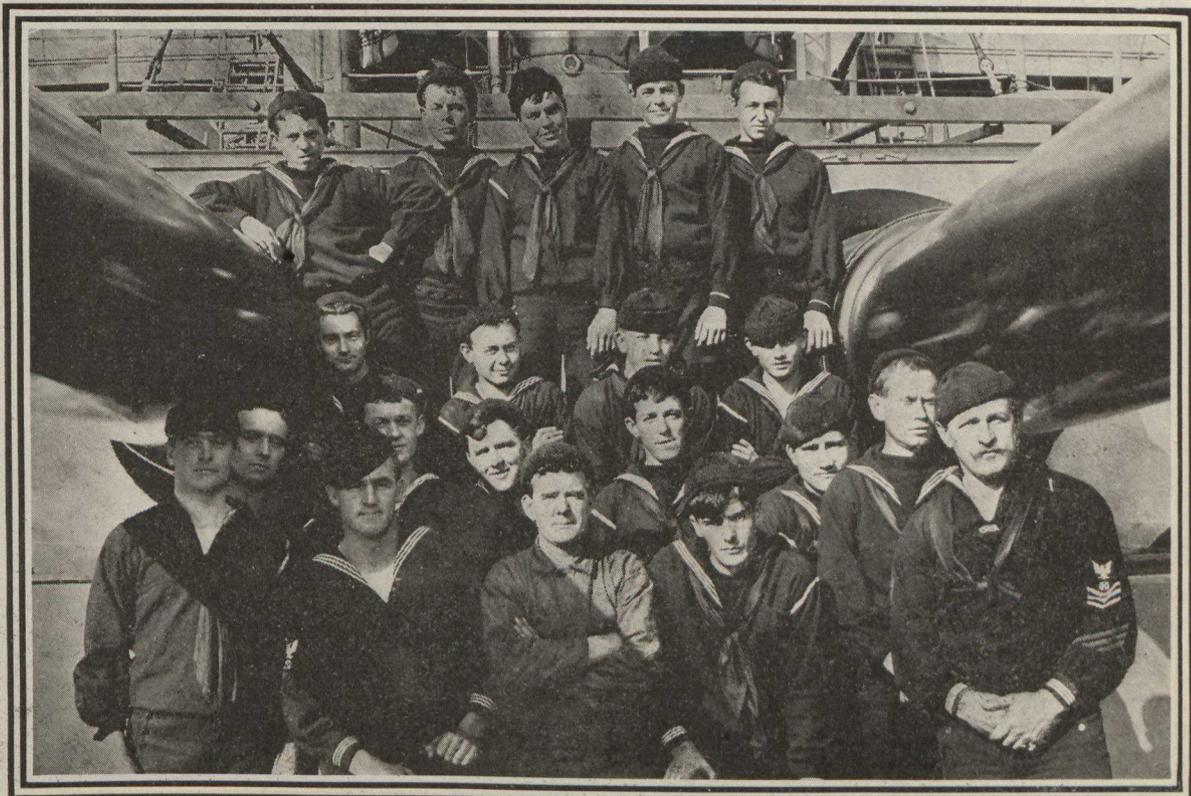
The correspondent of the CANADIAN COURIER sought an expression on the subject of Major Sharpe's attack from Rear Admiral Philip Andrews, Aide to the Secretary of the U. S. Navy, and who, by virtue of his position as Chief of the Bureau of Navigation (which has jurisdiction over the personnel) is the best-posted man in the United States on this subject. Said Admiral Andrews, "I see that I am represented as very indignant over the statements made in Canada whereas I have given no attention to the matter. I do not intend to make any formal statement on the subject because the charges made are too preposterous and too utterly ridiculous to be dignified by a reply." Admiral Andrews did, however, supply the figures above given, and he took occasion to emphasize that during the past six years the percentage of desertions in the U. S. navy has steadily declined from about 9 per cent. in 1906 until in 1912 it totaled only a little more than 3 per cent. of the entire enlisted strength. Furthermore, he pointed out that the new law, recently passed, which lengthens the term of enlistment of men in the U. S. navy is

perceptibly increasing the number of applications for enlistment, and, better yet, is attracting to the service a superior class of men who desire to enter naval work as a serious career.

The United States Navy Department has never made it a policy to conceal from prospective recruits or others the full facts regarding life in the sea service, and Canadians who are at all curious as to details affecting the enlisted personnel will have no difficulty in obtaining exhaustive data on the subject. The annual report of the Secretary of the U. S. Navy and the last annual report of the Chief of the Bureau of Navigation—which may be obtained free upon application to Washington so long as the supply lasts—devote much space to the subject, and so likewise does a booklet that covers all phases of life aboard American war-ships and which has been prepared (at a cost of about 17 cents each) for free distribution to all young men who are considering enlistment.

**W**ITH a view to further perfecting the enlisted organization and maintaining a high standard in the service the Navy Department has issued specific instructions to recruiting officers that under no circumstances must they accept for enlistment any men who are not of a high standard mentally, morally and physically, or who cannot give evidence of good character before enlistment. Appeals are also made to the parents and guardians of all newly-enlisted men to encourage them to remain in the service. Admiral Andrews believes that many of the desertions from the navy which took place years ago were due to the fact that men had family troubles or distress and were not able to secure a release. Accordingly it is the present policy to grant discharges to all men who have good cause for desiring discharge, and there is likewise no hesitancy in discharging recruits who prove undesirable or inapt. In pursuance of this policy about 500 men were last year discharged as undesirable, and more than 100 others were separated from the service because of unfit and inaptitude. A very significant feature of the figures furnished by Admiral Andrews is found in the fact that of the 17,000 men who were enrolled last year upward of 6,000 were men who were re-enlisting in the service.

A factor that has made for content in the U. S. navy in recent years is found in the circumstance that nearly all of the petty officers are now of American birth or are naturalized citizens. In the old days, when alien petty officers were in authority over American-born seamen, the situation was prolific of trouble and dissatisfaction. The plan of awarding good conduct medals and of giving cash prizes for efficiency in gunnery are helping to the same end. About 3,400 enlisted men now wear Uncle Sam's good conduct medals, and some of these honour men boast the possession of as many as seven different medals of such significance. There have even been inaugurated on the various U. S. warships competitions among the men to reduce the amount of leave-breaking and desertions, that in some instances have accomplished remarkable results.



On a United States Battleship—Typical Enlisted Men.

# The People and the Bank Act

By W. W. SWANSON

Associate Professor of Economics at Queen's University

NO reasonable person can question the Hon. Mr. White's transparent honesty in dealing with the revision of the Bank Act; but, at the same time, it must be permitted to every thinking man to express a reasoned judgment on the outcome of his proposals. Indeed, the Minister of Finance invites fair criticism; and searching criticism he should have.

It cannot be gainsaid that this legislation is a distinct advance over the existing conditions. Concerning that aspect of the problem I have already, in the pages of the *COURIER*, done full justice. But the Bill falls far short of what the people wished and expected. It is not a people's Bill; it is a banker's Bill; and should be thrown on the scrap-heap of forgotten things in favour of a really adequate and comprehensive measure.

As clearly and succinctly as may be let us first consider the proposals for a new scheme of inspection. Provision is made for a compulsory audit throughout the whole field of Canadian banking. It is made obligatory on the shareholders to appoint, at each annual meeting, an auditor who shall have the right of access to the books and accounts, cash, securities, documents and vouchers of the bank. He may require of the directors and officers all requisite information for the proper discharge of his duties. In regard to branches and agencies it will be sufficient if the auditors have access to the returns, reports and statements; but, in addition, the auditors may visit any branch or agency for the purpose of making a thorough personal inspection of their financial standing. In addition to making an annual statement to the shareholders the auditors must meet once, at least, during their term of office, to audit the accounts of the head office. Finally, the Minister of Finance may, at his discretion, require any auditor so appointed to make a special examination whenever he deems such a procedure necessary. There is at least this merit in the proposed plan, that the Government recognizes the need of supplementary inspection of banks in Canada. And with good reason.

The Minister draws comfort from the fact that this provision has been modelled upon the Joint-Stock Companies Act, passed in the United Kingdom in 1908. But once again let me draw attention to the fatal defect in such futile reasoning. The experience of one country, and its social structure, can not, as a rule, be made available for purposes of direct, practical legislation in another. The British shareholder attends the annual meeting; takes part in it; and criticizes or defends as the case may be. Let the Minister make but a cursory

perusal of the columns of the *London Economist* or the *Statist*, and he will see that we have stated the precise facts. Now, how is it in Canada? This nation is not highly industrialized and commercialized, as is Great Britain. Very few persons here, as stock-holders, can intelligently take part in the annual meetings of corporations where special and detailed knowledge is required; and, therefore, naturally, the direction of affairs falls into the complete control of the directors and large stockholders. Not only is this brought about because of the reasons stated, but also through the disabilities imposed by the great distances to be travelled. In this country stockholders are scattered from the Atlantic to the Pacific; and it is, therefore, well-nigh impossible to assemble them in annual meeting, even if they so willed. And no mention has been made of those stock-holders residing abroad, in the United States, in the United Kingdom, Germany, Holland and France.

NOW, if what has been said is true, it is as plain as a pikestaff that directors will really control the appointments of auditors. Yet in all fairness it should be said that, notwithstanding this, an advance has been made over the present system of complete freedom in bank inspection. Nevertheless, the great danger remains that it will not be possible to secure auditors who will be able to stand up against the pressure to which they may, very conceivably, be subjected by the directors and chief executive officials. And, moreover, if that were not true, if one could count upon securing auditors with sufficient self-reliance and backbone to oppose powerful interests, the fact still remains that, under the provisions of the Bill as they at present stand, there can be no recourse in case of fraud or speculative banking, until report is made to the shareholders in annual meeting. If the present measure is to stand, a qualifying clause should be added making it obligatory upon the auditors to report at once any illegitimate banking transaction to the Bankers' Association or to the Minister of Finance. And to that end, if the proposed plan is to be worth while, an additional deputy-minister of finance should be appointed, who would give all his time to this work.

The Hon. Mr. White defends his measure, with special reference to a shareholder's audit, on the ground that, as far as he knows, there are no cases on record of collusion between the directors of banks and the auditors; and that the losses have taken place principally at the head offices, through the general manager or some head official going

wrong. But he does not take the trouble to lay emphasis upon the fact that there are many cases on record where, had the directors done their duty, no losses would have occurred. Many directors of Canadian banks are men with wide interests and heavy personal responsibilities; and hence, at times, they do not give that serious and careful attention to the bank's affairs which their high office demands. It has been because of carelessness, or worse, on the part of directors, that several Canadian banks have been exploited and plundered by dishonest officials. One of the best features of the present measure is the imposing of severe penalties upon directors where contributory negligence on their part can be shown.

The Minister of Finance, as has been intimated, has invited full and free criticisms of the measure; and he is getting it. There appears to be a decided demand within the party itself, as expressed both through the press and through members of Parliament as well, for some scheme of Government inspection. On the whole, too, it may be fairly said that such reflects the attitude of the people at large, regardless of party affiliation.

The problem of securing properly qualified men, free from the taint of political influence, would be a serious one in any scheme of Government inspection which might be adopted. The *Toronto Globe* professes to see little danger here, and urges that permanent, capable officials could be appointed under civil service rules. Auditors or chartered accountants could undoubtedly be so procured; but what is desired is men who, in addition to being able to test the accuracy of the books, are also capable of judging the quality and soundness of the assets held. It would be difficult to appoint a board of government examiners equal in point of ability and experience to the staff at present possessed by each Canadian bank. In the United States, where Government inspection obtains, the inspectors have been able for the most part to see that all the legal requirements are met—that the legal reserves are held; that the ten per cent. limitation on loans is complied with; and all other obligations satisfactorily fulfilled. But, as every informed man knows, bank inspection in the United States is superficial; banks have failed, and failed disastrously; and large amounts of capital have been lost. The truth is that a bank may meet with every requirement of the letter of the law and yet be resting on a rotten foundation. This does not mean that banks should not be made to obey the law in every particular; but it does emphasize the futility of a merely formal inspection.

Government inspection, however, would be decidedly worth while, and would work to better advantage than a once-a-year audit, provided the right kind of men could be secured. That such men have not been appointed as inspectors in the United States is no complete argument against the possibility of securing them in Canada. And, although

At the Conservation Convention, Ottawa, on January 21st, 22nd and 23rd



First Row (left to right)—Dr. Hodgetts, Sir Edmund Osler, Senator Edwards, Mr. J. F. Mackay, William B. Snowball. In the second row may be seen Dr. Bryce, Dr. W. J. Rutherford (Saskatoon), Professor Robertson, Premier Matheson (P. E. I.), Dr. Fernow, and other Prominent Citizens.

## Politics and Pleasure in Europe

it would not be practicable to examine all of the 2,800 branches in Canada and the 77 branches and agencies abroad, the head offices and the chief branches could be placed under strict supervision. I am not sanguine that it would prevent bad banking; it would act for the most part as a remedial, rather than as a positive, preventive check. It would not control the making of bad loans or investments, nor could it prevent errors of judgment or lapses of integrity on the part of bank officials.

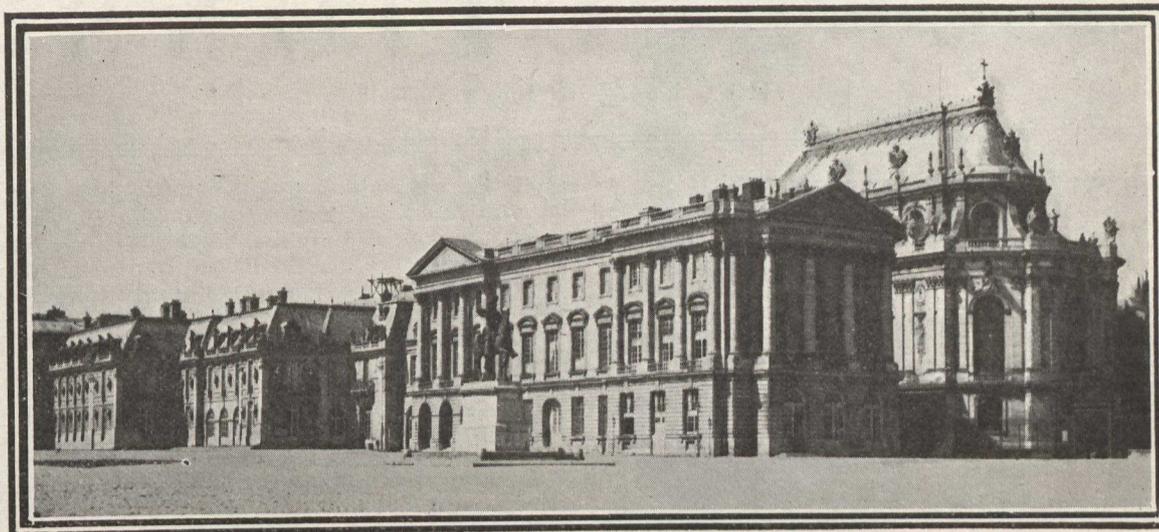
However, it would be a far better plan to impose the duty of providing a supplementary supervision of banking in this country upon the Bankers' Association, which has already been granted wide powers by the Government. Some plan, similar to that adopted by the leading clearing house associations in the United States, might be adopted. In that country the national banks, in default of proper government inspection, have established inspection agencies of their own, which have proved remarkably successful in preventing speculative banking. The object sought in appointing clearing house examiners is to detect instances of unsound banking in any direction; to prevent duplication of borrowing by the same client at different banks; and further to enable the clearing house to take preventive rather than remedial measures. Let me respectfully draw the attention of the Minister of Finance to that salient fact. Neither Government inspection nor a shareholders' audit can do much more than provide for remedial measures.

Examination through the clearing house, as has been said, has met with signal success in the United States. It is based on the idea that no one bank can be in an unsound condition without inflicting injury on the whole banking community. Moreover, it places the banks in such a position that they may feel justified in coming to the support of one of their number if need should arise. The mere mention of clearing house support would suffice to stay a panic. It also becomes practicable for the clearing house as a body to exercise such supervision of a weak bank as to amount to a virtual taking over of its management until it is again in a sound position.

Such a method of inspection would prevent much of the highly speculative "financial" banking in which nearly every big bank in Canada has engaged in recent years. Perhaps the Farmers Bank is not the only institution that has "taken a chance" on a mining venture. Speculation is one of the strongest and most constant factors in financial banking. Financial banking is, for the most part, based on securities, and not upon goods such as wheat, cattle or flour. Great mistakes can be easily made in not properly appraising convertible collateral. At the close of a boom period there is danger that banks may be choked up to an inordinate extent with syndicate borrowings representing unmarketable, and, therefore, unavailable collateral. No one knows the full extent to which this has occurred; or the extent of the financial undertakings of our banks in Canada, in Mexico, and in other places. But enormous losses may be easily made in underwriting and kindred ventures.

**M**OVING of commodities from producer to consumer is the predominant function of purely commercial banking. It is clear that, if conducted with discretion and care, banking ought to be a safe and sound business; for commodities are, after all, the only real wealth of a country. Nothing is more convertible, in the long run, than food; for nothing is of more universal use. What kind of collateral could be better than grain or cattle paper, from this point of view? Or what kind could be worse than paper which merely represents "the substance of things hoped for, the evidence of things unseen?" Against all this, protest should be made in no uncertain voice. The new Bank Bill simply ignores the danger of the situation.

One thing that begins to stand out prominently in the Canadian banking world is the danger of concentrating banking power in the hands of a few great interests. There are certain clearly defined tendencies at present, the ultimate effect of which will be the creation of a number of powerful groups of banks. In the powerful Canadian banks the connection between them and the great speculative interests is very close; and it is quite within the realms of possibility that we shall yet have serious banking trouble from that fact. It is for that reason that the Government should insist that the purely commercial, as distinct from the purely financial, element shall be the prominent feature of the business of our great banks. Human nature is weak; and human nature is fallible. At the best, financial banking is attended with more dangers than commercial banking. So far the history of Canadian banking, though tarnished in places, has been in the main creditable. We may hope that it will al-



The Greatest Event of the Past Month, Other Than the Balkan War, Was the Election of a New French President. This is a Picture of Versailles Palace Where the Election Took Place.



This Interesting Picture Shows the Guards Drawn Across the Square in Front of the Palace of Versailles While the Election Was Proceeding. Premier Poincaré Became President Poincaré.



To Change the Tune—Here is Mr. Grahame-White, the Aviator (in Front), Competing in the St. Moritz Bobsleighbing Races. Switzerland Has Plenty of Ice and Snow, While Eastern Canada Has Had Practically None so Far.

ways be so; but our hopes need not blind us to the dangers that threaten.

The provisions in the Bill in regard to note-issues are good so far as they go; and an advance has been made over the present Act. As is well known, at present no bank can issue notes beyond its unimpaired paid-up capital, except during the usual season of moving the crops, when it may issue an additional amount not exceeding fifteen per cent.

of its unimpaired paid-up capital and rest fund. Upon this excess issue the banks must pay interest not exceeding five per cent. per annum. It is now provided, however, that banks may issue additional notes on depositing either gold coin or Dominion legals in certain gold reserves to be created; and upon this issue there will be no taxation.

In one important respect the move is in the right  
(Concluded on page 24.)

# REFLECTIONS

By THE EDITOR

## Laurier, Grey, Chamberlain

LORD GREY'S statement in the *Times*, that Sir Wilfrid Laurier was a good, loyal Britisher was a sore blow to some Conservative politicians. They seemed to recognize instinctively that if the insidious charge, which has been made so often, could not be made again, political results might be different. Most surprising of all was the attack on Lord Grey by the *Toronto News*, Sir John Willison's paper. The *News* thought that Lord Grey, as an ex-governor-general, was not free to express such an opinion. Of course history and precedent are against the *News* on this subject. Perhaps the editorial was written without Sir John Willison's knowledge; at least one would like to give him the benefit of the doubt.

To further add to the discomfiture of the Tory politicians—I exempt all ordinary Conservatives—Mr. Austen Chamberlain comes out in that ultra-Tory, Centralist organ known as the *National Review*, and states that he holds a similar belief. He expressly refers to the services of Sir Wilfrid and his colleagues "to imperial unity and particularly to imperial preference." This declaration will raise Mr. Chamberlain in the minds of most Canadians whose good opinions are worth having.

In this country, our political strife is little better than savagery. We term our political opponents "liars," "thieves," "degenerates" and so on. Both parties are equally guilty. Perhaps it is yet too early in the history of this new nation to expect our provincial premiers, our leading politicians and our high-placed journalists to have that regard for truth and fairness which seems to characterize corresponding persons in the United Kingdom.

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## A Day Dream

THAT Lord Grey incident is fine for a day dream. What a wonderful country this would be if Dr. Gordon stood up in his pulpit and said that Premier Roblin had done great work in Manitoba and he therefore forgave him his occasional outburst of political wrath. And if Premier Roblin would stand up in the Manitoba House and say, "So long as Dr. Gordon sticks to theology and novel-writing I shall honour him for his great talents; but when he enters the political field he must take what the rest get." What a mellow, Winnipeg day it would be!

Suppose, also, Sir James Whitney should begin to receive friend and enemy with a chesterfieldian politeness, so that he could say in the House, "I hope that when I leave the Premier's chair, I shall be succeeded by one of my present colleagues; but if fate or the people decide otherwise, the province will find Mr. Rowell an earnest, if mistaken, patriot." What a sensation such a speech would create in the smoke-rooms of the Albany and the Ontario Clubs!

And if Sir Wilfrid Laurier would get up in the House of Commons and say that he believed Mr. Borden was an honest statesman seeking for the right solution of the naval question, and that he would be glad to meet him half way in order to secure a non-partisan policy. And Mr. Borden were to stand up also and say that he had always had confidence in Sir Wilfrid's patriotism, even when he questioned his judgment, and that he accepted the Opposition leader's suggestion in the same spirit in which it were made.

Day dreams are fine, are they not? They earn you no dividends, but they give you a glimpse of the god-like character which man lost in the apple-orchard of Eden and which every succeeding generation has sought in vain to regain. Blessed but foolish day dream!

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## The Flag-less Men

THREE splendid Canadians have no protecting flag. These are Sir Thomas Shaughnessy, Hon. George H. Perley, and Mr. Castell Hopkins. Those three men were born in the United States. Having come over here and taken the oath of allegiance, they cannot fly the Stars and Stripes. Not being recognized in the United Kingdom as British subjects, they are not entitled to fly the Union Jack. They are merely Canadians, and Canadians have no flag, so long as they remain on land. If these gentlemen were to live on board a merchant vessel, they could fly the Canadian en-

sign, but it is hard to keep a residence and a business office on a merchant vessel.

So it is with all Germans, Americans, Frenchmen or others who settle in the British Dominions. They have no flag. South Africa is using an ensign with the jack in the corner and the Vierkleur in the field. Australia is doing the same, with the Southern Cross in the field. New Zealand has a similar flag with stars in the field. Canada has been using the Canadian coat of arms in the field. But the Secretary of State for the Colonies says that none of these flags may be used on land. Therefore the foreign-born in the British Dominions have no flag.

If these men go abroad and are taken prisoner by any foreign government, they have no government to appeal to. They are not British subjects except when they are at home, and hence cannot appeal to the Union Jack. They have renounced their allegiance to the land of their birth and thus cannot appeal to that flag. Canada has no flag which foreign countries or even the United Kingdom recognizes, and therefore they cannot look to Canada for protection.

Sir Joseph Pope, in his recent pamphlet on "The Flag of Canada," thinks we should be proud that the flag of the United Kingdom is the only flag we can fly, but our foreign-born citizens can hardly be expected to agree with him. So long as the Union Jack fails to protect a certain number of our citizens when they travel abroad, so long will it be an unsatisfactory emblem of our supposed nationality.

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## Political Patronage

LAST week the Senate discussed the evils of political patronage. The occasion was the sending on of Sir George Murray's report to the Senate committee on civil service administration. Senator Belcourt told how for years as Ottawa's parliamentary representative he was dogged hourly by office-seekers. They approached him in church, at the theatre, in court, and wherever else he could be found. He argued for an independent commission to govern the whole service.

Most remarkable of Senator Belcourt's statements was to the effect that even in the inside service the recommendations of the Civil Service Commission were being ignored. If this is true, it is a sad state of affairs. If the present administration and its supporters in the House are ignoring even our present measure of civil service reform, then Canada is in a bad way. If the cabinet and the members of parliament break the laws or evade them, how can they expect the people to preserve a correct attitude towards their enactments?

Let us hope that Senator Belcourt was overstating the case. I cannot believe that Premier Borden would countenance any conduct of this kind.

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## Storage Wheat Elevators

SINCE the Dominion Government has failed to supply internal storage elevators, the Canadian Pacific Railway will attempt to do so. The government tackled the question last year, but the best its wisdom could decide upon was another elevator at Fort William. This helps very little. What is needed is a series of large storage elevators at Saskatoon, Regina, Edmonton and other central points, so that grain may be moved quickly from the farmers' granaries to storage elevators for grading and cleaning. This appears to be the real solution for the annual fall congestion.

At present every bushel of western grain must go to Winnipeg to be graded. This is ridiculous. If it were graded at these central storage elevators inland, the farmer would get his money more quickly. The bank would get a certificate to discount instead of the farmer's estimate of value.

It makes one proud to see the enterprising officials of the C. P. R. stepping into the breach and supplying necessities for the new western farmer which our politics-ridden parliaments and legislatures are unable or unwilling to give.

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## Canadian Flour

THERE was a time when the United States millers thought they were the only millers in the world. At one time their annual shipments to Great Britain reached a total of twenty

million hundred-weight. In 1909 this had fallen to seven million hundred-weight, due to Canadian competition and to the expansion of domestic grinding in England itself. In that year Canada sent two million hundred-weight as against the United States' seven. Canada has since made steady progress and last year nearly caught the famous millers of the United States. Their exports were 4,212,604 cwt., and ours 4,003,877 cwt. In the language of the late Mr. Tarte, "Wait till you see us next year."

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## A Terrific January

AS pointed out last week, January, 1912, was a wonderful month, but January, 1913, had beaten it. As the full figures come out, it is seen that last week's language was too mild. For example, Montreal's bank clearings were \$207,000,000 in January, 1912, and \$348,000,000 in January, 1913. It looks like a bad year for pessimists.

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## The Light is Dawning

THAT the annual election of aldermen, county councillors and other municipal legislators is out-of-date is gradually forcing itself upon the public mind. The Carleton county council had a talk with Mr. McElroy, M.P.P., the other day and advised him that they thought the annual election was a relic. Mr. McElroy admitted that he could not see why the term should not be two years instead of one, when members of parliament were elected for four or five years.

London has adopted the two-year term for aldermen and controllers, and a number of other cities are considering it. Montreal elects its controllers for four years. St. John and Lethbridge elect their mayor for two years and their commissioners for four. The yearly term in the larger cities must go. It is wasteful of human effort and deadly in its effect upon civic programmes. It prevents continuity in civic policy and thoroughness in civic administration.

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## Non-partisanship

CURIOUS how some of us favour non-partisanship in regard to some national issues and not in others. The *Ottawa Free Press* says, "Under no circumstances must the Bank Act be made a political measure." There might be trouble for the banks and financial complications for the country if this were done, thinks the *Free Press*. And yet this same journal was absolutely opposed to non-partisanship on the naval question, when the memorial on this subject was sent to the political leaders last November. The banks are "delicate and sensitive things" and must be saved from political squabbles, but the naval policy of the Dominion is not important enough to be similarly treated. What a wonderfully logical mind the *Free Press* must have!

Now that the "emergency" argument has been exploded, the Conservatives ought to seek a non-partisan settlement of the naval policy. Great Britain does not want a present of three Dreadnoughts, and will accept them only because the people there fear to offend Mr. Borden and his colleagues. It is quite clear to every leader in the Liberal and Conservative parties here and every public man in England who has considered the situation, that a non-partisan settlement of Canada's policy would mean much to the Empire generally. Yet each set of politicians fears to take this course, lest the "other side" should get an advantage. The so-called "party interest" is more important than the country's interest. They will make a party pawn of the naval policy, but the banks are "delicate and sensitive things," and non-partisanship is to prevail. If the banks lost a few thousand dollars in profits it would be a crime; if the country spends thirty-five millions improperly, it does not matter. Such is politics as we have it in the Commons and in the party press.

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## The Ethics of the Daughters

STRANGE ethics seem to prevail among the Daughters of the Empire in Ottawa. The Chapter there gave a very successful bridge party last week in the Chateau Laurier. There were thirty tables, and two prizes were given for straight bridge and four for auction bridge. Mrs. Borden, Mrs. Rogers, Mrs. Foster, Mrs. White, Mrs. Pugsley, Mrs. Hazen, Mrs. Oliver, Mrs. Sladen and other prominent Daughters were present. Not that bridge is wicked—but why should it be a form of entertainment for a society founded for nobler purposes? Is the I. O. D. E. to degenerate into a series of bridge clubs?

# At the Sign of the Maple

A DEPARTMENT MAINLY FOR WOMEN

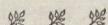
## Parcels Post and the Housewife

By MARY JOSEPHINE TROTTER

THAT rare old Blue-beard, the "middleman," is likely to get his deserts in the near future, in this country. And will not Fatima, the housewife, be delighted? Poor bullied soul! Hon. Rodolphe Lemieux has brought in a resolution calling for the establishment of a parcels post system, in Canada, similar to that just inaugurated in the United States. And Hon. L. P. Pelletier, an obliging Sister Anne, is shading his eyes to see how the system works, in the country south. Rescue appears to be coming from that quarter. Poor old Bluebeard-in-general had better look to his pate and the express companies particularly and expressly.

The Postmaster-General may miss this important point in reporting what he sees across the border: that California women, acting through the National Housewives' League, are utilizing the new parcels post system there to facilitate direct dealings between the consumer and the producer. Henceforth, in their purchase of eggs, fowl, butter, garden truck and other farm products, the services of the middleman will be dispensed with—and a tooth will be knocked from the grin of the cost of living.

And perhaps the Postmaster-General will miss this little joke. A woman mailed a cake to a friend. And only half the article was delivered. The postman was suspected, even accused; but denied the charge. If the poor fellow dies—and if guilty he may—it will probably lead to the first post (office) mortem!



## Developments in the Playgrounds Movement

IT will be admitted that Canada is a rather colossal lump for one woman, acting as leaven, to work with. But nothing staggers Miss Mabel Peters, who initiated the Playgrounds Movement in Canada and is, at present, attempting in this country the organization of a National Playground Association.

In her home city, St. John, New Brunswick, Miss Peters is still chairman of the original committee appointed by the Local Council of Women for the conduct of the playgrounds of that city, and she is president of the St. John Playground Association.

St. John, thus, was the centre of the playgrounds development. The movement became extended with the appointment of Miss Peters to the office of chairman of the Vacation, School and Supervised Playground Committee of the Canadian National Council of Women—a committee which was appointed at her request.

According to Miss Peters, in *The Club Woman*, January: "It is the purpose of the playground enthusiasts in Canada to organize a National Playground Association, and the National Council and the various committees and associations have petitioned the several Provincial Boards of Education to provide special courses in the Normal schools for playground teachers or leaders."

Better than the benefits derived from curfew bells and a whole host of similar negative measures is the positive idea of child conservation as it is working out in our cities from coast to coast. The playgrounds idea is rapidly becoming a general one, due in practically every case to the Local Council of Women, and their success in securing both private and civic interest and co-operation. Victoria, Vancouver, Edmonton, Winnipeg, Toronto, London, Hamilton, Montreal and Amherst have all espoused the playgrounds idea and are loud in proclaiming its benefits.

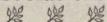
Folk-dancing, games of all nations, swimming and children's entertainments—these are some of



No Longer is the Chinese Woman a Creature of Bound-up Foot and Brain—According to the Lectures of Dr. Yamee Kin, Head of the Imperial Pieyang Woman's Medical School and Hospital of China, Who at Present is Making a Tour of American Cities.

the pleasurable and profitable lures which are robbing the moving-picture halls to the peopling of the popular supervised playgrounds.

Miss Peters, along with her very fruitful efforts in this regard, is an ardent worker for woman suffrage and is vice-president of the Canadian Woman Suffrage Association.



## "The Unheeding Street" a By-gone

THE day is gone when saints were accustomed to "thread the unheeding street." For streets have been learning the art of taking notice. At any rate, the other day, in downtown Montreal, business people were at pains to observe in a way that affected the pockets the fifty canvassers there abroad in the interests of the Victorian Order of Nurses.

The campaign started simultaneously in all parts of the city and all day long two thousand or more of the women collectors collected, with a clinking of coin that compensated fully for the endless ringing of door-bells. The forces were more than astonished at the big results.

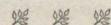
Lest any difference of opinion exist as to whether or not the solicitors were saints, let this be noted: "In five years, the Victorian Order of Nurses has attended to fifteen thousand confinement cases and has not had one death, either mother or child.



Gaiety and Nobility Are Again to Be United By the Marriage of Miss Olive May, the Musical-Comedy Actress of "The Sunshine Girl," and Lord Victor Paget, Brother and Heir-Presumptive to the Marquess of Anglesey.

The charges for these visits ranged up to fifty cents, but in most cases, the clients of the Order being principally of the absolutely poverty-stricken class, the visits net no returns."

There are to-day sixty-one nurses employed by the Order, and these women are paying six or more visits daily. Their remuneration is small and the Order depends to a great extent on the charity of the public for its existence. Mrs. H. R. Ives was in charge of the down-town canvass.



## Miss Wylie in the West

WAS it thought Miss Barbara Wylie had gone back 'ome, chastened if not completely subdued in spirit? No, for that is not the way of this militant suffragette who can scarcely say she came, she saw, she conquered.

The Wylie one was in Calgary, lately, taking it out on the women there for indifference and inaction—taking it out, I may say, Barbarously. She denounced indifference to the franchise equally with those crimes which exercise of the power to vote, on the part of women would remove. Her reference particularly touched the White Slave Traffic; and Calgary winced, mindful of local disclosures, recently, even though facts had been greatly exaggerated.

But inactive? The women of Calgary resented the imputation. And, indeed, the work of the Y. W. C. A., of the W. C. T. U., and the various women's bodies, to the end a cleaner, better, happier city, and efforts toward the establishment of educational centres—did not these sufficiently stamp the libel?

Also, why militate for that which is coming by natural methods—a higher schedule of women's wage and a better educational system? For instance, the city council of Edmonton at the moment is dealing with the question of the insufficient wage—as a result of a letter from the Women's Council of the United Aids, asking for the erection of a hostel for business girls. Again Albertan women not inactive!



Miss Bernetta A. Miller, the American Aviatrix, Who Will Fly Down Pennsylvania Avenue, Washington, on March Third, in Advance of the Suffragette Pageant. She is Making an Original Newspaper Fiction a Fact.

# - FOR THE JUNIORS -

## THE PUSS THAT WOULD A'CLIMBING GO

A True Story  
By S. V. EVERY



IT was a cold January morning and I was awakened about six o'clock by the mew of a cat. My bedroom was on the third floor and hearing the sound so plainly, I thought the cat must be on the roof. After dressing I hurried down stairs, and opening the front door, glanced up and down the street, but saw no cat, nor did I then hear it. Every time, however, I happened to be on the third floor, I heard this plaintive and continuous crying. At bedtime and again in the early morning came the sound again, heard distinctly in the stillness and always apparently from the same location. Later in the day a lady called and her first remark after greeting me, was "Look out of the window and see a strange sight—a cat on the top of a telegraph pole!" I looked across the street where she pointed, and there on the top of a telegraph pole, fully fifty feet high, sat a grey and white cat.

"The boys were calling it to come down," she said, "but it seems afraid."

Here was the explanation of the mystery—the cat I had failed to locate, whose mew had awakened me—was on a telegraph pole just opposite my window, and must have been up there for at least two days. We ran out and called very coaxingly "Kitty, kitty!" and threw a few small potatoes up to startle it and so induce it to attempt the long descent, but no, it merely cried sadly, as if to say, "No, I cannot risk it!" and then very carefully reversed its position and faced in the opposite direction. The boys said some cruel person had some days before, set his dog after the poor cat, and in its fear, it had clambered to the top of the tall pole.

We phoned the humane society, and were informed that means would be taken at once to remove the cat. Darkness however, soon comes on in early January, and nothing was done that day to relieve it. We spent the evening with friends in another part of the city, during which time a very heavy snow storm came on. Arriving home before midnight, we ploughed our way through the deep snow from the corner where we got off the electric car, and looked up at the top of the pole. Yes, there sat the little cat still, dimly outlined through the falling snowflakes. We called to it again, and it replied very pitifully that its position was far from enviable, and although it was very cold, and very hungry, and very cramped—it still dreaded the thought of attempting to make a descent. After in vain seeking a policeman, we went inside and left the kitten, like the hermit of old, upon his lofty pedestal.

THE next day was clear and very cold. The little cat passed a great part of the time licking her paws and passing them over each ear alternately. Instinct probably told her that she should get in all the exercise possible in her abnormally restricted position. No word coming from the humane society, we asked two men engaged in some work a short distance away if they would bring their ladder and take the cat down, although we greatly feared their ladder would prove too short. They took but little interest, but said they might possibly come about five o'clock when they would be through work. Returning home we found that a nice old gentleman to whom we had spoken of the cat's predicament the previous day, had communicated with a young man who possessed a long ladder, and who was willing to go up after the cat. It was not long before a cheery-faced youth made his appearance with a ladder of great length, and the

old gentleman assisted him to carry it to the pole. Whilst they were adjusting it, we hastily procured a market basket, telling him to place the cat in it and he would find it easier to carry it down.

BY this time the report that the cat was to be taken down, must have spread with wonderful rapidity, for a large crowd of children had assembled, teamsters and delivery men reined up, and pedestrians stopped to take the performance in. People appeared at their doors and windows, and the balconies of the nearby houses resembled the boxes in a theatre, for they were thronged with the residents, who had come out to see what was going on. The noise and excitement had reached such a pitch that we feared the young man would back out and refuse to carry out the good work, but to our great joy, having carefully adjusted his long ladder, and placed the basket on his arm, he started to mount rapidly.

All watched breathlessly until he was sufficiently high to reach the cat. Seizing it firmly, he endeavoured to secure it, but in its terror, the poor creature clung to the pole—how did it know what its fate was to be? So tightly did it cling that again we trembled lest its would-be rescuer would become discouraged, thinking: "Well, if you do not want to be saved, and make it so difficult for me to help you, I will just leave you to your fate." But fortunately this young man believed in completing a work he had started. Another determined effort to dislodge the cat was made, which was successful, and loud cheers from the crowd below greeted him as he placed the little animal in the basket and began to descend. When he was about ten feet from the ground, the cat leaped from the basket and fled across the street, followed by a throng of children. As it jumped, two ladies chanced to be passing, one of whom cried out, "Why that is my little girl's cat. She has been fretting after it for days!" And both hurried in the direction pussy had taken. We followed, and it was not long before the boys secured the lady's pet which had concealed itself in a backyard, and placed it in her arms. The lady told us that she and her little daughter had gone away on a visit and left the cat in charge of her washerwoman, whom she had paid to look after it. Seen at close range the cat proved to be a pretty little grey and white creature and presented a beautifully clean appearance, due to the amount of time it had spent in licking its fur whilst in its airy position. I might add that the grateful owner rewarded the rescuer of her cat and everybody thought it a lucky coincidence that this lady chanced to be passing just as her little favourite was creating such a sensation.

### A TAME MOOSE AND ITS TRICKS

THE picture here shown is not that of any far-away Lapland scene; nor is it one of Santa's fairy reindeer captured at last; but an actual photograph of a tame moose taken in a small New Brunswick town. The moose is owned by Lawrence McCloskey of Boiestown, N. B., and was caught when but a small

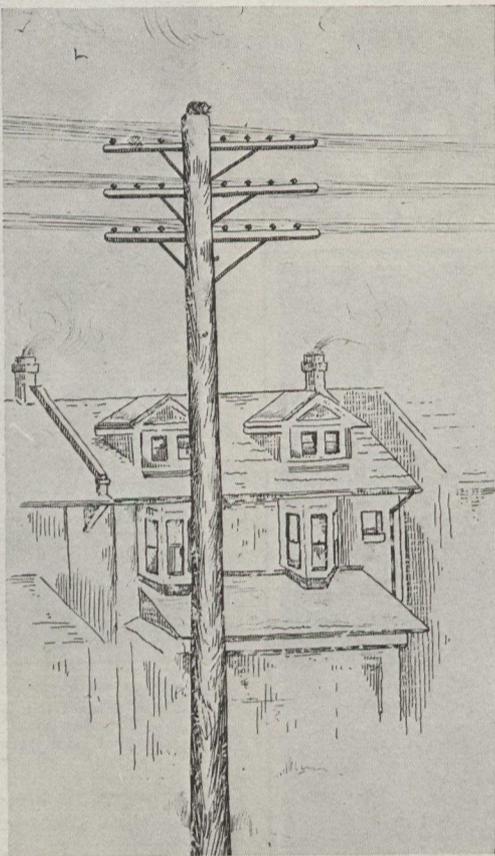
calf only a few miles from the town. He was two years old last spring and is perfectly quiet and docile. The owner has called him "Charlie," which name the moose learned to know quite readily. He also manifests his intelligence in various other ways, the most noticeable being his recognition of acts of kindness on the part of his master. Sometimes when approached by a stranger he appears nervous, and gives vent to his feelings in a low whining cry. A few gentle strokes along his neck, or better still, two or three peppermint sweetmeats to eat, soon wins his confidence and he will lightly lap one's hand with his thick lips, or flop his long ears forward as a sign of friendship. He has learned to eat hay, oats, and mash, and in fact is not particular about his food, but his favourite meal is a good bundle of silver-birch twigs, nice leafy shrubs, and a few handfuls of barren moss. He has never shown the least inclination to get away, but rather, after having been led out of his yard he expresses satisfaction at being taken back again. He is fond of fresh air and has been kept for the most part out of doors, tied at the rear of a shed, where he can rub himself against a post, and find shelter from the hot sun in summer and the severer blasts in winter.

BUT he needs exercise. A moose coming in one generation from a sire and grand sires which have continually roamed the forest, requires more exercise to keep him healthy than do our domestic animals. Any person who ever saw the great grey forest ranger with his antlers thrown back over his shaggy shoulders, charging through a thicket, crashing the brush and stamping defiance at every bound, might wonder how such a kind and unassuming beast as "Charlie" could belong to the same family. At any rate, Mr. McCloskey has provided for the moose's exercise, and at the same time for his own sport. He hitches the moose to a sled having long shafts to suit the animal's long hind legs, and drives him about the streets using an ordinary horse bridle and reins as a means to guide him. The writer, one day, saw the moose thus harnessed being driven down the street. He was trotting at a moderate pace, his ankle joints bending loosely and his knees awkwardly knocking toward each other at every stride. At about twenty yards ahead, a piece of paper slowly fluttered across the street. Suddenly, the moose placed his two fore feet together and stopped short. His sharp hoofs were set into the hardened ground. His legs were braced like two poles.

His head was erect, his nose pointing straight forward. His nostrils twitched and with wide open eyes he glared at the paper until it passed over the street. Then he started as suddenly as he stopped. How he ran! He stretched his neck out in line with his back and then flinging his fore legs out straight, and kicking his hind hoofs far behind, he went down the street like a dark streak, fully demonstrating that he was the speed champion of any living thing in town.



"Charlie," the tame moose, is hitched to a sled having long shafts to suit his long hind legs, and is driven with an ordinary horse bridle and reins.



"A Strange Sight—A little cat on the top of a telegraph pole."

# Dr Aram Kalfian

By  
Effie Adelaide Rowlands



## CHAPTER XVIII.

## Dick's Story.

IN moments of great emotion, in presence of the giant issues of Life and Death, small pettinesses slip from us like a cloak. The sight of his father's face swept from Dick's mind all anger against the detective, and at the same time robbed him of the stoical calm in which he had striven to enwrap himself. Too long had he put an iron restraint upon his feelings, now Nature took her revenge. Falling upon his knees by the side of the poor mutilated morsel of humanity, he covered his face with his hands and sobbed like a child. An unwonted moisture dimmed Mr. Sreed's eyes, as, with delicate instinct, he fell back so as not to disturb by his presence the sanctity of the son's grief; whilst Ted Alston, making no attempt to conceal the tears which streamed down his face, bent over his friend, throwing his arm in boyish fashion across the latter's shoulders, trying by his touch to convey the sympathy it was impossible to frame into words.

For some time they remained silent thus; then Dick, rising slowly to his feet, turned to Sreed, saying in a voice from which all youth, all energy, seemed to have fled—

"Do what you have to do. I am beaten; my last stand is made."

"My mission here is ended, Mr. Emberson," replied the detective; "there is no need for further interference on my part; and you have my solemn assurance that the secret of to-night's work will never be divulged by me. Mr. Alston," turning to that young gentleman, "if I might suggest, it would be as well to finish as soon as possible the task interrupted by my arrival."

"By Jove!" cried the latter. "Mr. Sreed, you are a brick!"

Dick's lips quivered; he made a gesture with both hands, as if to show that speech at that moment was impossible to him, and turned aside.

TED did his work rapidly and well, whilst the others stood by with bent and uncovered heads. It was over! With careful hands, young Alston sprinkled a few clumps of dry earth and broken twigs of brushwood over the spot so that no one could guess it had been disturbed. Then together and in amity, the three went down the hill together. Arrived at the "Green Man," Mr. Sreed took his leave of them, saying—

"I shall have to have a few more words with you, Mr. Emberson, before I leave Bingleford for good; but there will be nothing in them that need distress you—of that you may rest assured."

To which Dick replied, in a voice that had in it a strange new note of shamed humility—

"Mr. Sreed, I have misjudged you; and I am sorry for it! I have no words to-night to thank you; but, none the less do I feel, that I owe you a big debt of gratitude for your forbearance. I shall never forget it!"

"That's all right, Mr. Emberson," replied the detective hurriedly. "There's no need for thanks; but there is just one little favour I would ask of you."

"What is it?"

"Only that in return for what you call my forbearance, you will refrain from telling Miss Anerley that it was through her maid's instrumentality I managed to get a sight of the hidden packet. I don't want the girl to lose her place through me."

"It shall be as you wish," replied Dick somewhat absently; at the mention of Enid's name a twitch of pain had passed over his face, and he stood

for a second as if in deep thought. "Come up to Colonel Anerley's to-morrow at eleven, Mr. Sreed," he said finally; "I have done with secrets; I see now that others besides myself have a right to know the exact truth about all that has happened here; and I have made up my mind to make a clean breast of the whole affair to the few I can call friends. I should like you, as one of them, to be present. It is scarcely a tale that one would wish to tell twice."

Young Emberson and his friend arrived at The Lindens at about a quarter to eleven, and a something in their reception struck the latter at once as abnormal, although Dick, his mind full of the painful task he had before him, failed to notice it. The whole atmosphere of the house seemed, in some indescribable fashion, to have changed. It was not so much a lack of cordiality as an embarrassment, a constraint which was evident in the manner of both the Colonel and his wife, and was even more marked in that of their daughter.

TED ALSTON was quickly concerned for the latter, who looked, he thought, shockingly ill. As for a second her hand rested in his and their glances met, there was a pathetic appeal in her blue eyes which moved him indescribably, although he could not guess what prompted it. "Help me!" it seemed to say. "Stand by me! Make things easier for me!" He noticed also, and wondered much thereat, that she seemed to shrink from her lover, managing to elude all warmer greeting than a pressure of the hand. There was no opportunity of questioning her, however, before the arrival of the detective. When Dick explained, in a few brief words, his purpose in asking the latter to meet him there, Colonel Anerley, after a quick glance at his daughter, cleared his throat, nervously and said—

"I think you are quite wise to come to an understanding with Mr. Sreed; but there is no earthly reason, my dear boy, why we should be present at your interview with him! I must confess that, in the past, I have thought you somewhat unduly reticent; but as far as we are concerned, explanations are no longer needed. I—Enid."

"Father is right," interposed the young girl with trembling lips, "our presence would only cause you added pain, and is quite unnecessary."

"You must allow me to be the best judge of that!" replied Dick firmly, turning on her a surprised and somewhat reproachful glance. "I do not understand you, Enid! You hear your father say he has thought me unduly reticent. Not long ago, you yourself reproached me for not taking you sufficiently into my confidence. Well, I have come to the conclusion that I was listening rather to my pride than to my sense of duty in concealing certain facts from you all; and it is my wish now to make amends—to have done with concealment and mysteries, and, by God's help, and yours, dear, to make a fresh start. Colonel," he continued, facing that gentleman with a suddenness which made the latter jump in his chair, "when I ask you, in the name of the friendship you once felt for my unfortunate father, to comply with my wishes, surely you will not refuse me?"

At this juncture the servant announced that Mr. Sreed was in the library; the master of the house arose with a resigned air—

"As you make such a point of it, Dick," he said, "I am at your service; but let us at least spare the ladies from the re-opening of a painful subject. I can inform them later of anything necessary for them to know."

Mrs. Anerley interposed before Dick had time to reply; she also had risen, and now resting one hand lightly on her husband's shoulder, remarked—

"It seems to me, John, that the casting vote in this matter is with Dick—if he wishes for our presence, Enid has not the right to deny him; and personally I should not dream of so doing. Do you wish it, Dick?"

"I do, Mrs. Anerley," he answered quickly and decisively.

"Then that settles the matter," she replied, and slipping one hand through her daughter's reluctant arm, she drew her with her along to the library.

When they were all seated, Dick, placing himself so that he faced them all, said—

"My story starts from the day before the fire which reduced Ardwell Court to ruins, the fire in which my father was supposed to have perished."

At the word "supposed" a vivid amazement was depicted on the faces of all present, with the exception of Mr. Sreed, who gave a little quiet nod of comprehension and satisfaction; the Colonel's lips half-opened as if to frame a question, but closed again, leaving the words unspoken, as his wife whispered in his ear—"Don't interrupt, John! Let us hear all the boy has to say first."

"On the morning in question," continued Dick, "I received an imperative summons to London. I was warned that if I neglected it I should jeopardize the life of one near and dear to me. I did not believe in the bona fides of the summons. I thought it was a trick; but still I went. I was shown a letter from one who called himself a friend (aye, and who proved himself one, too, on this and on a subsequent occasion), although I had met him but once before in my life; the letter explained that the person referred to—the person who stood in deadly peril—was my father.

"It seemed that he had for years been connected financially with a secret Armenian Society. Perfectly indifferent as he was to their political aims, he had been entrusted by them, as an honest and a substantial man, with their funds, or 'war-chest,' as they call it: the one aim and ambition of the society—a huge and widely-known one—being to prepare themselves for the great day when they and their co-religionists would rise in their thousands and shake off the Turkish yoke, and by so doing secure the safety of their homes, their wives, their children—a safety which for centuries had hung upon the gossamer thread of a bloodthirsty tyrant's caprice.

"I scarcely know how to frame it into words. I probably shall never learn all the circumstances of the case—never know the exact nature of the sudden and overwhelming temptation which presented itself to my unhappy father. Suffice it to say, that he succumbed—he was faithless to his trust. Throughout Europe and Asia the society is bound together by a net-work of spies. In some fashion his guilt was suspected, was proved; and his death sentence was signed; that that sentence involved a further and ghastlier one I only learnt later. My informant who gave the warning at a great personal risk to himself, advised me to get my father away at once before the bloodhounds were on his track—and to ship him off disguised to America or Australia.

"At first I absolutely refused to believe the accusation brought against one whom I had always held to be a man of strict integrity. I maintained that it was all some hideous mistake which he, with my help, would be able to clear up; but when I spoke to him that evening on my return, when in plain, un-

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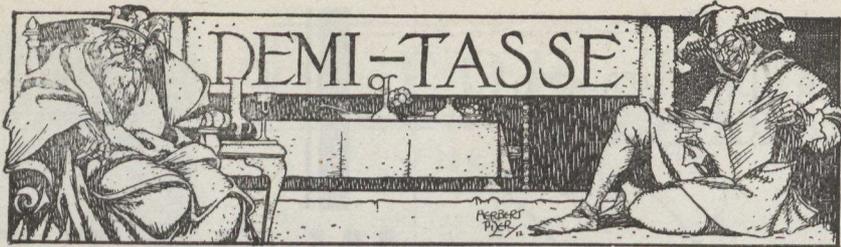
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(Continued on page 25.)



Courierettes.

**O**TTAWA correspondent complains that the civil service employees need a fire drill. Some of them have had a taste of a "fire" drill they didn't like.

Dominion Grange farmers declare that Toronto's big Fair is almost a circus. Dr. Orr would like nothing better than to put his critics on as a sideshow.

Irish magistrates tossed a penny to decide a matter of costs. Why cannot other judges be equally candid?

Toronto always does the appropriate thing. It gave an Arctic reception to Capt. Amundsen, the Antarctic explorer.

New York is talking of skyscrapers 1,000 feet high. Gotham seems to be always up in the air about something.

Railway porters are to form an association. That's surely adding insult to injury on the part of the knights of the whisk.

An 11-pound Ohio girl baby, alive, was sent safely by parcel post to its grandmother. Mail carriers are now to be female carriers also.

Pool tables will not be provided for the prisoners at Toronto's Industrial Farm. Ah, those hard-hearted, inhuman authorities.

**A Tip to Col. Sam.**—A Montreal man prophesies that Hon. Col. Sam Hughes will be wounded in battle during 1913. Let's abolish sham battles for this year, Colonel.

**Teetotalers in Toronto.**—Harry Lauder, who recently appeared in some Canadian cities, depends for his laughs largely on songs and jokes concerning the Scotch weakness for strong liquid refreshment, but in Toronto, which is strong on temperance sentiment, he rather struck a snag.

He was singing the Scotch drinking song, "A Wee Deoch an' Doris," and trying hard to enthruse his audience into joining him in singing the catchy chorus. But the audience was shy, and Lauder's coaxing was all in vain.

After several ineffectual attempts to get the 2,500 people singing, the little Scot cast a look of mock scorn over the audience and turning away as if in contempt, said, "Teetotalers—every one."

Mattie—"I want you to know I don't stand on trifles."

Hattie (glancing at Mattie's feet)—"No, dear, I see you don't."

**Sounding a Warning.**—Sometimes one hears warnings in unexpected places. For instance, in a Methodist Bible class in Toronto on a recent Sunday, new Bibles were left on the chairs for the use of the members.

Just before the class was dismissed, the president turned to the class with the remark: "You fellows won't forget to leave those Bibles on the seats."

**A Curious Parallel.**—"Curious how closely the answers of maidens to marriage proposals correspond to the sentences of judges and juries," said the cynic.

"For instance, if she refuses you, it is death—at least so you swear to her. Really it is an acquittal, for you are then at liberty."

"If she accepts you, it is a life sentence."

"If she ask for time to consider, you are on suspended sentence."

**Not That Kind.**—Strange as it may seem to us, the Hungarian Diet has nothing abstemious about it.

**Easy To Be a Hero.**—"Jones is a real little hero. He run out into

the street and, seizing a runaway horse by the bridle, stopped it and prevented an accident."

"That's nothing. I can step to the kerb, raise my finger, and stop a taxi."

**A Consoling Thought.**—It's always comforting to reflect that when you break a promise you can easily make another.

**No Wonder He Worried.**—Johnnie's face wore a guilty look as he puffed away at the cigarette.

"What you scared of?" queried his companion. "Would your mother lick you if she caught you?"

"Yep," said Johnnie. "She sure would. It's one of her cigarettes."

**Her Tongue.**—Jack—"Her mouth is like a rose."

Jill—"And the thorn is inside it."

**Appropriate.**—A teacher of one of the junior classes in a public school was in the habit of commencing each day's lessons by relating a story to the class and then asking for some scriptural text which would make a fitting moral to the tale.

On one occasion, apropos of cruelty to animals, she told about a wicked little boy who took the carving knife and wantonly cut off the tail of the family cat.

"And now," said the teacher, "can any child think of an appropriate text for such an act?"

There was an impressive silence and then a little girl arose and lisped, "What God hath joined together, let not man put asunder."

An old coloured couple in a small village in Virginia had been married many years. It was a well-known fact that their life together had not been one of peace, as scarcely a day had gone by, year in, year out, on which they had not had an open quarrel of some kind.

When, however, the old woman died, everyone felt sorry for her aged husband, and the attendance at the funeral was large. The deacon walked home with the old man and endeavoured to comfort his distress; during his talk he said:

"You had a long life together, Uncle; how long were you and Mandy married?"

"Well, sah," said the negro thoughtfully, "I dun' reckon Mandy has been my opponent in matrimony for nigh on forty years."

**The Event of the Season.**—Moose Factory social season is now on. The season at Moose Factory is not to be sneezed at. It is a very old place; was for a long while the official residence of Sir

James Simpson, chief factor of the Hudson's Bay Co., an oil painting of whom, faded and torn, still hangs in the old dining room of the factor's house. And in his day Sir James Simpson was an exceedingly sociable man, who set the pace for many subsequent festivities.

A few weeks ago occurred the smartest event of all the modern seasons. "Moose," as they call it is, of course, not such a lively place for mere trade as it used to be. No, but bales of fur and York boats and old wooden ships were a sort of stupid thing; and now it's of very much more consequence to convert the heathens. Moose has a couple of mission workers, under a chief missionary, Mr. Hawthornethwaite. As may be surmised, he is an Englishman. Two of his head workers were English ladies, one of whom for some time past had been accepting the masculine advances of a clerk in the Hudson's Bay Co. to such an extent that a wedding followed; and this wedding was the nobbiest event in all the giddy whirl of the social season at Moose Factory.

There were half-breed bridesmaids and maids of honour; groomsmen togged in buckskin and moccasins; music of accordeons and fiddles; a huge "dejeuner" and a cake big enough for a baby igloo. Guns were fired. There was a big dance. People came over the trails from the outermost confines of Moose Factory.

And for weeks this event was talked about; because it was the most remarkable ever known at Moose Factory.

The mission workers talked about it. So did the Hudson's Bay clerks.

So did the half-breeds. Likewise the Indians.

It was discussed in three languages.

The wayfaring man in a kyak heard it. Because there is no newspaper at Moose Factory.

Therefore no social column.

But as social columns only exist to make people talk, there was no need of one; for they talked anyway.

Finally, when the great event had been reviewed by everybody and from all possible viewpoints, with all sorts of mutual titivations, the mission worker who had not got married talked of it again to the chief missionary.

"Really, Mr. Hawthornethwaite, don't you think it was one of the smartest weddings you ever saw?"

"Oh, quite. Yes, yes."

"Don't you think it was quite as smart as a wedding in London?"

He coughed in remonstrance.

"Well, I could scarcely say London," he replied. "No, I think I would say, however—that it was quite the equal of anything in Toronto."

**A Comparison.**—Canada now has on tour within its borders a play written by a Canadian, acted by Canadians, managed by a Canadian, backed by a Canadian, and booked by a Canadian. Yet Premier Borden thinks we can't build, man and maintain a few warships.

**The Bible in the Theatre.**—The wife of a Canadian dramatic critic tells a rather amusing little story illustrative of the attitude of some people of "the old school" toward the theatre. Knowing that a certain old lady who seldom went to the theatre enjoyed plays of an inoffensive nature the critic's wife asked the good woman to go with her to see that old pastoral play, "Way Down East," with its persecuted heroine, Anna Moore, thrown out into the snow-storm, its choreboy comedy, its village choir, etc.

They went. The old lady enjoyed the play until the scene in which the wronged heroine is turned away from his door by the New England squire, who is suspicious of strangers. Just then the tender-hearted professor interposes with the Scriptural quotation: "Inasmuch as ye have done it unto one of the least of these, you have done it unto Me." This, of course, is intended to soften the heart of the old squire.

It did not please the good old lady, however. She leaned over and whispered in her companion's ear: "It doesn't seem right to quote the Scriptures in a theatre, does it?"



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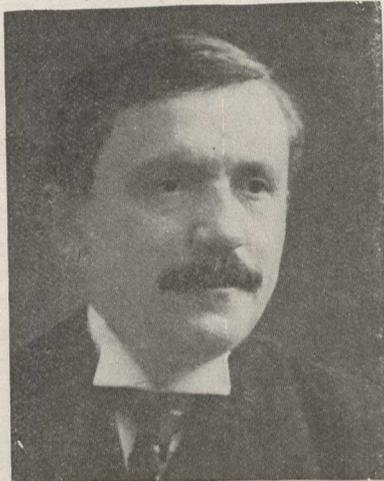
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# MONEY AND MAGNATES

## The Bank Bill Goes to Committee

THERE was a rather notable debate on the revised Bank Act in the House of Commons on Thursday of last week. The Government forced the second reading of the Bill with the avowed intention of having further discussion take place before the Banking and Commerce Committee.



MR. C. R. HOSMER  
 Vice-President Canadian Cottons.

In this the Government was thoroughly successful as there was no division. There is a general understanding, however, that in committee amendments will be considered and a general opportunity given for suggestions and discussion.

Perhaps the most notable statement of the debate was that by the Hon. H. R. Emmerson, in which he said that the transportation, financial and industrial institutions of Canada were practically controlled by twenty men. He named these as follows: Sir Thomas Shaughnessy, Senator G. A. Cox, W. D. Matthews, Frederic Nicholls, Senator Mackay, Sir Henry Pellatt, Sir Wm. MacKenzie, Sir Wm. Van Horne, Sir Edmund Osler, Z. A. Lash, R. B. Angus, C. R. Hosmer, Lord Strathcona, H. M. Molson, Sir Rodolphe Forget, D. B. Hanna, E. B. Greenshields, Sir Donald Mann, W. Wainwright and H. A. Allan.

It is quite evident that the discussion in Parliament is following the lines of a similar discussion in the United States which resulted in the appointment of the Pujo monetary commission which is now investigating "The Money Trust," real or supposed, of the United States. The charges that have been made in Congress are being duplicated in Parliament. Whatever the results may be in connection with the Bank Act, the chief result will no doubt be the emphasizing of a principle which Sir Edmund Walker has several times expressed publicly, namely, that the bankers are in a sense trustees for the nation. All bankers in Canada have come to realize that this is a fundamental principle. To carry it into practice and at the same time safeguard the interests of their institutions is by no means an easy task. It must be expected that occasionally a banker will fail just as other men in business and in public life occasionally fail to pay that respect to public rights which is necessary to the highest form of financial and legislative progress.

## On and Off the Exchange.

### Last Year in Britain

W. R. LAWSON, the financial expert, says Britain's financial year was a mixture of good and bad luck. It was a good year for the company promoter, but bad for the underwriter. Stock market values showed a shrinkage of about \$400,000,000 in the period, the third successive annual shrinkage. Consols began the year at 77 1/4 and closed at 75.

### Winnipeg Street

WINNIPEG Electric Railway earned over two millions in 1912—\$2,114,974. Winnipeg gets 5 per cent. of the gross—\$105,748. Last year the city got \$81,700 and the previous year \$63,293.

### Bank Improvements in United States

A CRYING need for a proper and adequate system of banking and currency has long been felt in the United States, and the Canadian system has always attracted a good deal of attention there. Sir Edmund Walker, president of the Canadian Bank of Commerce, has been asked to explain, in detail, the Canadian system of banking, before the Glass Committee of Banking and Currency. This he has consented to do.

One of the many good points in the Canadian system, which the United States envies, is the elasticity of the note circulation. Even during the panic of 1907, when United States banks were suspending payment, the Canadian institutions, with the exception of a few weeks, were able to supply all their customers' needs. In event of any tightness United States banks, figuratively speaking, sit on the cash they hold, while Canadian banks welcome the chance to increase their circulation and their profits. Moreover, the people have confidence in these big institutions and do not withdraw their deposits.

The concentrating of the banking business into a limited number of large banks, with branches, is conducive to greater strength with competition as keen, or keener, perhaps, than if the institutions were smaller. The system over the border, where some 18,000 little (compared to Canadian institutions) banks are scattered over the country, each with its own president and board of directors, and possessing no branches, has many disadvantages.

There is talk of meeting these by the establishment of one large national institution which would be a bank of banks and a great steadying force.

### One of the Twenty

MR. C. R. HOSMER has been appointed vice-president of Canadian Cottons as successor to the late Sir Edward Clouston. Mr. Hosmer is one of the twenty financiers mentioned by Hon. H. R. Emmerson in Parliament on January 30th. One sees the drift of Mr. Emmerson's remarks (which are mentioned in a previous article) when noting the multitudinous interests that Mr. Hosmer has. His chief business is the management of the C. P. R. tele-

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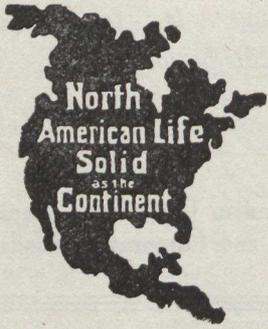
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BONDS AND STOCKS  
 also COBALT STOCKS  
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Private wire connections with W. H. GOADBY & CO., Members New York Stock Exchange.

# Story of Another Successful Year



THE thirty-two years of North American Life history have been years of uninterrupted growth. But in 1912 more substantial gains than ever were registered all along the line. New Policies in 1912 ran 25 per cent. in excess of those for 1911. Assets increased by nearly one million dollars and Net Surplus by 21 per cent. Policies in Force now total nearly fifty millions. The swing of success is with the

## North American Life Assurance Co.

THE FIGURES TELL THE STORY:

	1912	1911	Increase
Policies Issued . . . . .	\$ 7,630,336	\$ 6,129,426	\$ 1,500,910
Policies in Force . . . . .	49,469,581	45,849,515	3,620,066
Assets . . . . .	13,224,159	12,313,108	911,051
Net Surplus . . . . .	1,576,046	1,300,784	275,262
Cash Income . . . . .	2,404,757	2,295,177	109,580
Total Payments to Policyholders	1,116,908	988,313	128,595
Profits Paid to Policyholders	166,368	148,135	18,233

### You Can Make No Mistake

in insuring with the North American Life. It is a Company of proven worth. In the past ten years it has distributed \$1,165,388 by way of profits among its policyholders. In 1912 disbursements of profits to policyholders amounted to over \$166,000.

A steadily increasing earning-power on investments, a favorable death-rate and a management that skilfully combines progress with conservatism, are your guarantees that North American Life Policies will pay.

## North American Life Assurance Co.

"Solid as the Continent"

L. GOLDMAN,  
First Vice-President and  
Managing Director

EDWARD GURNEY,  
President

## JOHN BEGG, Limited

DISTILLERS OF

### Royal Lochnagar Scotch Whisky

Have held the Royal Warrants for over 60 years, which is a great reputation in itself and a sufficient guarantee of Quality.

"Who Said Begg's?" We All Did

SOLE AGENTS FOR CANADA

F. EDWARDS & CO., Wholesale Wine and Spirit Merchants  
18 Front St. E., Toronto, Ont.

## THE STEEL CO. OF CANADA LIMITED

PIG IRON      BAR IRON      BAR STEEL  
RAILWAY TRACK EQUIPMENT  
Bolts and Nuts, Nails, Screws, Wire and Fencing

HAMILTON    TORONTO    MONTREAL    WINNIPEG

IN ANSWERING ADVERTISEMENTS PLEASE MENTION "THE CANADIAN COURIER."

graphs, but he is also president of Ogilvie Flour Mills and E. N. Heney Co., vice-president Commercial Cable Co., and on the boards of C. P. R., Bank of Montreal, Royal Trust Co., Dominion Textile and numerous other companies.

"Mr. Hosmer is keen, far-sighted and not to be imposed upon, treats the world fairly and expects fair treatment in return." This quotation, from a contemporary, sums up the general opinion of this well-known Montreal millionaire.

\*\*\*

### Belding-Paul Annual Meeting

THE annual report of the Belding-Paul Corticelli Silk Co., Limited, as presented at the annual meeting, held in Montreal on January 29th, was regarded as satisfactory, though it was not quite up to expectations. It will be remembered that during the company's first year, which ended on November 30th, an unavoidable strike interfered greatly with the operations. In spite of this, however, the sales amounted to \$1,435,493. Net profits are shown to be \$134,470. Depreciation account received \$21,931 and \$8,750 was placed in the sinking fund. Debenture interest and preferred dividends called for \$97,421, and \$6,366 was carried forward to the Profit and Loss account. Sales during the latter six months were nearly double those of the first half of the year, and with brighter labour prospects the company expects the current year to be a very good one. The company, with duplicate offices and warehouses in Montreal, Toronto, Winnipeg and Vancouver, has thus excellent facilities for distribution of its wares at a minimum cost and delay.

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### Addition to the Nova Scotia Board

THE Bank of Nova Scotia takes over the business of the Bank of New Brunswick on Feb. 15th.

Mr. James Manchester and Dr. W. W. White have been added to the board of the former institution. Mr. Manchester has been president of the Bank of New Brunswick for some years. He is president of the Dalhousie Lumber Co., vice-president of the Eastern Trust Co., and is on the board of Cornwall and York Cotton Mills and St. John Street Railway Co. In 1866 he founded the well-known firm of Manchester, Robertson and Allison, and is still the head of this firm. Dr. White is the vice-president of the Bank of New Brunswick and is well known in Maritime financial circles.

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### Dominion Bank

THE growing importance of the Dominion Bank in the west is demonstrated by the addition to two well-known western financial men to its board. At the annual meeting the following directors were re-elected: Sir Edmund B. Osler, M.P., president; W. D. Matthews, vice-president; A. W. Austin, W. R. Brock, R. J. Christie, J. C. Eaton, J. J. Foy, K.C., Toronto; James Carruthers, Montreal, and A. M. Nanton, Winnipeg; and on the motion to raise the board from 9 to 11 members being adopted, Mr. E. W. Hamber, of Vancouver, and Mr. H. W. Hutchison, of Winnipeg, were appointed as the new directors.

The forty-second annual statement of the institution, covering the year ended on December 31st, presented at the meeting, was the best ever issued in its history. Net profits of \$901,000 show a gain of nearly \$200,000 over those of the previous year, and deposits are also away up, being \$59,342,000, as compared to \$53,548,000 in 1911.

The expanding business necessitated an increase of about \$300,000 in the capital during the past year, and soon a further issue of \$1,000,000 at \$200 is to be made. This will add greatly to the bank's facilities. The capital at present is \$5,000,000.

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### A Successful Year

MR. LEOPOLD GOLDMAN, first vice-president and managing director of the North American Life Assurance Co., is the proper man to be at the helm of such an institution. His forty odd years of experience in the insurance business has enabled him to acquire a thorough and clear

knowledge of it and has given him a high place among the prominent insurance men of the day.

In his early life he was accountant of the Confederation Life Association for seven years. Upon the organization of the North American Life Assurance Co., in 1881, he became its secretary. When the death of Mr. McCabe, in 1903, caused a vacancy in the position of managing director, the appointment of Mr. Goldman as his successor was made. He was the man for the job and has proved his ability by guiding the great institution to a greater success each succeeding year.

At the annual meeting of the shareholders, held on January 30th, Mr. Goldman was congratulated upon the good report of the company for the year ended with December, that was presented, the success of which is to be attributed in no small way to his efficient management.

The following figures tell the tale of this very successful year:

	1912	1911	Increase
Policies Issued . . . . .	\$ 7,630,336	\$ 6,129,426	\$ 1,500,910
Policies in Force . . . . .	49,469,581	45,849,515	3,620,066
Assets . . . . .	13,224,159	12,313,108	911,051
Net Surplus . . . . .	1,576,046	1,300,784	275,262
Cash Income . . . . .	2,404,757	2,295,177	109,580
Total Payments to Policyholders	1,116,908	988,313	128,595
Profits Paid to Policyholders	166,368	148,135	18,233



MR. LEOPOLD GOLDMAN  
First Vice-President and Managing Director  
of North American Life Assurance Co.

# A Chip of The Old Block

(Continued from page 8.)

manded his wife and older children never to mention Robert or Agnes Glover's name in his hearing again. This command was obeyed. For fifteen years Agnes had been as dead to her father as if she had been buried under six feet of turf.

They had been hard years for her. She had a large family, and Robert was a careless and improvident husband. For the last two years he had been ill with consumption and if it had not been for kindly neighbours his family would have been in utter want.

On the day of the funeral Mrs. Carter took her poor courage in both hands and asked her husband if she could go—or at least if Mary might go, for appearance's sake. David Carter furiously demanded what appearances needed to be consulted in the case of a stranger's funeral. He ordered her and Mary to dress in their best and go with him to a political picnic in Carmody. They obeyed, and great was the scandal of that same shrinking, shame-faced obedience in Avonlea.

But Robert Glover was buried and then the neighbours took up the case of his wife and family. A delicate woman—seven young children—nothing for them to live on! What was to be done? The answer was prompt. Her father must help her; he was well able to do it. But who was to bear the lion in his den and tell him so? One and all, the Avonlea people refused. Finally, they took a mean advantage of their new minister, who had not been long enough among them to have learned fully what manner of man David Carter was. They told him that it was his duty and privilege to reconcile father and daughter, so he went obligingly.

Poor Mr. Bentley! To his dying day he never forgot that interview. He met David Carter in the yard. Carter was surlier than usual that day; he did not even ask the minister in. His wife and Mary crouched behind the curtains of the open parlour window to listen; they knew why the minister had come; Jim Boulter also knew and he took care to hoe the onion beds within earshot.

"Good afternoon, Mr. Carter," said Mr. Bentley affably.

"Good afternoon. What have you come for?" said David Carter bluntly.

Mr. Bentley was not accustomed to being asked his reason for calling so unceremoniously. It rattled him.

"Oh—I—ahem—I have called—been asked to call—to tell you—about your daughter, Mr. Carter. I—"

"Why, what has Mary been doing?" asked David Carter stolidly.

"Mary? Oh, your younger daughter? I did not refer to her, but to your other daughter, Mrs. Glover."

"I have no other daughter." David Carter planted the pitchfork he was carrying in the ground before him, put his hands on top of it, bowed his chin on them, and looked squarely at the minister with a black scowl. "I have only one daughter, Mary, who lives here with me. If you have anything to say of her, say it and have done."

The minister had got his second wind, and, being a plucky little man, did not quail.

"You have another daughter, Mr. Carter," he said firmly. "You cannot do away with the relationship by any arbitrary decree. Mrs. Glover is your daughter and she is at present in very poor circumstances. It is your duty to help her, Mr. Carter, since you are amply able to do so. Have you no pity? I sincerely hope—"

"Stop!" David Carter fairly shouted the word. He was purple with rage. "Hold your tongue," he went on furiously.

"I won't hear another word from you. Mind your own business. You come here and talk to me about religion and I'll listen to you. But leave my family affairs alone. That woman and her young ones are nothing to me—nothing. They needn't come whining to me for help, for I'll never give it. And you go! If you wasn't a minister I'd teach you to interfere with what doesn't concern you. As it is, get out."

The minister got out. He realized that this was one of the times when discretion is the better part of valour. He went away, pale and horror-stricken, and told the people who had sent him that he could not influence Mr. Carter.

He did not give them the particulars of the interview, but Jim Boulter did. By the next day Agnes Glover heard them. Mrs. Peter Sloane, her next door neighbour, dropped in and told her that her father had abused the minister scandalously and hoped she'd starve—the latter assertion being a bit of embroidery on somebody's part. Agnes wept, and said, oh, wasn't it hard? Her own father, to be so bitter! She didn't see how he could!

Her children were all around her, wistful, pale-faced, frightened—all except Christina, the second girl. Christina sat back in a corner, with her hands gripping the chair rungs on either side. She neither talked nor cried, although she could do both when she had a mind to. She did not look like the other children, who were all meek and drab-coloured. Christina had black hair, hanging in a heavy, straight braid, deepset black eyes, and crimson cheeks. Her mouth was close-shut and determined, her chin gave the world assurance of a chin. As she listened to Mrs. Sloane's story, at which her mother whimpered, her eyes grew blacker, her cheeks redder, her lips tighter. Finally she got up and left the room.

Nobody noticed her departure. She put on her little black hat and left the house. It was a mile and a half to David Carter's place, and thither Christina proceeded, silently and determinedly. She had never been there in her life, but she walked unhesitatingly across the yard and into the house, without knocking. There was nobody in the kitchen so Christina marched across it and pushed open the sitting room door.

Mrs. Carter and Mary were working in the garden. David Carter was sitting by the window, reading his newspaper. Christina's eyes flashed dangerously when she saw him. She walked inflexibly across the room, caught the paper from his hand, threw it on the floor, and stamped on it.

David Carter stared at her in blank amazement. He had not the least idea who she was, but he felt that she was an enemy. Antagonism radiated from every curve of her body, every feature of her face; it exhaled from her like a breath.

"Who the devil are you?" he demanded, more in bewilderment than in anger.

Christina drew a long breath. Unquittingly she glared back into the eyes against which so few people could hold their own.

"I am Christina Glover," she said, clenching her brown fists, "and I have come here to tell you to your face just what I think of you. You are a bad-tempered, cruel, unjust old man! I hate you! I despise you! I wouldn't have you for a grandfather! I am not afraid of you. And I am glad you disowned my mother! She is far too good to have such a man as you for her father. You said you were glad my father was dead. My father was a good man, and people loved him but nobody ever loved you. You said you hoped we'd starve. Well, we won't starve! But I'd rather starve than take any help from you! You are a tyrant! You make grandma's life miserable, and you make Aunt Mary's life miserable, and you made Uncle Henry's and Uncle Reuben's lives miserable before they went away. They were all frightened of you, but I am not. I don't care what you say or do. If you strike me I'll strike you back. I'll scratch you. I came here just to tell you my opinion of you and it's this—you are not fit to live!"

David Carter had listened to this tirade in the silence of absolute amazement. When Christina stopped for lack of breath, with a final stamp of her foot, he suddenly burst into loud laughter. With a mighty slap of hand on knee he exclaimed:

"I vow you've got spunk! You're a chip of the old block! There's nothing white-livered about you. You're a Carter. I didn't know Agnes had such a daughter. You're worth doing something for. I like spunk. Sit down—sit down."

"I will not." Christina's eyes flashed more than ever. She thought that she was being made fun of—treated con-

# 5% DEBENTURES

Five per cent. allowed on Debentures.

Interest payable (by coupons) half-yearly.

Debentures issued in sums of \$100.00 and multiples thereof for terms of three to ten years, or shorter periods if desired.

Security to Debenture Holders

Paid-up Capital and Reserve, nearly \$3,000,000. Total Assets, over \$6,000,000.

To Trustees and Executors

The deposits and debentures of this Company are especially authorized by an Order-in-Council, Province of Ontario, as an investment for trust funds.

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(Incorporated by Dominion Charter)

Head Office, - Winnipeg

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Ontario Office, 20 King Street West, Toronto.

J. W. FLAVELLE, President

Z. A. LASH, K. C., } Vice-

W. E. RUNDLE, General Manager

E. R. WOOD, } Presidents

### Your Savings

A HIGH rate of interest—four and a half per cent.—is offered by this company on accumulated savings amounting to \$500 or more. The absolute safety of both principal and interest is guaranteed.

## National Trust Company Limited

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Winnipeg

Edmonton

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Regina

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at bed-time sounds good these chilly winter evenings. And the best toddy of all is made with

## WHYTE & MACKAY "SPECIAL" SCOTCH WHISKY

Its distinctive flavor and unusual mellowness make it a real palate delight, and induce a peaceful and unbroken night's rest.

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## CORBETT'S 3 STAR IRISH WHISKEY

There is a fascinating mildness about "Corbett's Three Star" Whiskey that will please you. It has none of that pronounced flavour identified with many Irish Whiskies, but is a Whiskey thoroughly mellowed and matured, breathing an air of purity and charm that cannot fail to appeal. Every bottle of "Corbett's Three Star" has the "Veritor" guarantee of excellence which protects you from inferior brands. BROWN CORBETT & Co. Belfast and Coleraine



Agents for the above brands—R. H. HOWARD & CO., TORONTO.

# THE DOMINION BANK

## PROCEEDINGS OF

### THE FORTY-SECOND ANNUAL GENERAL MEETING OF THE SHAREHOLDERS

THE FORTY-SECOND ANNUAL GENERAL MEETING OF THE DOMINION BANK was held at the Banking House of the Institution, Toronto, on Wednesday, 29th January, 1913.

Among those present were noticed:—

J. J. MacLennan, G. N. Reynolds, J. E. Finkle, Thomas Crawford, M.P.P., Richard Brown, J. I. Dixon, Dr. Thomas Armstrong (Deer Park), W. C. Crowther, W. Gibson Cassels, Dr. Grasset, Allan McPherson (Longford), J. D. Warde, Wallace Jones, H. G. MacKenzie, Dr. Charles E. O'Reilly, J. Harry Paterson, M. S. Bogert (Montreal), Edward Burns, R. Wilkinson, N. Hockin (Lindsay), W. McAdie, Andrew Semple, F. J. Harris, P. Leadlay, James Matthews, Peter MacDonald, William Crocker, H. Crewe, Charles E. Lee, R. B. Morley, C. Walker, A. E. Gibson, William Ince, F. E. Dingle, Sir E. B. Osler, M.P., A. W. Austin, H. S. Harwood, Robert Ross (Lindsay), E. W. Hamber, H. W. Willcox (Whitby), W. E. Carswell, S. Jeffrey (Port Perry), R. J. Christie, James Carruthers (Montreal), J. F. Kavanagh (Hamilton), E. W. Langley, W. D. Matthews, A. R. Boswell, K.C., C. E. Van Norman, Aemilius Baldwin, James P. Bradt, H. S. McCoy, F. C. Snider, J. Gordon Jones, W. T. Kernahan, F. H. Gooch, F. D. Brown, Judge McIntyre (Whitby), C. S. Pinn, J. G. Ramsey, J. T. Small, K.C., Alexander C. Morris, H. B. Hodgins, S. Samuel, C. McCollum, W. R. Brock, J. C. Eaton, Joseph Walmsley, C. A. Bogert, W. C. McFarlane (Fort William), G. E. Gross, Captain Dudley Jessopp, Rev. T. W. Paterson, David Kidd (Hamilton), Sylvester C. Halligan, H. S. Osler, K.C., W. K. Pearce, L. S. Hamilton, Harold W. A. Foster, Dudley Hill (Gravenhurst), John M. Baldwin, C. A. Ross (Hamilton), Col. Sir H. M. Pellatt, Thomas Meredith, W. C. Lee, R. M. Gray, C. H. Edwards, T. W. Forwood, T. O. Anderson, A. H. Black (Oshawa), W. C. Armstrong (Chatham), D. T. Hepburn (Uxbridge), N. F. Davidson, K.C., E. H. Osler (Cobourg).

It was moved by A. W. Austin, seconded by E. W. Hamber, that Sir Edmund B. Osler, M.P., do take the chair, and that Mr. C. A. Bogert do act as Secretary.

Messrs. A. R. Boswell, K.C., and W. Gibson Cassels were appointed scrutineers.

The Secretary read the Report of the Directors to the Shareholders, and submitted the Annual Statement of the affairs of the Bank, which is as follows:

#### TO THE SHAREHOLDERS:

The Directors beg to submit the Forty-second Annual Report of the affairs of the Bank, and the result of its operations for the twelve months ended 31st December, 1912, which they feel will be received with satisfaction by the Shareholders:

Balance of Profit and Loss Account, 30th December, 1911	\$ 500,116 10
Net profits for the year, after deducting all charges and making full provision for bad and doubtful debts	901,529 44
Premium received on new Capital Stock	297,200 63
<b>Making a total of</b>	<b>\$1,698,846 17</b>
Which has been disposed of as follows:	
Dividends (quarterly) at Twelve per cent. per annum	\$ 588,536 53
Bonus, Two per cent.	100,000 00
<b>Total distribution to Shareholders of:</b>	
Fourteen per cent. for the year	\$ 688,536 53
Contribution to Officers' Pension Fund	25,000 00
Transferred to Reserve Fund—Premium on New Stock	297,200 63
	<b>1,010,737 16</b>
Balance of Profit and Loss carried forward	<b>\$ 688,109 01</b>
<b>RESERVE FUND.</b>	
Balance at Credit of Account, 30th December, 1911	\$5,702,799 37
Transferred from Profit and Loss Account	297,200 63
	<b>\$6,000,000 00</b>

There has been a further gratifying increase in the business of the Bank, as evidenced by the figures in the Statement presented. The prosperity of the country, and the consequent demand for banking accommodation permitted the employment of its funds to unusual advantage throughout the year, resulting in earnings sufficient to enable the Directors to distribute a bonus of 2 per cent. in addition to the usual dividend of 12 per cent.

To meet the general expansion of business in Canada, in which this Bank continues to participate, your Directors decided to issue to the Shareholders of record of the 15th of February, 1913, a further \$1,000,000 of new Capital Stock, at a premium of 100.

This issue is a part of the \$5,000,000 of new Stock authorized by the Shareholders at the Annual Meeting of the 26th January, 1910, and duly approved by the Treasury Board at Ottawa. Particulars of this allotment will be given forthwith to the Shareholders by circular. When payment of this issue has been made in full, the paid-up Capital of the Bank will amount to \$6,000,000, and of the total Authorized Capital of \$10,000,000, there will remain unissued \$4,000,000.

Owing to the growing importance of the Bank's business, the Directors considered it advisable to recommend an increase in their number from nine to eleven, and a by-law will be submitted to you covering this change.

You will also be asked to give your sanction to a by-law increasing the remuneration of the Directors, made necessary by these additions to the Board.

In connection with Bank premises, the year just closed was one of unusual importance, several transactions of great moment having been brought to completion:

You were informed at the Annual Meeting in 1911 of the purchase of the property on the north-east corner of King and Yonge Streets, Toronto, for the purposes of Head Office premises, as your Directors were at that time unable to acquire sufficient land immediately adjoining the present site. Last year, however, they succeeded in purchasing the property directly south of that now occupied, and extending to Melinda Street. A sale of the north-east corner was subsequently effected at a satisfactory price.

Plans have been prepared, and it is the intention to begin active operations at an early date for the erection of a building that should meet the Bank's requirements for many years to come.

Necessary outlays have been made for improvements to several Offices already established, for new Branches opened, and for the purchase of the premises which the Bank has for many years occupied at the corner of Queen and Sherbourne Streets, Toronto, and at Oshawa, Ont.

Sites were also secured at West Toronto, Edmonton South (formerly Strathcona), Elmwood (Winnipeg), and additional property was acquired adjoining our Windsor, Ont., Branch.

Branches of the Bank were opened in 1912, as follows: In Ontario—Dupont and Christie Streets, Roncesvalles and High Park Avenues, Dufferin Street and Lappin Avenue, Dufferin Street and St. Clair Avenue, Toronto; By-Ward Market Branch, Ottawa; and Port Arthur.

In the Western Provinces—Swift Current, Moose Jaw (South Hill Branch), Saskatchewan; Edmonton (First Street Branch), Calgary (Riverside Branch), Alberta; North Vancouver, British Columbia.

New Dundee and Malton, Ont., and Wawota, Sask., Branches were closed in 1912.

Every Branch of the Bank has been inspected during the year by Head Office officials specially qualified for such duties, and, as is customary, the Balance Sheet of the 31st December, 1912, including the Cash Assets and Investments of the Institution, has been verified by a Committee of your Directors.

E. B. OSLER,

President.

Toronto, 29th January, 1913.

The Report was adopted.

A by-law was passed authorizing an increase in the number of Directors from nine to eleven.

The thanks of the Shareholders were tendered to the President, Vice-President and Directors for their services during the year, and to the General Manager and other Officers of the Bank for the efficient performance of their respective duties.

The following gentlemen were duly elected Directors for the ensuing year: Messrs. A. W. Austin, W. R. Brock, James Carruthers, R. J. Christie, J. C. Eaton, J. J. Foy, K.C., M.L.A., E. W. Hamber, H. W. Hutchinson, W. D. Matthews, A. M. Nanton and Sir Edmund B. Osler, M.P.

At a subsequent meeting of the Directors, Sir Edmund B. Osler, M.P., was elected President, and Mr. W. D. Matthews Vice-President, for the ensuing term.

## GENERAL STATEMENT

### LIABILITIES

Notes in Circulation	\$ 5,256,368 00
Deposits not bearing interest	9,564,569 61
Deposits bearing interest (including interest accrued to date)	49,777,866 86
	59,342,436 47
Deposits made by and balances due to other Banks in Canada	511,504 99
Balances due to Banks in foreign countries	1,984,196 15
<b>Total Liabilities to the Public</b>	<b>\$67,094,505 61</b>
Capital Stock paid up	5,000,000 00
Reserve Fund	6,000,000 00
Balance of Profits carried forward	688,109 01
Dividend No. 121, payable 2nd January, 1913	149,092 50
Bonus, Two per cent., payable 2nd January, 1913	100,000 00
Former Dividends unclaimed	648 36
Reserved for Rebate on Bills Discounted, Exchange, etc.	192,324 78
	7,130,174 65
	<b>\$79,224,680 26</b>

### ASSETS

Specie	\$ 1,563,011 28
Dominion Government Demand Notes	7,514,872 50
Notes of and Cheques on other Banks	4,402,526 88
Balances due from other Banks in Canada	440,021 20
Balances due by Agents in the United Kingdom and Banks in foreign countries	2,043,299 32
	\$15,963,731 18
Provincial Government Securities	437,274 09
Canadian Municipal Securities and British or Foreign or Colonial Public Securities other than Canadian Railway and other Bonds, Debentures and Stocks	607,677 56
Loans on call, secured by Stocks and Bonds	6,193,081 93
	6,040,075 29
	\$29,241,840 05
Bills Discounted and Advances Current	46,415,841 57
Deposits with Dominion Government for Security of Note Circulation	231,420 00
Overdue Debts (estimated loss provided for)	115,961 07
Real Estate, other than Bank Premises	5,010 63
Mortgages on Real Estate sold	978,167 57
Bank Premises	2,236,439 37
	49,982,840 21
	<b>\$79,224,680 26</b>

### CONTINGENT LIABILITIES.

Acceptances under Commercial Letters of Credit against Merchandise	£174,789 10s. 8d.
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C. A. BOGERT,

General Manager.

Toronto, 31st December, 1912.

temptuously. It cut deep. She would have enjoyed an explosion of anger. But this was maddening. "I will not sit down in your house! I am going home. But I am glad I came up here and told you just what I think of you."

"So am I—so am I," chuckled David Carter. "There's a drop of the old Carter blood left yet—it was bound to come out somewhere. I'm glad to see it. Come now, my dear, sit down. No, she won't. I swear she's off. There she goes through the yard with her head up and her eyes snapping. There's gait and vim for you. There's spunk. No whining and snivelling about her! Ho, ho! So she hates me—she despises me—the little baggage! I like her—I like her—she's fine—she's great! I'll have to make up with Agnes, that's plain, or that spitfire of a girl of hers will never own me for a grandfather. Told me I wasn't fit to live! Ho, ho! She's a rare one! Wasn't she mad, though! The real Carter temper's there. I thought it had mighty near died out. Reckon I won't have to get mad so often in future by way of keeping up its reputation. That saucebox will help me. Ho, ho!"

He laughed again, uproariously, just as his wife's pale, alarmed face appeared in the doorway.

"Get tea, ma—and then put on your bonnet and we'll drive down to Agnes'. She's got a young hussy in her brood that I want to get better acquainted with. If they'd sent her in the first place instead of sending the minister they'd have been wiser. She ain't afraid to speak her mind—and she's got a mind to speak, too. You can ask the whole gang here to dinner Sunday if she'll come with 'em. I'll give Agnes all the money she needs—she'll take it fast enough, no fear of her. Christina would fling it back in my face, the young Tartar. But I'll bring her to terms yet. We've got to be good friends. Come, ma, hurry the tea. Since I've got to make it up with Agnes I'm anxious to have it over. You women will be bound to do a lot of crying and snivelling. Chris. won't cry, I'll bet my last dollar. She'll flash them black eyes of hers at me and tell me she hates me. Laws, but it'll be fun bringing her round. I haven't felt so good-humoured for years, ma."

## Consolidated Schools

FOLLOWING Manitoba's splendid performance, consolidated schools will be introduced into Alberta, this year. Provision for this purpose will be made by legislation at the session, which opens next week. This announcement was made recently by Hon. J. R. Boyle, Minister of Education.

"There will be some amendments to the Education Act of the province," said Mr. Boyle. The principal amendments will be one making provision for the establishment of consolidated schools in the rural portions of the province. Most of the other changes will be minor ones, to make for the smoother working of the act.

The Minister of Education has recently made investigations as to the operation of the consolidated schools in Manitoba and Ontario, and also in some of the American states. In districts where the expense of conveyance can be borne, he is of the opinion that it would be advantageous to have the children conveyed to a large central school, instead of being taught in isolated small schools.

## Alberta's Defeat

ACCORDING to a decision handed down by the Privy Council in England last week, the Royal Bank of Canada is victor in the celebrated action at law brought against the Province of Alberta to recover bonds valued at six million dollars which were confiscated by the Sifton Government in 1911. The Privy Council holds that the statute of confiscation is ultra vires, and orders the Province of Alberta to pay all costs.

The Royal Bank of Canada, the Alberta and Great Waterways Railway Company, and the Canada West Construction Company, Limited, entered the appeal on the ground that the legislation involved affected the Bank Act, a Dominion matter, and was ultra vires so far as the Province was concerned.

## PUBLIC OPINION

### WOLGAST AND WELSH

Winnipeg, 27th Jan., 1913.

Editor, CANADIAN COURIER:

Sir:—In your issue of January 25th I see that a New York-Canadian contradicts your statement that Freddie Welsh is THE light-weight champion of the world. I do not wish to have an argument with the aforesaid Canadian, but why did Wolgast so persistently refuse to meet Welsh? It is answered by Welsh's story of his knockout of Wolgast in a private boxing gymnasium.

I think that every loyal Britisher should uphold Welsh's claim to the championship, and I welcome the patriotism shown by your most valuable paper.

I remain, sir,

Yours faithfully,

A SCOTSMAN.

### INDIAN AND WHITE MAN

Sorel, P.Q., Jan. 26.

Editor, CANADIAN COURIER:

Sir:—As a subscriber to your valuable magazine I was very much instructed in the article on "Sex Crimes and the Indian." I would like if you would let me know what happens to the Indian. We may differ upon lots of things, but when it comes to a case like this, well, we might ask ourselves what would we do? Well, for me I would do just as the Indian did, white man or no white man. The article is very good and full of common sense.

Thanking you, I am truly yours,

ROBERT OGILVIE.

### TEACHERS AND HISTORY

Portage la Prairie, Man.,

Jan. 27, 1913.

Editor, CANADIAN COURIER:

Sir:—I cannot help but express my gratitude for the past numbers of The Courier, especially the issue of January 25th. It was an interesting issue. In the first place, Dr. Macdonald's article was very suggestive, and inspirational. I only wish your constituency could be more widely extended, and that such discussions as his and Prof. Kylie's and your own remarks be read by business and professional men.

By the way, in placing the blame for widespread indifference, I think a share of the blame should be placed against the pulpit, press and commercial interests. They are all "in it." Do not blame the schoolmaster (who too often is a school "marm") too much. His influence is not so great as it should be. I must confess, however, that our teaching of history, especially that on our High School course, is too much ancient history. The time must come when the history of the main outlying portions of our Empire will be as important as the history of Persia or the wars with Zenobia. These are all-important, and contain much wheat; but I fear sometimes we teachers thresh much straw (and incidentally some boys) for a few grains of wheat, and neglect whole fields of material laden with the golden grain from the fields of our own land's history.

But I have written longer than I had intended, and wish only to express my delight with The Courier.

I am, yours very truly,

E. K. MARSHALL, M. A.,

Victoria School.

### THE NAVY QUESTION

Hamilton, Jan. 20.

Editor, CANADIAN COURIER:

Sir,—I am thoroughly in accord with your position on the navy question now before Parliament. I also note that you are greatly disappointed in not being able to create discussion of this question. Personally, I believe the main reason for that is not that Canadians are too busy with their own affairs, but that they are really not impressed with the need of the country at present for such protection. The newspapers in general have made

it such a party question that much of what they say does not carry any weight because it is only considered as a means to an end for the party. The question is too large for any one party to decide just what course shall be followed without that course being voted upon almost unanimously by Parliament or coming before the people.

Since subscribing for The Courier I have learned to look for it with a great deal of pleasure, and I wish you a happy and prosperous year.

Yours truly,

F. C. ABBOTT.

Melfort, Sask., Jan. 26th, 1913.

To the Editor Canadian Courier:

Sir,—For the second time, referring to the Canadian naval debate in your last issue, you deplore what you call the lack of interest shown in this question by the Canadian public. Now, may not this very apparent lack of interest be an actual proof of the country's satisfaction with Mr. Borden's concrete proposals? Out here in the West we are not caring very much just now what the politicians are saying, or have said in the past. We are glad that something of some weight is about to be done. If Dr. Macdonald, of the Globe, is right, and we accept his dictum of considering this question from the point of view of "Canada" first and the Empire afterwards, your strenuous fight for a purely Canadian navy may be all right. As a Canadian, I believed Reciprocity was not a good national policy two years ago. As a citizen of Saskatchewan, I was not sure but it might be a benefit to the grain grower. From a provincial point of view, and according to Dr. Macdonald's argument, I should have voted for the pact. Taking the national viewpoint, I voted against it. What is good national policy must in the long run benefit Saskatchewan, a component part of the nation. Similarly, if we strengthen the British navy, and thus incidentally strengthen the British Empire, how can Canada escape being benefited and strengthened? Our entire defence to-day is in our militia and the British navy. Strengthen either of these and we strengthen our defence, and incidentally the great empire of which Canada is a part. Speaking personally I believe this country would show much more self-respect and common sense by at once declaring for straight independence, than by accepting British protection, while afraid to contribute to its support.

ALCHMITZ SHADD.

### What Manufacturers Think

WHAT the manufacturers think on the navy question may be gathered from an editorial in a recent issue of the "Canadian Manufacturer," which runs as follows:

"The Opposition newspapers have been making a good deal of capital out of the recent speeches of two Government supporters in the House of Commons on the naval question.

"It is held that the speeches of these two members—Messrs. Edwards and Cockshutt—indicate that permanent contributions to the British navy and not the creation of a home built Canadian fleet, is the policy of the Government.

"I have read in Hansard the official verbatim report of these two gentlemen, and while I was unable to discover any definite statement to that effect, yet enough was certainly said to leave a doubt in my mind regarding the bona fides of the permanent naval policy of the Government.

"I quite realize that in their zeal for the emergency policy of the Government as defined by the Premier early in December they could not be expected to eulogize that of the Opposition as subsequently outlined by Sir Wilfrid Laurier. But it seems to me they went too far when they belittled to the extent they did the possibility of Canada being able to either build or man ships of war.

"It will be remembered that when the Premier brought down his bill for an emergency contribution of three Dreadnoughts to the British navy, he inti-

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# Grand Educational Offer by "THE CANADIAN COURIER"

¶ **FOURTEEN YOUNG LADIES** will be SENT TO COLLEGE and **TEN** will enjoy a TRIP TO EUROPE.

¶ The most attractive opportunity to win a year in College, or a Five Weeks' Trip to Europe, that has ever been offered in Canada.

The Canadian Courier has arranged the most attractive educational offer, open to young ladies, which has ever been made on this continent.

By this offer 14 young ladies will each get a year in a leading ladies' college, and ten young ladies will enjoy a five weeks' trip to Europe.

The girls who go to college, and those who take the European trip, will be very carefully selected, and only girls of excellent character will be accepted.

The successful girls will be chosen by means of a voting contest in which young ladies of good character, and who can get the right kind of endorsements, will be eligible to enter.

In The Canadian Courier each week, beginning Saturday, March 1, will be printed a ballot good for 50 votes. Each new subscription secured by any candidate in the contest will be good for 2,500 votes. Each renewal of a present subscription to The Courier will be good for 2,000 votes.

Each candidate must secure an endorsement, from a responsible business man of her city or town, and this must be signed by the pastor of the church she attends, or by the priest of the parish to which she belongs. Girls who cannot produce these endorsements as to character need not try to enter this contest. Only self-respecting, worthy candidates will be accepted.

The contest is open to all Canada, but districts will be arranged so that candidates in smaller places will stand a show with girls from large cities.

The prizes offered are of such exceptional value that hundreds of ambitious young ladies will be anxious to enter and win, if possible, either the year in college, or the trip to Europe.

### THE COLLEGE COURSES

There are thousands of splendid, ambitious, deserving young ladies in Canada who are anxious to have the advantages of a college course. To do so would be a red letter event in their lives, and would fit them splendidly for some desired work in life in which they are most anxious to make good.

In order that the individual wishes of the successful young ladies may be fully met The Courier has arranged for five different courses, and the winners can select whichever of these courses each may prefer.

There will be a general English Course, a Commercial Course, an Art Course, a Music Course and a Domestic Science Course. Each girl will make her own selection before entering college.

The entire expenses of the course will be paid. This will include board, and room, tuition, laundry, registration fee, and railway fare to and from college, and to the town or city where the girl resides when working in the contest.

Protestant girls will go to a Protestant college, and Catholic girls to a Catholic ladies' college, unless the winners wish otherwise.

For the Protestant girls preference will be given to Alma Ladies' College in the beautiful little town of St. Thomas, Ont., and for the Catholic winners Loretto Abbey in the magnificent city of Toronto, or Mont Ste. Marie College in Canada's metropolis at Montreal, will be given first choice. But there will be no objection on the part of The Canadian Courier to select any Eastern or Western college for winners from the East and West if they prefer to go to a college nearer home.

Every effort will be made to study the wishes and circumstances of each girl, and so far as possible arrangements best suited to each case will be made. It is the desire of The Courier to make this year in college the grandest event in the life of each successful girl, and in the cases of specially successful girls offers will be made

which will enable them to enjoy a second year in college if they should so desire.

### THE TRIP TO EUROPE

While it is the ambition of almost every worthy girl to have a good education, and a college training is possible, yet there are hundreds of girls who, from peculiar circumstances, cannot consider a college course, or who may have enjoyed the advantages of the same, and to whom a European trip is the dream of their lives. They appreciate that the educational advantages of travelling are in many cases as great as residence at an institution of learning. What girl has not fondly hoped some day to be able to visit London, Paris, Stratford-on-Avon, rural England, Westminster Abbey, London Tower, and a score of other interesting points in the Old Country or on the Continent? To such girls the trip to Europe will present an especial appeal, and they would choose the trip rather than any other reward which might be offered.

They would naturally work for the trip abroad. The pleasures of five weeks' travelling under the care of an efficient chaperon, fully protected, and cared for carefully throughout the entire journey cannot be enumerated. The Courier has made arrangements, so that the European party will travel in a luxurious manner, stop at first-class hotels, have efficient chaperon in charge, be protected from annoyance at every point, and, in fact, the girls will be as carefully looked after as they would be at home by their own parents.

The entire expense of the trip will be paid by The Courier, including railway fare from the residence of the winners to the port of sailing and return.

### OPTION AS TO TRIP OR COLLEGE COURSE

So far as possible it will be arranged that each winner shall have a choice as to taking the trip to Europe or the year in college. At least the highest 14 girls at the close of the contest can make a personal choice and, if possible, the next ten winners will be given the same opportunity.

### THE WORK WILL BE VERY INTERESTING

The work that the girls will do in this contest is honest, honorable, and will prove to be interesting. The Canadian Courier has won a commanding place in the literary field, and is the recognized leading National Weekly of Canada. To extend its influence and circulation is very worthy and commendable work. The public will be glad to respond heartily and to take an absorbing interest in the efforts of the splendid candidates in this contest.

Such an event will call into the field many score of the brightest and most ambitious girls in Canada. Girls of self-reliance, determination, ambition and resourcefulness will enter the contest.

### NOMINATIONS NOW INVITED

To get nominated make use of the nomination blank below. Have it filled in properly, endorsed and mailed to the Contest Dept., Box 267, Canadian Courier, Toronto, Ont. Do it now.

The contest will start Saturday, March 1, and end not later than Saturday, May 31.

### SPECIAL OFFER OF \$50.00.

To add to the interest in this splendid Educational Offer, "THE CANADIAN COURIER" will pay \$50.00 in Gold to the person who first nominates the candidate who finishes highest in this contest, and a like sum of \$50.00 in Gold to the minister or priest who countersigns the nomination.

ated that it was merely what its name implied. For the future they would endeavour to secure the co-operation of the other Dominions within the Empire with a view to developing a comprehensive and substantial naval policy.

"With the emergency contribution most Canadians, irrespective of party affiliation, were heartily in accord. In regard to the co-operative scheme with the other Dominions as a policy for the future, most people were willing to give the Government an opportunity of developing it.

"If, however, Messrs. Edwards and Cockshutt were put up for the definite purpose of intimating that the construction and maintenance of a Canadian navy was foreign to the policy of the Government, they will find they are running in the teeth of public opinion.

"Whether this was their object or not the impression created in the public mind rather favours that interpretation. But whatever the purpose, the matter is of sufficient importance for the Government to make an official statement in regard thereto."

## The People and The Bank Act

(Concluded from page 13.)

direction. There is no necessary or logical relation between a bank's capital and its circulation, any more than there is between its capital and its deposits. Both are liabilities; and the same percentage of reserve that will protect one will protect both. Why is it, then, that all of our banking laws and projects of law restrict the note issues of a bank, while they allow deposits to multiply to any extent? Why is it that bankers themselves see no danger in the unlimited increase of deposits, but look with great favour thereon; yet think that note issues should be restricted to the paid-up capital of the bank except when they are to be secured dollar for dollar in gold? The danger line should be drawn not at the capital of a bank, but at its cash reserve, which is the true criterion for both note liabilities and deposits. It is the true criterion because a bank's capital may be locked up in investments, which cannot be realized on immediately, whereas the reserve is the very thing wanted to meet liabilities. In my judgment this whole piece of cumbrous machinery should be done away with; and the simple proviso inserted that a bank may issue notes to any amount without restriction, save that when the note-issue passes the paid-up capital line that the bank must maintain in legal money ten per cent. of its demand liabilities as a reserve. It is to be observed that I am not advocating the establishment of a legal reserve, except for special periods and for a special purpose.

There is a foolish demand at present from certain quarters that the bank-note currency shall give way in favour of Government paper currency; and that the volume of Dominion notes shall be made "equal to the demands of trade." These persons have the absurd notion that the prosperity of a country depends on the amount of money in circulation, rather than upon the producing power of the people and their control of economic goods. Canadian bank-note currency is based upon the wealth of the country of every description. The Government has nothing but the right to tax; and this is effectual only in so far as the producing power of the country, in which the capital and deposits of the banks are invested, is profitably employed. There are other reasons why banks are more fit than the Government to supply the nation's currency. They are credit-dealing institutions, lending institutions, business institutions. The Toronto Globe advocates that the Dominion issue a greater proportion of its notes unsecured by gold. When the Government does that it is simply a borrower; and it can never be anything else unless it attempts to discount commercial paper, which nobody has yet proposed. Why the Government should tamper with the money mechanism of this nation in order that it may secure a forced loan without interest the Globe up to the present has not deigned to explain.

Space will not permit further consideration of the Bank Bill at this time. If we are to have a revision of the Bank Act but once in ten years now is the time for people to make their wishes known.

### Nomination Blank

I Hereby Nominate Miss.....

Address.....

whom I know to be over 15 years of age, of good character, and to be a proper person to enter "THE CANADIAN COURIER" CONTEST.

Signed.....  
Address.....

Countersigned by.....  
Pastor of.....

Church or Parish.....

The first nomination received for any candidate is good for 10,000 votes for the candidate named thereon, provided the nomination is accepted. The votes on only one Nomination Blank will be counted for any candidate.  
SEE THE SPECIAL OFFER TO NOMINATORS.

## Dr. Aram Kalfian

(Continued from page 18.)

varnished terms, I told of the charge brought against his honour, and of the peril which hung over him, the hope died within me, for he listened to my report in absolute silence. After I had finished, he replied quite quietly that my friend's warning came somewhat late, for he had that very day received a visit from two emissaries of the society, who were empowered to demand the return of the trust money placed in his hands, together with a full and complete account of his stewardship.

"I asked him if he was in a position to comply with their requests; he replied shortly, 'No, he was not'; but that he had affected to be; he had bluffed to gain time. He explained to me that half the money placed in his hands was supposed to be kept in reserve, ready in case of emergency for immediate use; whilst the other half was invested in securities which could be easily and quickly realized. He had demanded a couple of days' grace to collect the latter; and promised at the end of that time to place the whole amount in the hands of the emissaries. To me he acknowledged quite frankly that he had diverted a considerable portion of the trust-money to his own ends—always hoping that he would have time to replace it before it was needed; and that it was utterly impossible for him to raise the necessary sum at so short a notice.

"I upbraided him bitterly for having cast such a stain upon our hitherto honoured name; he bent his head meekly under my reproaches, and vowed that if only time were afforded him, the whole amount of his defalcations should be refunded.

"There was but one thing left to be done—to arrange as quickly as possible the details of his flight. When this was accomplished, I left him to make a few last preparations, whilst I, restless with misery, went out into the dark night and roamed wretchedly around—trying to kill the time which must elapse before we took the first steps of our journey. Dazed and bewildered by the overwhelming nature of the misfortune which had befallen me, I moved as if in a dream; and my feet soon carried me, half-unconsciously, where my heart dwelt already. It seemed impossible to me that I could be the same man who only the day before had trod that same ground with every thought and nerve attuned to happiness. The blackness of despair now filled my mind; how, I asked myself, could I ever face my little love again, seeing that, through no fault of mine, I was a man disgraced, and had only a tarnished name to offer her?

"How long I had stood sheltered by the darkness of the trees, gazing up at Enid's window, I don't know, when, to my surprise, as if drawn by the wordless telepathy of thought, her slight figure appeared and stood, framed like a picture by the open casement. Thinking myself well-hidden, I held my breath and gazed like one spell-bound—all my heart in my eyes. Suddenly, leaning forward, she called me by name, and I fled panic-stricken, for what could I say to her? How account for my presence there at such an hour? How hide otherwise than by flight the agony of my mind?

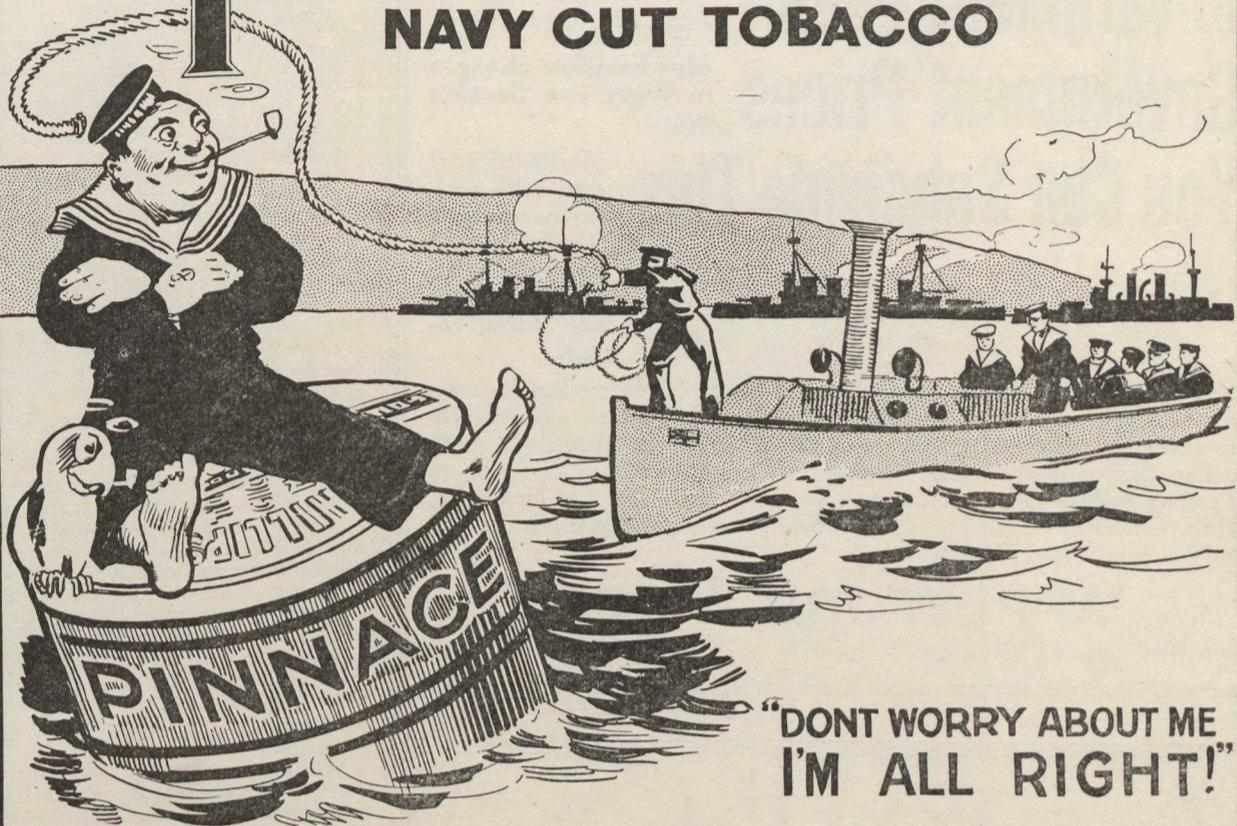
"When I returned to the Hall, after an absence of perhaps a couple of hours, I went straight to my father's room, and found all there in darkness. I spoke, but there was no response; I called his name aloud, a quick fear taking possession of me. As the echo of my own voice died away, silence succeeded, a silence so oppressive, so fraught with terror, that it seemed to weight my limbs like lead.

"Hastily striking a light, I looked round. I saw at first indistinctly the dark outline of a prostrate figure lying between the bed and the table, and thought that my father had forestalled his pursuers—had taken his own life; but, coming closer, I realized with horror that the avenger had been before me, for all that was left of the offender was a headless corpse.

"In the first moments of horror following that awful discovery, a mental and bodily paralysis seemed to overcome me. I stood transfixed—incapable of thought—incapable of action. Even when my

# "PINNACE"

## NAVY CUT TOBACCO



### Letters From a Deep Sea Smoker—

AN' there I was a-settin' on the bloomin' buoy an' smokin' a pipe o' PINNACE cool an' easy, w'ile the Bos'n up an' pipes away the port pinnacle for 'Man overboard.' An' I sits there, an' w'en they comes within 'ail, the Cox'n, 'e 'as the bloomin' brass to 'ail me, 'I'm a-goin' to cast yer this 'ere rope.' An' I 'ails back to 'im, "Ang onto yer rope, I 'arve the finest tobacco right 'ere now that King George's navy ever smoked.' 'E ses 'Right-o mate, give us a pipe o' PINNACE, will yer?'"

"PINNACE"—THE COOLEST OUTDOOR SMOKE. SOLD THE WORLD OVER. GET A TIN AND ENJOY IT TO-DAY.

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NORMAN RICHARDSON, 12 E. Wellington St., Toronto.

dazed brain once more sluggishly stirred I was utterly unable to comprehend the savage barbarism of the crime which had been committed. To me it seemed that the end of all things had come, for, in the face of this black deed, it seemed clearly impossible to save my father's memory from obloquy? Searching inquiries must ensue, I told myself; and the whole miserable story would be dragged into the light of day.

"Suddenly it occurred to me that there was one way and one only, of concealing the truth; and acting upon the thought in feverish haste, I made my way round to the stables, where, by my orders, a reserve of petrol was always kept, and returning with two of the cans to the house, poured the contents over the headless body, saturating the carpet all round.

"Utterly reckless and careless in my movements, I nearly fell a victim to my own scheme, so suddenly and furiously did the flames burst out, when I let the lighted match fall to the ground. Retreating and closing the door behind me, I retired to my own room and waited for the alarm to be given. In a comparatively short space of time you, Colonel, were on the scene—and the further details of that night of horror are common knowledge."

Feeling that he had passed the first and worst stage of the cruel task he had set himself, Dick paused for a moment and glanced round. On the faces of his listeners, who had followed his tale with a breathless interest, he read nothing but a profound sympathy; and, as his eyes encountered those of the two women, with one accord they each stretched out a hand to him across the table. He pressed them gratefully, then let them fall again, and, with a deep sigh, continued—

"I come now to my first clue as to the perpetrator of the crime; a clue which had lodged, and lay hidden from sight amongst the branches of the ivy under my father's window. Realizing myself that it was by the aid of its giant stems that the murderer had obtained ingress to his victim's room, I feared a similar idea might occur to the police; and therefore in the early morning, before anyone was astir, I dislodged with a bill-hook those portions of it which still clung to the ruined walls. Whilst I was tugging at the stubborn branches, I noticed some small, glittering object fall to the ground, and, searching, found that it was a gold sleeve-link, consisting of two oblong shields, with the initials 'A.K.' upon them in raised letters.

"It was a piece of evidence which no doubt it was my duty to place at once in your hands, Mr. Screed." (The gentleman addressed nodded a quick acquiescence, the severity of which he tempered with a smile indulgent in its comprehension.) "Nevertheless, I determined to reserve it strictly for my own use. The next ray of light came to me from my papers. You, Colonel, will remember how feverishly anxious I was to examine them. In an old note-book I found some dozen foreign sounding names and addresses. Against each was affixed a red star, the symbol, as I discovered elsewhere, of a certain secret society. Amongst those so distinguished was the name of Dr. Aram Kalfian. These initials, tallying with those on the sleeve-links, and the address attached being at Peckham Rye, the headquarters in England of the Armenian conspirators, I made a note of both before proceeding further.

"The pages to which I next turned were headed with a date of many years back; their contents so riveted my attention that I can repeat them, I think, word for word.

"Having been elected an honorary member of an Armenian Secret Society—a position I have no scruple in accepting, seeing that three of the biggest financiers in Europe share it with me. It is understood that in return for my oath of secrecy, I am to be entrusted with the fourth portion of their business transactions (a very profitable source of income); and that I am in no wise to be involved either in their revolutionary schemes or their very summary treatment of individuals who have incurred their displeasure. That, in short, my dealings with the Society are to be purely those of a banker, who asks neither the origin of the money placed in his keeping nor its ultimate destina-

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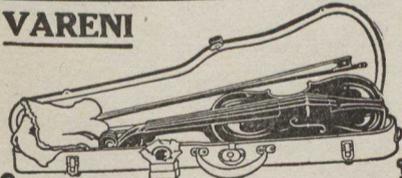
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"They say there is an underground chamber at Adana in Asia Minor, at once the birthplace and headquarters of the Society, whose name, according to the terms of my oath, my tongue may never utter, my pen may never write—where the walls are decorated by a score or more of carefully embalmed heads—the heads of traitors upon whom the Society has wracked its vengeance; and that, before arriving at this, the last unhallowed resting-place, these grisly trophies have been promenaded all over Europe and exhibited at the various big centres where meetings are convened for that purpose."

**CHAPTER XIX.**

**A Broken Engagement and Its Results.**

AS the last words of this extract from his father's papers fell from Dick's lips, he looked round the circle of white, shocked faces and read in each a horror and dismay akin to his own. A profound silence ensued, a silence whose stillness was oppressive, and yet which none had the inclination or courage to break, for one and all were filled with an awed sense of the fatality which had decreed that those lines carelessly penned by Mr. Emberson years back should foreshadow his own doom, and clear up the mystery which had surrounded his death.

As was but natural, Mr. Screed was the first to shake off the constraint which had fallen upon those assembled.

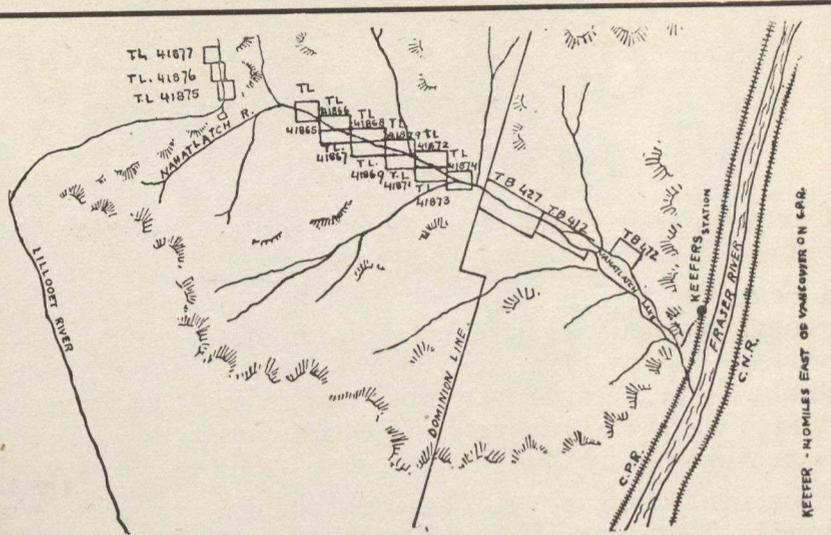
"Don't distress yourself any further, Mr. Emberson," he remarked kindly; "you have said all that is necessary."

"Not quite, but very nearly," was the response. The young man passed his hand across his brow as if trying to sweep away the appalling picture he had conjured up; then proceeded: "When I first read what I have repeated to you, I made a solemn vow to Heaven and to my murdered father: it was that I would save him at least from the last indignity; that the head I revered should be rescued from these miscreants, and should rest at peace in the kindly bosom of Mother Earth; that I would effect this or perish in the attempt. Well"—

he gave a long, shuddering sigh—"it is done. That ghastly chapter is closed for ever. How, in my experience, I set about this, and how I succeeded, are details which may be reserved for another time. Suffice to say that, left to myself, I should inevitably have failed and paid the penalty with my life. I owe my success to two people; first, to the best friend man ever had" (here he rested his hand caressingly for a second on the shoulder of Ted Alston, who sat next to him); "who, being unknown to the murderous community against which we had pitted ourselves, was able to secure by a ruse, what I could only hope to have wrested from them by force; and, secondly, to the man who, at great personal risk, sent me warning of danger, and afterwards furnished us with the means of tricking Kalfian."

"With your permission, Mr. Emberson," said Mr. Screed, "and that of our friends," giving a little polite bow to the assembled company, "I will add something in the nature of a sequel to your tale. My agent in Vienna wired me a report yesterday.

"The evening before, it appears, he had shadowed the Doctor, who carried a small black box in his hand to the very doors of a house known to be a resort of the Armenian contingency; had watched him and many others of the same nationality pass in, and knowing that it was impossible to follow without a strong force of police, had waited patiently outside for the meeting to end. He had been at his post less than half-an-hour when Kalfian emerged again from the house; his face was livid, and he looked back over his shoulder like one who fears pursuit. He ran swiftly down the street, and the agent followed. The sound of the echoing footsteps behind him seems to have scared Kalfian out of his wits, for he fled like the wind, doubling and twisting—up narrow alleys and round dark corners—till finally he succeeded in giving my man the slip and getting clear away. He has not returned to his hotel, and his effects have



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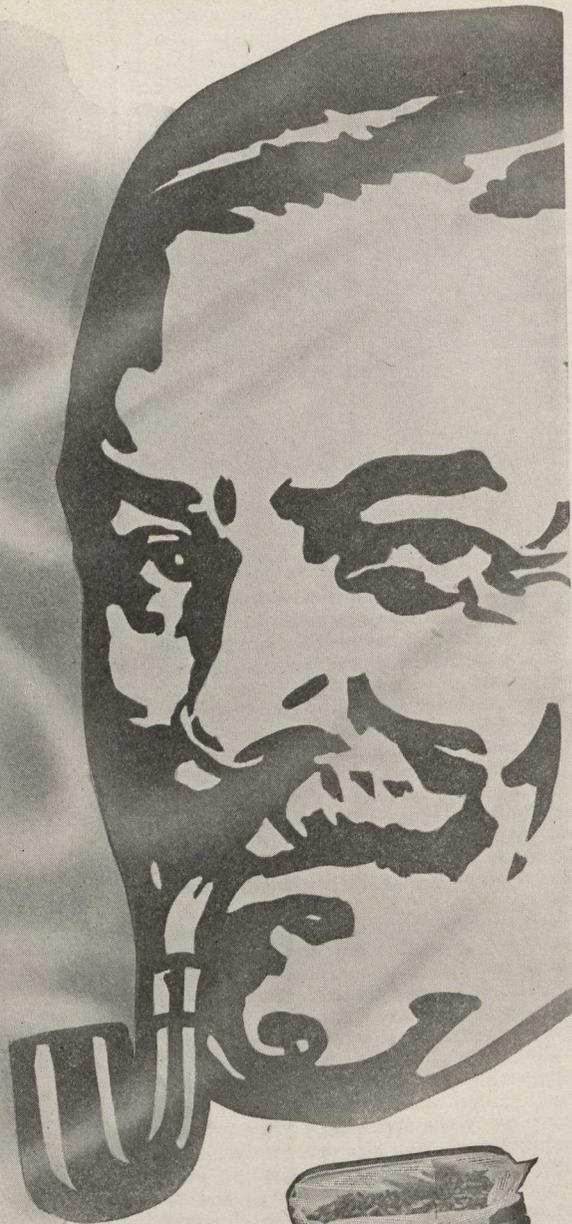
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been since searched, needless to say, without result. Now, it is easy for us, knowing the usual course of these people's proceedings, to read between the lines of my agent's communication. The box Kalfian carried was one, I suppose, that you, gentlemen"—turning to Dick and his friend—"had substituted for the original?" A murmur of assent fell from the lips of the two young men, who were following the detective's words with a strained interest. "When the moment came for the envoy to produce the proof of his obedience to the Society's orders, he found that he had been duped—that it was missing. No doubt a general clamour and uproar arose; and in the midst of it, fearing that he himself would be suspected, he managed to slip away. Panic-stricken, he fled for his life. I have sent my agent word to return, as I think we may now safely leave the scoundrel to the tender mercies of his brother-conspirators. If I am not much mistaken, the council chamber at Adana will soon receive a new wall decoration."

A prolonged shudder went round the little circle. Mr. Screed rising to take his leave, remarked—

"I shall have to hand in my report of this affair to headquarters, Mr. Emberson; but you need not fear that it will go further. Many family secrets are buried in the archives of Scotland Yard."

Ted Alston, who had conceived a great liking to the little man, volunteered to accompany him down to the gate. As he shook hands with him, he said—

"There's just one little thing, Mr. Screed, I would like to know. How did you get wind of our movements last night? There was not a creature in sight when we left the inn, for I looked all round."

"Ah, but you did not look behind the shrubs in the garden opposite, Mr. Alston," replied the detective, with a smile. "The mere fact that you two young gentlemen elected to put up at the inn instead of coming on here showed me that something was on foot. I knew pretty well what that something was likely to be; and so I kept watch. It was very simple, you see, just the result of natural reasoning and deduction."

Whilst this conversation was going on outside, the Colonel, crossing to Dick, shook him warmly by the hand, saying—

"My dear boy, I ask your pardon for having at times misjudged you. I little suspected—how could I?—all that lay behind the apparent strangeness of your behaviour. It was enough to turn any man's brain."

"And you will try not to pass too harsh a judgment on my poor father's memory?" pleaded Dick, wistfully. "Remember that had he been spared he would have atoned; he would have made restitution, aye, to the last farthing, of these people's money. I am convinced now that he had always intended to do so; and it will be an everlasting sorrow to me to remember that I parted from him that fatal night with words of angry reproach on my lips."

"I should be the last man in the world to judge my poor friend harshly, Dick," answered the Colonel, his grey moustache twitching with emotion, "for I can realize—perhaps better even than you, the full force of the temptation to which he succumbed."

"It is all over and done with now, dear lad," said Mrs. Anerley, the tears standing in her eyes as she bent forward and pressed a motherly kiss upon the young man's forehead; "do not brood over what is unalterable; but face the future with a brave heart. You will have your own problems in life to guess—your own difficulties to grapple with." For a second she paused, and her eyes rested thoughtfully on her daughter's bent head, on the restless fingers of the hand nervously twisting the fringe of the tablecloth; then, with a sigh, she continued, "Whatever may happen, remember that in the Colonel and me you have two staunch friends. I have always looked upon you as a son—and now—now—" Her voice broke, and before Dick had time to do more than murmur a few words of heartfelt gratitude, she had hurried from the room.

Perhaps Enid feared that the Colonel would follow this example and leave her alone with Dick, for a look almost of terror flitted across her sensitive face;

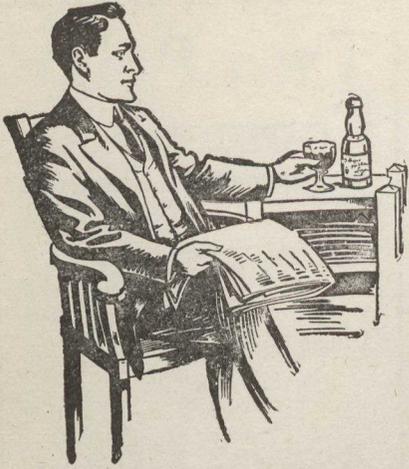
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and gliding up to her father she whispered brokenly in his ear—  
"You tell him, dad. I can't!"  
"Not now surely," he remonstrated in low tones and evident dismay. "If your decision is unalterable, at least, wait a little; there can be no immediate hurry."  
"He must be told now—at once—and by you!" she persisted; then with head bent low she moved towards the door, her eyes so blinded with tears that she nearly came in collision with Ted Alston, who was at that moment re-entering.

Dick's gaze followed her retreating figure with a wistful surprise; it was the first time since he had known her that she had ever failed him; and it hurt him indescribably. There was a dull ache within him, a longing which could only be appeased by the pressure of her hand, by the soft touch of her lips. He felt much as would a wanderer in the desert who had solaced himself throughout the heat and dust of the march with the thought of the well of pure, fresh water he knows to be at the end of the day's wearisome journey; and who, arriving at his destination, finds that the well has run dry.

Why was Enid the only one who had no word of comfort or sympathy for him? he asked himself, and asked in vain.

He turned his eyes questioningly first upon Ted, in whose face he saw his own surprise reflected; and then upon the elder man, who was pacing the room with quick, short steps which betrayed agitation, his hands locked together behind his back.

"What is the matter, Colonel?" he asked drearly; "have I upset Enid so with my gruesome tale that she has no word for me?"

Colonel Anerley's steps came to a sudden halt.

"My boy," he said, "I am a blunt, straightforward man; and I cannot soften what it is my unpleasant mission to tell you, by wrapping it up in sugared phrases. Women are queer creatures! With the exception of my dear wife, who sees eye to eye with me, I have given up trying to understand them years ago. What is at the back of Enid's mind, therefore, I can't tell you—she refuses to explain; but she has decided that her engagement with you must come to an end."

At this unexpected announcement, coming as it did at the close of a scene which in his enfeebled condition had taxed his powers of endurance almost beyond their limits, two vivid patches of colour flamed out on Dick's face, as if he had been struck on each cheek by an open hand. He made an effort to rise to his feet, then, overcome by a sudden dizziness, fell back in his chair.

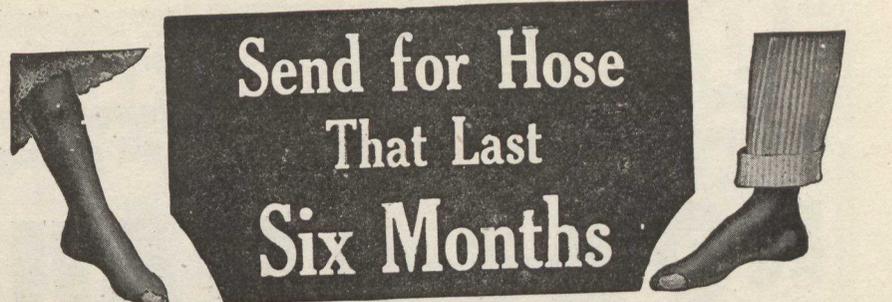
"She is right!" he said, half under his breath. "I offered her her freedom when last we met, but she refused then to take it; she has thought better of it now; she is right, quite right, to refuse to unite herself to a man whose name is sullied—who has only a heritage of shame to leave the children God may send him!"

"Heritage of shame! Pooh! Nonsense! Fiddlesticks!" cried the Colonel energetically. "If she argued in that fashion, she would be wrong, quite wrong. I, her own father, say so; but I am open to bet that the fact upon which you lay so much stress has nothing whatever to do with the case."

"What has then? What else can I think?" asked the young man, a profound discouragement and dejection stamped upon his face and expressed in every line of his body as he lay back wearily in his chair and half closed his eyes.

"Did I not tell you that I am as much in the dark as you are?" replied Colonel Anerley, almost impatiently. "Both her mother and I have pressed her hard for her reason; for the first time in her life we find her stubborn and intractable! 'It has to be!' is all the answer she will give us."

"It suffices," said Dick with a mirthless laugh, as, resting his two hands on the table for support, he managed to scramble to his feet; "I could, of course, insist upon my right to receive my sentence from her own lips; but, frankly, I have not the strength for such an interview. I feel used up—finished! Tell her that I bow to her decision. It only remains for me, Colonel, to thank you for your friendliness, and relieve you all of my tiresome presence."  
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#### GRAND UNION HOTEL

Toronto, Canada.  
Geo. A. Spear, President.  
American Plan, \$2-\$3. European Plan,  
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H. V. O'Connor, Proprietor.  
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Toronto, Canada. F. W. Mossop, Prop.  
European Plan. Absolutely Fireproof.  
RATES:  
Rooms without bath, \$1.50 up.  
Rooms with bath, \$2.00 up.

#### 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.

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Ottawa, Canada.  
250 rooms.  
American Plan, \$3.00 to \$5.00  
European Plan, \$1.50 to \$3.50  
\$150,000 spent upon Improvements.

#### KING EDWARD HOTEL

Toronto, Canada.  
—Fireproof—  
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American and European Plans.

#### THE TECUMSEH HOTEL

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

#### LA CORONA

A Favorite Montreal Hotel, 453 to 465 Guy  
Street.  
Room with use of bath, \$1.50 and \$2.  
Room with private bath, \$2, \$2.50 and \$3.  
Cafe the Best. La Corona and its service  
acknowledged Montreal's best, but the charges  
are no higher than other first-class hotels.

each pale cheek, and his eyes glittered  
feverishly; he swayed to and fro as he  
spoke, and his weakness was so appar-  
ent that Ted stepped quickly forward  
and slipped his hand through the other's  
arm.

"Lean on me, Dick," he said anxiously,  
"you are overdone. He ought never to  
have made this effort, never to have left  
London," he continued, addressing the  
elder man, whose face wore an expres-  
sion of great concern, "in his present  
state—with his wound still unhealed."

"Of course he ought not!" acquiesced  
the other quickly; "but we will nurse  
him up. You must not dream of leaving  
your old friends, Dick, because a slip of  
a girl has taken some whim into her  
head. She will get over it, for she loves  
you, my boy, of that I am sure."

"Yes, she loves you!" repeated Ted,  
his voice faltering; "if you had watched  
her, as I did, when you told your tale  
just now—had seen, as I did, pity and  
tenderness struggling for the mastery in  
her beautiful face—you would never  
doubt it."

"Just treat her as if nothing had hap-  
pened, and leave all explanations till  
you are stronger, Dick; that's my ad-  
vice!" remarked the elder man genially.  
"She will come round again, never fear!"

Young Emberson smiled faintly at the  
kindly efforts of his friends to revive  
his drooping spirits. To him the mere  
fact that Enid could strike such a blow  
at his heart at the moment when she  
must have known he was least able to  
bear it, was conclusive evidence, he told  
himself, that for some mysterious rea-  
son her love for him had died a sudden  
death; he did not believe in its resusci-  
tation.

"You ask me what is beyond my  
strength, Colonel," he murmured feebly;  
"to stay under the same roof with Enid,  
to see her daily; and yet know that all  
is over between us, is more than I  
could endure."

"But what are your plans, my boy?  
Where are you going?"

"Plans, I have none as yet; and as to  
where I am going, why there are hotels  
enough and to spare in London."

"I have a word to say about that,  
old man," interposed Ted; "you will go  
to no hotel, if I know it! If you can-  
not, or will not, accept the hospitality  
of your friends here, I shall take you  
straight home with me. My mother will  
be delighted to see you; and between us  
we will nurse you up and make you as  
fit as a fiddle."

"A good idea that, Mr. Alston!" cried  
Colonel Anerley in tones of very evident  
relief; "it will allow time for this little  
misunderstanding to blow over, as well  
as for Dick to recover his health and  
make his plans for the future."

"Do I understand, Ted, that you pro-  
pose carrying me off to Mrs. Alston's  
house?" asked Dick, a curious expres-  
sion flitting across his face.

"To my mother's house—yes; why  
not?"

"Why not, indeed!" echoed Dick  
drearly; then a peal of mad, mocking  
laughter burst from his lips.

(To be continued.)

#### Prosperous Manitoba

**I**N the Manitoba Legislature last week  
the Honourable Hugh Armstrong,  
Provincial Treasurer, made his annual  
budget statement.

Receipts for the fiscal year of eleven  
months, ending November 30 last,  
totalled \$10,989,055, and as there was a  
balance of \$2,338,242 carried forward  
from December, 1911, the total amount  
available for distribution was \$12,427,-  
297.

Expenditures totalled \$8,875,213, leav-  
ing a cash balance of \$3,552,084. The  
accounts were closed one month earlier  
than usual in order that the annual  
statement might be prepared in time  
for consideration by the Legislature,  
which convened earlier than is the  
custom.

The Dominion of Canada's subsidy  
and school lands grant amounted to  
\$3,506,175, and a very large addition-  
al sum was received from the Dominion  
under the Manitoba Settlement Act of  
last session.

The showing for the eleven months  
of the Manitoba Provincial telephone  
system appears encouraging, with a  
revenue amounting to \$1,352,876, with  
a balance (being net revenue before  
charging interest on capital or account  
of depreciation) of \$366,148.

## Two Prize Competitions

The Canadian Courier of-  
fers two cash prizes for essay  
competitions which will close  
March 1st.



### \$25 Cash Prize

for the best thousand word  
essay on the subject, "Can-  
ada's Most Profitable Manu-  
facturing Industry."

Some industries have a  
high capitalization and pay  
very little wages. Others  
have a small capitalization  
and pay a large sum annually  
in wages. Some manufac-  
ture raw products grown in  
this country, and others raw  
products bought abroad.  
What industry is most suited  
to this country as regards  
raw product, capital required  
and wages paid?

All the information re-  
quired will be found in Bul-  
letin I., Census 1911, pub-  
lished by The Census Depart-  
ment at Ottawa. A copy can  
be secured by writing Mr.  
Archibald Blue, Chief Sta-  
tistician, Department Trade  
and Commerce, Ottawa.



### \$20 Cash Prize

For the best thousand word  
essay on the subject "Can-  
ada's Greatest Manufacturing  
City." Here population  
must be considered. The  
greatest manufacturing city  
is the one which will produce  
the highest value of products  
and pays the largest amount  
in wages according to popu-  
lation. Toronto and Mont-  
real, tested in this way, are  
not the greatest manufactur-  
ing cities in this country.  
They are simply the largest.

This competition will also  
close on March 1st.

All the information neces-  
sary for such an article will  
be found in Bulletin I., Cen-  
sus 1911. Drop a post card  
to Mr. Archibald Blue, De-  
partment of Trade and Com-  
merce, Ottawa, and a copy  
will be sent you.

The Editor's judgment will  
be final and the decision will  
be announced in the Cana-  
dian Courier of March 19th.  
If several good essays are re-  
ceived in either competitions,  
second and third prizes may  
be awarded. Unsuccessful  
essays will be returned if  
stamps are enclosed for that  
purpose.

Canadian Courier,  
Toronto.

The Things They Do and the Things They Say



Farmer—"Leave them pigs alone, can't yer? Don't keep hittin' of 'em; they can't help bein' born to that low station o' life any more'n you can help bein' born to a 'igh one."

Hard on Wagner.—"Which do you consider the most melodious Wagnerian opera?" asked Mrs. Cumrox.  
"There are several I haven't heard, aren't there?" rejoined her husband.  
"Yes."  
"Then I guess it's one of them."—Washington Star.

A Change for the Worse.—He—"Be this the woman's exchange?"  
She—"Yes."  
He—"Be you the woman?"  
She—"Yes."  
He—"H'm! Then I guess I'll keep my Sal."

Suggestions, 1913.  
Mr. Henry D. Bayne, of the Canadian General Electric, has sent his friends the following bon-mots:

"The man who never makes a mistake never makes anything else."  
"To envy others is to confess ourselves their inferior."  
"On peut separer la religion de la morale mais la morale et la politique sont inseparables."

"It is no trouble to lose an umbrella—but take care of your reputation."  
"Heaps of fellows wear shoes too tight to walk in the paths of righteousness."

"Large sorrows come from little sins."  
"There are a lot of men who never swear and we would not believe them on their oath if they did."

"Blame has wings; but praise travels slower than a glacier."  
"Silence causes much less trouble than talk."

"All are lunatics, but who can analyze his delusion is called a philosopher."  
"Wisdom is cherished by the few—neglected by the many—and hired by the powerful."

No Luck.—"There's a difference in time, you know, between this country and Europe," said a man in New York to a newly arrived Irishman. "For instance, your friends in Cork are in bed and fast asleep by this time, while we are en-

joying ourselves in the early evening." "That's always the way," exclaimed Pat. "Ireland niver got justice yit."—New York Telegraph.

Tragic.—A terrible accident occurred at the Hocus Pokus Iron Works yesterday, just before noon hour. Th' whistle string broke.

Unconquered.—Youngleigh (in art museum)—"I wonder why Victory is represented as a female?"

Wedmore.—"It's plain to be seen you're not married."—Boston Transcript.

A Wholesale Supply.—"Where have you been?" "Shtopped at cafe to get a drink." "John, you haven't got as bad as that at a cafe. You've been to a brewery!"—London Opinion.

A Difference.—The Sunday-school teacher asked his class to give him the definition of a "pilgrim."

One little fellow said: "Please, sir, I think a pilgrim is a man who travels a great deal."

This did not exactly suit the teacher, so he said: "Well, I travel about quite a little, but I'm not a pilgrim."

"Oh, sir, but I mean a good man," eagerly replied the little one.—Harper's Magazine.

It Shone By Comparison. — George Clarke, a celebrated negro minstrel, on one occasion, when being examined as a witness, was severely interrogated by a lawyer. "You are in the minstrel business, I believe?" inquired the lawyer. "Yes, sir," was the reply. "Is not that rather a low calling?" "I don't know but what it is, sir," replied the minstrel, "but it is so much better than my father's that I am rather proud of it." The lawyer fell into the trap. "What was your father's calling?" he inquired. "He was a lawyer," replied Clarke, in a tone that sent the whole court into a roar of laughter as the discomfited lawyer sat down.



The Old Gent—"How is it that a boy of your age isn't at school, instead of wasting your time playing about like this?"  
The Boy—"I can't go to school, gov'nor—I've got the 'oopin corf." —Bystander.

MR. SHIPPER  
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Rapid City	Emerson	Regina	Fairlight

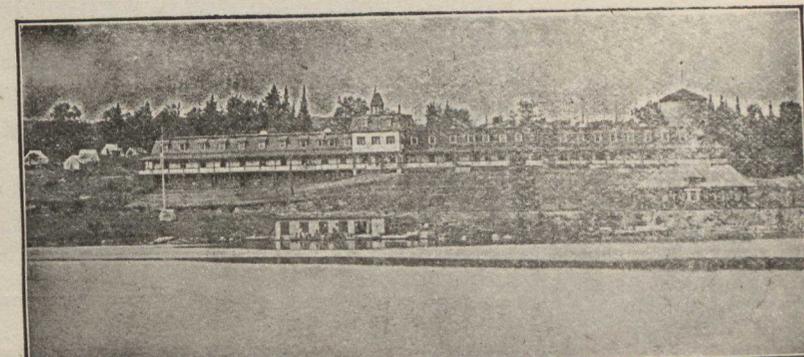
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Manager, The Highland Inn, Algonquin Park Station, Ontario.

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THE SOAP    THE HOLDER TOP    THE COVER

# Williams'

## PATENTED Holder Top Shaving Stick

No waste—you can use your Williams' Shaving Stick to the very end with the new, convenient, sanitary, nickeled Holder Top.

And from beginning to end, you get the same delightful, creamy, emollient lather for which Williams' Shaving Soap has never been equaled.

Four forms of the same good quality:

Williams' Shaving Stick Hinged-cover nickeled box

Williams' Shaving Powder Hinged-cover nickeled box

Williams' Holder Top Shaving Stick

Williams' Shaving Cream (in tubes)

A sample of either of the above articles sent for 4 cents in stamps

# Williams' Talc Powder

After shaving nothing is more soothing and agreeable than a little Talc Powder. Sprinkle a little Williams' Talc on your hand or on a towel and apply to your face.

Whether used for toilet or nursery or after shaving, Williams' Talc Powder offers the same degree of perfection that for seventy-five years has distinguished Williams' Shaving Soaps.

Four odors: Violet, Carnation, Rose and Karsi (a subtle oriental perfume), in convenient patented hinged-cover cans.

You can tell Williams' Talc by the Quick-Opening, Tight Closing, Patented Hinged-Cover Box



These three for 20c. in stamps See Offer



### A Valuable Offer For Women

We have had especially manufactured for the users of Williams' Talc Powder, a beautiful little silver-plated Vanity Box containing a French powder puff and a concentrating mirror.

For 20c. in stamps we will send this Vanity Box and a sample can of Williams' Violet Talc Powder and a tube of Williams' Dental Cream, trial size.

The J. B. Williams Company, P.O. Drawer No. 12, Glastonbury, Conn.