

The Canadian
Courier
THE NATIONAL WEEKLY

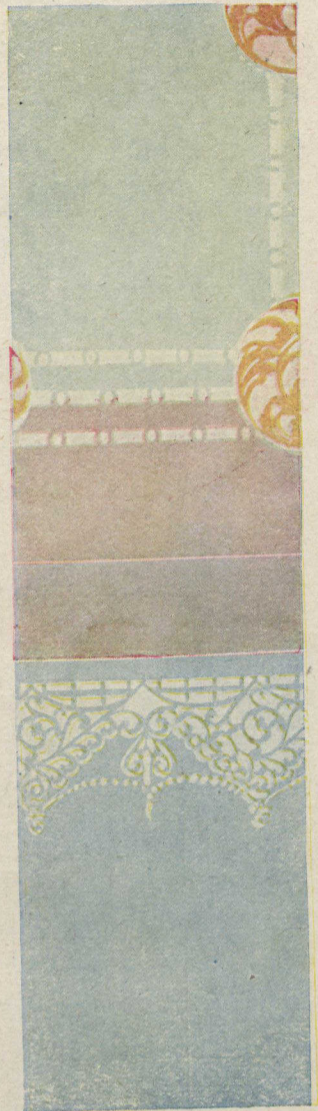
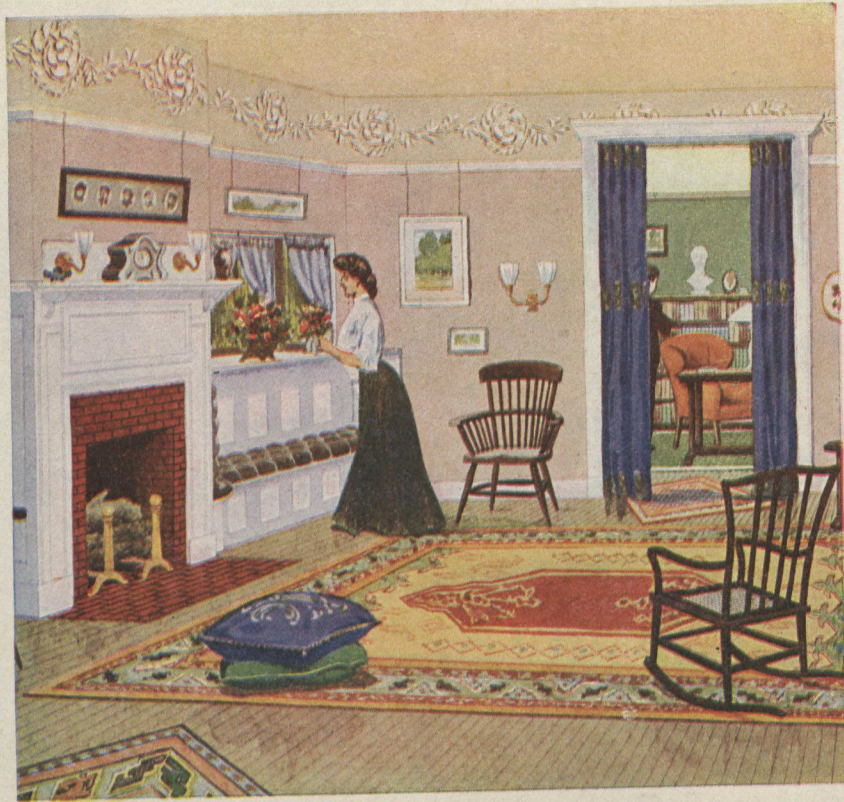


AN ENGLISH THATCHED HOUSE SIX CENTURIES OLD
From a Painting by Archibald Browne

Naval Defence in the Pacific
By R. F. NEVILLE

EDITED BY JOHN A. COOPER

COURIER PRESS, Limited, TORONTO



Alabastine

adds to the beauty and insures
the hygiene of the home

CONSIDER what that means to you and your family! A charming home, every room glowing with warmth and cheerfulness and decorated to blend with a general color scheme in harmony with your own good taste. No kalsomine to rub off. No wall paper over a layer of paste—a perpetual breeding place for germs. But, sanitary “Alabastine” tinted, as you like it, the twentieth century finish and your ultimate choice.

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“Alabastine” is made from alabaster rock ground into a fine cement. Under a microscope this rock is seen to be composed of minute crystals. These transparent crystals may still be seen in the finished product, through a strong lens, reflecting light from their innumerable faces and angles in all the hues of the rainbow. Hence the beautiful, lasting colors of “Alabastine” as a wall finish.

“Alabastine” won’t rub off—you couldn’t rub it off if you tried. You can redecorate at any time; one coat makes an excellent foundation for another. It is antiseptic in its effects—a sure and certain germ and insect destroyer—the finish par excellence for sleeping chambers as well as the more public rooms of the home.

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But write for full particulars and free booklet.

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Alabastine

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(à la Quina du Pérou)

"Pure wines increase the appetite and tend to fill the veins with pure, healthy blood."
Dr. Robert Druihl.

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will mean hungry time to you if, half an hour before eating, you drink a generous wineglass of

WILSON'S Invalids' Port Wine

(à la Quina du Pérou)

It's a delicious-tasting natural appetizer and tonic that coaxes the jaded digestive organs overtired with too much hurry and worry.

Indicated in all anaemic and febrile conditions—doctors know!

ASK YOUR DOCTOR
BIG BOTTLE ALL DRUGGISTS

The Canadian Courier

A National Weekly

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

VOL. XIII.

TORONTO

NO. 19

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Simply delicious — this glorious, sparkling, family beer. Has an irresistible tang that aids digestion and acts as a tonic.

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Large lots on car line from \$500 to \$800, 25 per cent. cash and \$10 per month.

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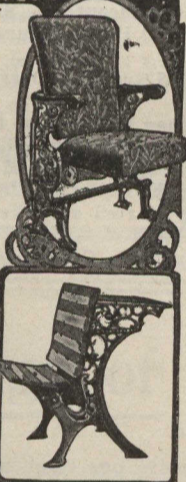
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OFFICE & SCHOOL
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Manufacturers of
High Grade Bank
& Office Fixtures,
School, Library &
Commercial Fur-
niture, Opera &
Assembly Chairs,
Interior Hardwood
Finish Generally.



Don't Suffer Needlessly

If you suffer from Anæmia, Sleeplessness, Brain Fag, Weakness, Nerve Troubles, Exhaustion, etc., "Wincarnis" will give you prompt relief. You need suffer no longer. Commence taking "Wincarnis" to-day. You will find yourself getting stronger after each wineglassful. And as you continue taking your "Wincarnis" you will feel it surcharging your whole system with renewed Health, Vigour, Vitality and *New Life*. The reason is that



is a tonic, restorative, blood maker and nerve food. Its first effect is to stimulate the heart, revitalize the blood and soothe the nerves. Then it creates new and rich blood, which is carried by the circulation all over the body to repair the wasted tissue, restore the lost vitality, feed the nerves, and make the whole system pulsate with new life. That is why "Wincarnis" gives new life to the invalid, renewed strength to the weak, increased vigour to brain workers, and a wealth of health to everyone.

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You

Renewed Health, Vigour, Vitality and New Life.

"Wincarnis" can be obtained from all leading Stores, Chemists and Wine Merchants.



Own your car—don't let it own you. A new Mr. Dooley rises to remark that there are only two kinds of cars—"the Fords and the can't affords." You'll want a Ford when the season is on. Then buy it to-day.

There are more than 220,000 Fords on the world's highways—the best possible testimony to their unexcelled worth. Prices—runabout \$675—touring car \$750—town car \$1,000—with all equipment, f. o. b. Walkerville, Ont. Get particulars from Ford Motor Company of Canada, Limited, Walkerville, Ontario, Canada.

CANADIAN COURIER CONTEST

The Offer Greatly Increased. A Longer European Trip. Boy Candidates May Enter Where There Are No Girls Working in the Contest.

THE CANADIAN COURIER contest has been made a great deal more interesting through increasing the original offer considerably, thus making it far more encouraging to the candidates. Once a contest is started no reduction can be made, but as many increases as possible are perfectly fair. With this in mind The Canadian Courier has thought proper to largely increase the offer.

For instance, the European trip has been extended from a five to a six weeks' trip, and instead of only taking in England and France, has been so arranged that the party will sail through the Mediterranean to Naples, journey over land through Italy, visiting Rome, going through Switzerland and seeing the Alps, through France to Paris, and in England taking in London, Chester, Birmingham and other interesting points. The party will undoubtedly sail from Montreal and return to St. John, N.B., having a trip through New Brunswick, Quebec and other Provinces enroute home. This makes a far more interesting trip.

Also, in regard to the college course, the rules have been made more lenient, so that the \$250 in cash towards the college course can be won by sending in 250 new yearly subscriptions; and for 300 new yearly subscriptions \$300 for the year in college or the trip will be awarded. The winners will get the cash and use it for trip or college as preferred. Also all candidates who do not reach these figures will get 25 per cent. for all new subscriptions sent in, that would be \$75 for 100 new yearly subscriptions, and \$37.50 for 50 subscriptions, \$150 for 200 subscriptions, etc. This means that every candidate in the contest will get a reward in proportion to her work. None will work for nothing.

Also it has been arranged that in case a candidate does not get sufficient subscriptions to win either the college course or the trip by the end of the first period of the contest, May 31, additional time will be given to complete the work. The candidate can have until July, August or September 1 to get the remaining subscriptions as she may wish. This plan has been adopted because it was found that many candidates are pupils in high school working for the college course, which means that they do not have the time to do the contest justice, but have started, and will do all they have time for now, completing the work in the summer vacation.

Thus no one need remain out of the contest. If attending school the best plan is to get nominated at once, do all that is possible in the limited time that can be spared for the contest, and make up the balance during the vacation season.

Also the contest will be enlarged to allow bright boys to compete in districts where there are not sufficient candidates at present. The boys can win a college course, or a cash prize on the per cent. basis, but cannot compete for the European trip. That party will be young ladies, under an efficient chaperon, and will not include members of the opposite sex. But the ambitious boys who are in high school, or working, and who want additional education opportunities, can work for the college course. Boy candidates will not be accepted in towns where there are young lady candidates at present working, nor in cities where there are sufficient candidates to do the work. There are hundreds of bright, enterprising boys who want to attend college or a first-class business school, who will be only too glad to earn their college course during the next few months. They can work now, and if necessary complete the balance during the summer vacation.

Nominations for candidates should be sent in as soon as possible. All through the West candidates are desired. Winnipeg, Saskatoon, Calgary, Moose Jaw, Medicine Hat, Lethbridge, and such cities and towns as are yet unrepresented. Some of the best cities in Ontario need candidates, such as Woodstock, Brantford, St. Thomas, Windsor, Belleville, Cobourg, Chatham, Oshawa, St. Catharines, Niagara Falls, Hamilton, etc. Now is the time to get started. Any bright boy or girl in these places can win a college course if they want to. In any event, if they try they will get a reward for what they do and not have their work for nothing. It is the most generous offer ever made in Canada. Now is the time to get started before some one else grasps the opportunity ahead of you. Use nomination blank on this page.

The ballots in The Canadian Courier will be continued, though they will not have the same value in the contest as before the offer was increased, as stated above. But suitable prizes will be awarded for those who get the most ballots, and each subscription will count for the same number of votes as first announced.

Friends of candidates are beginning to send ballots to The Canadian Courier to be credited to some one they wish to help and encourage. A package of ballots has been forwarded from Moose Jaw for Miss Whitman, of Baildon. Another lot came from Langstaff for Miss Cooper, of Richmond Hill. A number of ballots were sent in from Elk Lake for Miss Belle Dunne, of Toronto. Minor amounts have been sent in for other candidates.

New candidates who have joined the contest this week are Miss Olivine Giroux, of Pembroke; Miss Edna Fraser, Canso, N.S.; Miss Dorris Sneyd, Welland, Ont., and Miss Ethel J. Smith, Montreal. Miss Helen Bryan has taken the place of Miss Agnes Pilon, Brandon, Man.

The leading candidate is Miss Blanche Bourque, of Sydney, N.S. Sydney is supporting Miss Bourque in splendid shape and has kept her at the head of the list for some weeks. Miss Alice Cooper, of Richmond Hill, Ont., is the second highest candidate, with a gain of over 20,000 votes for the week. Richmond Hill is not a large town, but is ahead of many of the cities in support of its candidate. Miss Rhona S. Wright is receiving fine support in Prince Edward Island, and should be one of the college winners from the Eastern Provinces. Halifax, N.S., is to the front with splendid support for Miss Lillian E. Holland.

Up in the North country New Liskeard is leading all the New Ontario towns, and its candidate, Miss Violet McKnight, has started out like a winner. In the West, Brandon is making a fine showing, and its candidate will have excellent support. Decided changes may be looked for next week, and many new candidates, specially if the offer to boys is taken, as The Canadian Courier believes it will be.

The standing follows:

Miss Blanche F. Bourque, Sydney, N.S.	43,750	Miss Minnie Dixon, Fort William, Ont.	10,400
Miss Alice E. Cooper, Richmond Hill, Ont.	32,750	Miss Florence Sheehan, St. John, N.B.	10,350
Miss Violet McKnight, New Liskeard, Ont.	25,250	Miss George Mary Hunter, Toronto	10,350
Miss Rhona S. Wright, Montague, P.E.I.	20,450	Miss Jennie E. Logan, Diamond City, Alta.	10,300
Miss Lillian E. Holland, Halifax, N.S.	19,900	Miss Gwen Coles, Woodstock, Ont.	10,300
Miss M. G. White, Spy Hill, Sask.	18,200	Miss Bessie Wilson, Tillsonburg, Ont.	10,300
Miss Helen Bryan, Brandon, Man.	15,300	Miss Elizabeth Swallow, Edmonton, Alta.	10,300
Miss Eva P. Whitman, Baildon P.O., Sask.	14,000	Miss Hazel Gillespie, Peterboro, Ont.	10,300
Miss Julia H. Leger, Leger Corner, N.B.	13,250	Miss Emily Haryett, Edmonton, Alta.	10,300
Miss Ina Spilsbury, Peterboro, Ont.	13,150	Miss Elizabeth Loomer, Kingsport, N.S.	10,250
Miss Velma A. M. Welch, Vancouver, B.C.	13,100	Miss Margaret Campbell, New Waterford, N.S.	10,250
Miss Jennie O'Brien, Athol, N.S.	12,950	Miss Esther Dewney, Camex P.O., B.C.	10,250
Miss Belle Dunne, Toronto	11,950	Miss Amy Reid, Meaford, Ont.	10,250
Miss Edna Evans, Edmonton, Alta.	11,600	Miss Myrtle I. Shaw, Collingwood, Ont.	10,250
Miss Edna Coutanche, Toronto	11,550	Miss Helen Barnes, Regina, Sask.	10,250
Miss Mabelle Carter, London, Ont.	10,850	Miss Alice Guilmont, Ottawa, Ont.	10,200
Miss M. Augusta McLeod, Goderich, Ont.	10,750	Miss Sophie Shriar, Montreal	10,200
Miss Edna McLeod, Cookshire, Que.	10,700	Miss Mabel Van Buskirk, Mouth of Jemseg, N.B.	10,200
Miss Etheline Schleibauf, Iona P.O., Ont.	10,600	Miss Eva Gardner, Brantford, Ont.	10,200
Miss Ruth Gregg, New Westminster, B.C.	10,600	Miss Polly Afleck, Lanark, Ont.	10,200
Miss Mary Dorsey, Ottawa, Ont.	10,500	Miss Minnie B. Wentzel, Denholm, Sask.	10,200
Miss Mabel Christie, Peterboro, Ont.	10,500	Miss Elizabeth Russell, Parry Sound, Ont.	10,200
Miss Cecilia Pepin, Blind River, Ont.	10,500	Miss Vivienne Geldart, St. John, N.B.	10,150
Miss Olive Therien, North Bay, Ont.	10,500	Miss Dorris Sneyd, Welland, Ont.	10,100
Miss Margaret Sutherland, Kingston, Ont.	10,450	Miss Olivine Giroux, Pembroke, Ont.	10,050
Miss Eustella Burke, Ottawa, Ont.	10,450	Miss Edna Fraser, Canso, N.S.	10,050
Miss Etheline Schleibauf, Iona P.O., Ont.	10,450	Miss Ethel J. Smith, Montreal	10,050
Miss Jean Blakney, Sunny Brae, N.B.	10,400	Miss Marie A. Hebert, Thetford Mines, Que.	10,000

Ballot No. 7

This ballot is good for **50** votes in the CANADIAN COURIER EDUCATIONAL CONTEST.

For

Address

if forwarded to The Canadian Courier to be credited in the official standing on or before May 3, 1913.

Nomination Blank

I Herely Nominate.....

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

Countersigned by

Address

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.

BECK'S

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GERMAN
LAGER

Brewed and Bottled in
Bremen, Germany

BECK'S LAGER

has a much finer flavor than other
so-called German Lagers.

For sale at all Hotels and
Liquor Stores.

CANADIAN AGENTS:

F. EDWARDS & CO.

18 Front Street East
TORONTO

Editor's Talk

OUR next issue will contain many features in keeping with the bright weather that is supposed to be on hand at this swing of the seasons. Two political figures will be given a fair chance to demonstrate what kind of men they are. One is a Conservative cabinet minister. The other will be a Liberal cabinet minister by the time he sees a copy of the article. And they are two of the most dissimilar figures in Canadian public life.

Several good short stories are in process of illustration. The "Canadian Courier" believes that there are a great many people in Canada capable of writing at least one or two good stories each, quite apart from those who make it their business to write fiction for a living. A good short story is often experience well-told. The greater the art in the telling the better the story. A story not founded upon fact must be told by a master of narration in order to be interesting. A young country has few such writers. Most of us are pretty close to the world of facts and have little time or capacity for pure invention. The day may come when Canada has a resident school of professional writers of fiction. When it does the "Canadian Courier" expects to take notice of the fact. Meanwhile we are taking stock of what native talent we already have.

Neither does every writer of a good article require to be a literary craftsman. Here, again, facts and experience are of first importance; either the writer's or somebody else's. Skill in narration is necessary. Nobody should attempt to write an article for a news weekly who has not mastered more than the mere rudiments of writing. Neither should any mere literary craftsman attempt a news article for such a publication unless he has taken the trouble to get at facts of interest to the people. One drawback in this country is that those who have the experience are not often capable of writing them; and those who write for a living can't always get the experience. Some compromise is necessary. If a man has something to say and doesn't know how, he can at least find somebody able to write it.

Makes Things Hum on Washday!

This is the 1900 Motor Washer that is revolutionizing washday. It runs by motor power at a cost of 2 cents a week. Does the washing and wringing so swiftly and well that housewives can scarcely believe their eyes when they see the clean clothes out on the line hours ahead of the old way! It washes a tubful of dirtiest clothes in Six Minutes—or even less! Wrings the clothes with equal rapidity and better than by hand! It's more like play than work to use this wonderful washer.



1900 Motor WASHER

Sent on Free Trial!

No trouble to keep servants when you have this Motor Washer. They delight to use it. It is the finest washing machine in the world. The trial will prove its supremacy. We gladly send the complete outfit, including Wringer—at our expense—to any responsible party for four weeks' severest test in the laundry. Try it on heavy blankets, rugs, dainty laces—everything! Study its design and construction; unlike any other washer. We take it back at our expense if you decide you can do without it. Terms, cash or small monthly payments. **Electric or Water Power—Take Your Choice**

If your house is wired for electricity, you can use the Electric Motor Washer, which attaches instantly to an ordinary electric light fixture. If you have running water, of sufficient power, you can use the Water Motor Washer. Each style does perfect work. **Write for Fascinating FREE Books** Read the amazing story of the 1900 Motor Washer. Then send for one on trial and see the wonders it performs. Address me personally, L. W. Morris, Manager 1900 Washer Co., 357 Yonge St., Toronto, Can.

STAMMERING

or Stuttering may make life miserable for your child, or for one of your family or friends. If it does, you owe it to the sufferer to investigate the successful Arnott methods of permanently curing these disturbing impediments. We will gladly give you full particulars and references. Cured pupils everywhere.

ARNOTT INSTITUTE
Berlin, Ont., Can.

The Sign of a Perfect Roof

When for foundations and walls our architects are using more and more of that most enduring material, Concrete, why should anything less lasting be used for that most exposed part of the building, the roof? In

ASBESTOSLATE

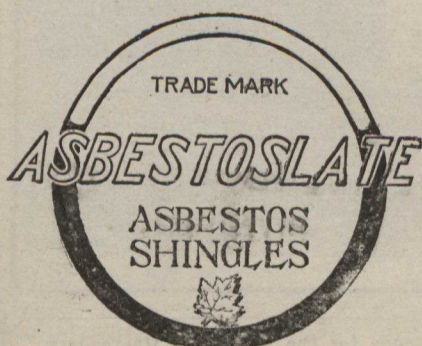
CEMENT SHINGLES

we offer a roofing made of two indestructible materials, Portland Cement and Asbestos, in the form best adapted for roofing.

These shingles are formed between steel plates, under enormous pressure, which makes them very dense and absolutely waterproof. At the same time the interwoven Asbestos fibre gives them elasticity.

They are proof against extremes of temperature and even fire, and they actually grow harder and tougher with exposure.

Made in Newport Grey, Indian Red, and Blue Black. Write for Booklet C.C. telling all about them.

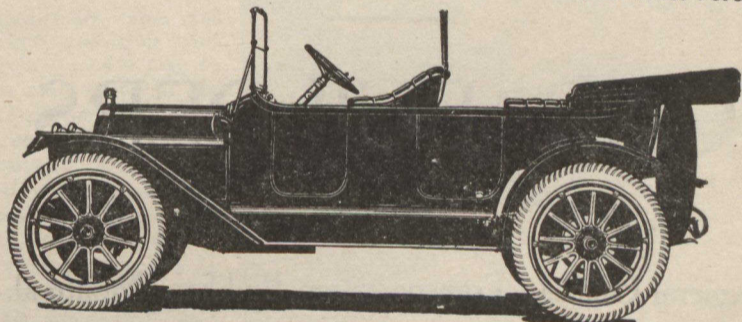


Asbestos Manufacturing
Company, Limited

Office—E. T. Bank Bldg., Montreal
Factory—Lachine, P.Q. (Near Montreal)

PRICES:
Russell-Knight "28"
Touring Model - \$3250
Roadster Model - \$3200

PRICES:
Russell-Knight
Seven Passenger - \$3500
F.O.B. West Toronto



Mr. C. Y. Knight personally directed the development of the engine in the Russell-Knight "28"

For this reason alone the engine represents the most perfect type of Knight motor that has yet been built. The significance of this to the prospective owner lies in the fact that for some years, at least, Russell practice will be standard practice in perfecting the high-grade cars that incorporate the Knight Engine. It is fitting, moreover, that such a wonderful engine should have been incorporated in the best Canadian car. For this great engineering triumph received its first recognition from the world's leading automobile manufacturers. In this, our 1913 car, we know that we are offering to the prospective buyer a car that, for efficiency and comfort, is without peer in the Dominion, or for that matter, anywhere else. Among the features that ensure perfect comfort are—

Russell Knight Engine.
Russell Electric Starter.
Left Drive and Centre Control.
Combined Electric Dynamo and Motor for starting Engine, lighting lamps, and charging battery.
Electric Head Lamps, Side Lamps, Tail Lamps.
Combined Speedometer and Clock, with Electric Light attached.
Heating System for the Tonneau.

Non-skid Tires, 36 x 4 1/2 inches.
Power Tire Pump.
Demountable Rims with one spare rim.
Folding Glass Windshield for the front seat.
Folding Glass Windshield for the rear seat.
Extension Top with Side Curtains.
Top Envelope.
Foot Rest.
Robe Rail.
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Electric Horn under the bonnet.

A Descriptive Catalogue will be mailed, or a demonstration arranged upon request

Russell Motor Car
Co., Limited

Head Office and Factory:
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Branches at Toronto,
Hamilton, Montreal,
Winnipeg, Calgary,
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bourne, Australia.

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Steel Castings, Manganese Steel
Castings, Couplers, Coil and
Elliptic Springs, Steam and Elec-
tric Railway Track Work, Bar
Steel.

General Office: Transportation Building, Montreal.

Works: Welland, Ont.; Point St. Charles, Mont-
real; Longue Point, Montreal.

CANADIAN CAR

AND

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LIMITED

CAR BUILDERS

General Offices: Transportation Building, Montreal.

Works: Amherst, N.S.; Turcot, Montreal; Mont-
real West, Que.

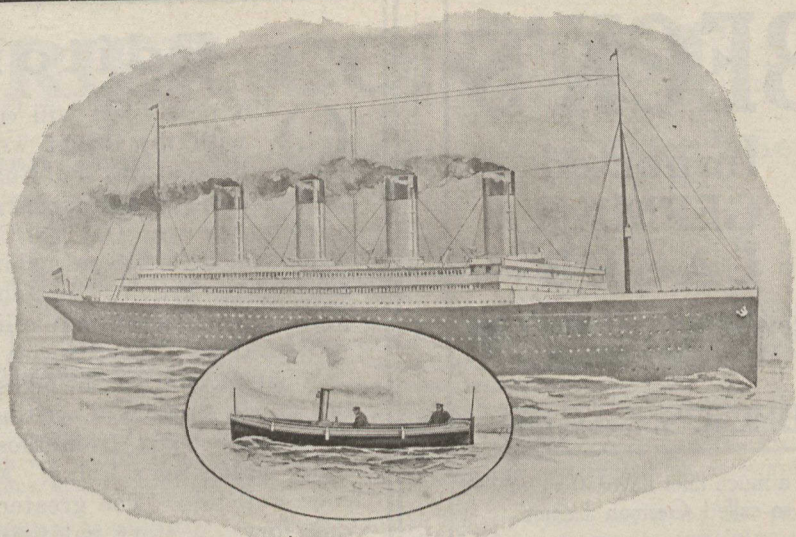
Malleable Iron Castings

The Pratt & Letchworth Co.

LIMITED

Brantford

Ontario



White Star and American Lines adopt Lune Valley Steam Motors

After the most rigorous test of various systems, the White Star and American Lines have fitted Lune Valley Engines in the emergency boats carried on their Atlantic Steamships—eloquent testimony to the superiority of the Lune Valley Engine.

Just the same sterling qualities that are required in the life boats on the Atlantic Liners—absolute reliability, simplicity, flexibility, safety, and easy and quick steam raising—are what you want in your boat.

Simplicity

The absolute simplicity of the Lune Valley Steam Motor will appeal to you. It does away with the need for technical knowledge, right from the start.

With the Lune Valley Steam Motor you have no Carburettor trouble, no ignition trouble, no starting or reversing trouble.

In fact you depend upon *nothing* but the supply of kerosene fuel through a self-cleaning burner which has but one working part, it is so ingeniously simple.

Reliability

Then the Lune Valley Steam Motor is absolutely the most reliable you can have, it is as true and dependable as British engineering skill can make it. It will serve you better, and at less cost, than any petrol motor that is made. Is not this of some importance to you.

Full Steam is raised in 5 to 8 minutes

from all cold—kerosene fuel. There is no fear of carburettor trouble, no fear of ignition trouble, no doubt about getting where you want to go—and in less time than the other fellow—if you have a Lune Valley Engine in your launch.

Our Expert Engineering Knowledge

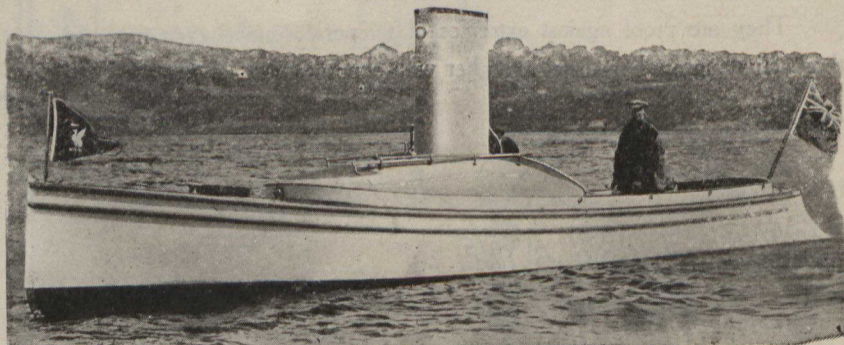
is at your service. If you are face to face with any problems, if you are uncertain as to your requirements, write us fully and we will help you solve your problems without charge or obligation.

Our Illustrated Catalogue

is yours for the asking. Write for it to-day.

Contractors to the War Office, and the Crown Agents
for the Colonies.

The Lune Valley Engineering Co.,
Lake Side Works, - - - Lancaster, England.



THE CANADIAN COURIER commends for the perusal of its readers the advertisements in the classified directory. Most of our readers will find some of these little business announcements that are of interest to them.



The
**CANADIAN
 COURIER**
The National Weekly



HERBERT
 PIER

Vol. XIII.

April 12, 1913

No. 19

The Miami Flood



WHERE WATER HAD THE RIGHT OF WAY.
 Overturned Houses and Flooded Railway at Columbus, Ohio.



FIRE IN THE MIDST OF WATER.
 A Flooded Planing Mill on Fire in Columbus.



ONCE THE ABODE OF MANY.
 Two-storey Tenement Carried Down Stream in Dayton.



WHERE SHOPS CLOSED UP.
 Business Street in Dayton Completely Under Water.



RESCUERS AND RESCUE BOATS.
 Part of the Relief Force on North Main Street, Dayton.

IN the case of such calamities as the Ohio flood and the Nebraska tornado the public mind inclines to the idea of an almost supernatural outbreak of nature; as though the destruction of some hundreds of useful lives and fifty million dollars worth of property were part of a judgment of heaven. One Toronto preacher in a big downtown church asked the pertinent question—why were Dayton and other Ohio towns and Omaha and Regina visited in this way, while the wicked parts of Montreal and Toronto and other centres of population were passed over?

The people of Dayton and Columbus and Omaha are not particularly concerned over the theology of the case. Being for the most part industrious, enterprising people who enjoy life, those that survive are very much interested in how to make home again out of a mud-hole, how to gain back the property destroyed, how to get along for the rest of life without the child or the mother or the father that was taken. In a few years the towns of Ohio and of Nebraska, like Regina and San Francisco, will be as though such a catastrophe had never happened. The joy of living and of making wealth and of building up will soon remove more than the memory of wanton destruction and of bereavement.

The application of electricity along with iron and steel has transformed the world. But electricity is—nature and not man's invention. Skyscrapers have dwarfed the Pyramids of Egypt. But the cities of canyons are but the abodes of men who have learned some of the laws of equilibrium and of resistance called engineering.

THE world has undergone changes more rapid and quite as marked as the ancient transition from the stone age to successive ages; from the cave man to the house-man with his fire and his craft of wood. In America the change has been a revolution. Nowhere else in the world has the change from wood and steam to iron and electricity been so radical. Our grandfathers of yesterday lived in wooden houses, made most of their tools and implements of wood, burned wood in their fireplaces and used it in most of the utilities of civilization. They were content with the horse and an occasional ride on a train. The communities they built were simpler and less costly than the towns and cities of to-day. The people themselves lived an easier because more natural life, when a day's work was from sun to sun and man was never far removed from nature. Tornadoes and pestilences of those days were less destructive because there was much less to destroy. The outburst of the Miami, even if it could have happened in an age of forests, would have worked infinitely less damage than it did a few days ago, because there was more wealth of property and labour in Dayton and the other towns of Ohio than in the State of New York when the forests were coming down. The effect of a catastrophe must be measured by what it destroys. In the march of progress thousands of men in Ohio had been building up properties and utilities worth hundreds of millions, forgetful of the fact that nature was not less potent now than she was in the day of the bush; forgetting that when the world passed from an age of wood to an age of iron and electricity it was also passing from an era of simpler living and less danger to one where the continuance of a modern city is almost a miracle of forces held in harness. It is quite true that the deforestation of Ohio made the Miami flood possible. It is also true that the building of a city like Dayton put a tremendous aggregation of possibilities in the way of the flood for destruction of property and of human life. We do not marvel that men are killed by fast trains and wrecks such as the Titanic and automobiles, and diseases of the nerves brought about by fast living. But we come to think it a paradox that so civilized a thing as any of the towns of Ohio ever could have been devastated by so primitive a thing as a flood on the little river Miami.



A DESERTED VILLAGE IN COLUMBUS.
 Water up to the Tops of the Verandahs.

The Price of Failure

Story of a Big Bridge, a Flood, and the Grit of an Engineer

By LOUISE RICHARDSON RORKE

Illustrations by A. Lismer

"I COULDN'T do it, Gracia. I'm a Charteris Valley man; I've seen the river in flood in the spring. It's little more than a thread of water now, and Wilson, nor no other man who hasn't seen it when the ice goes out, knows what the Charteris River can do."

"Then you won't get the contract after all?"

"Probably—oh, certainly—not."

"And it meant so much to you! And Wilson, Payne and Scott don't need it; they're made. Look at us—beginners!"

Connelly laughed mirthlessly.

The Charteris River bridge was the first big work that had come in the way of the firm of Connelly and Lester, contracting engineers; and this was, as Connelly knew, only owing to the personal interest of Big Peter MacDonald, who owned controlling shares of the R. & S. O. Railway. But to make good in this particular work meant a name for the beginners and a chance of successfully competing with rival companies of more experience. Lester, his young partner, had been boyishly enthusiastic over the scheme, yet hardly more so than Connelly himself. They had gone to Northbury together and after a week of careful survey and consideration had drawn up specifications and decided on the amount of their tender. It was a greater task than Connelly had anticipated, and his engineer's heart warmed to the work. He set about making plans for its completion even before the tender and the accompanying specifications, for which the R. & S. O. had asked, were forwarded. They still lay in the desk of the little up-town office, but Connelly knew just where he could find his workmen when the time came, knew personally the bosses he meant to put on his job, had talked dams and pumps and excavation, had looked up his material, and waited only for the acceptance of his tender to send out orders and set all things in motion toward the fulfilling of his designs.

As he had said, he was a Charteris Valley boy. Only a mile from Northbury and the site of the big bridge was the old farm home where were still his mother and Bob, the elder farmer brother, and his wife. He had all the loyalty of a country-bred boy for his own town, and it meant much to him that his first work of importance should be there. It was a good omen not to be overlooked.

His brother had insisted that Gracia and little Bob should come to the farm while the work went on, for Jeffrey would be more often at Northbury than in the city; and this invitation had been accepted with eagerness. Since they were married they had had no holiday such as this—could afford none—and they had talked of this summer with all the interest that had gone to the planning of their honeymoon.

And then had come disappointment. The rival firm of Wilson, Payne and Scott had sent in a tender for the contract, estimating the cost of the work some five thousand dollars below the lowest estimate of himself and Lester.

Connelly understood the difference. He and Lester had been struck with the peculiarity of the river bed. Above the village the steeply-eroded banks showed in places alternating layers of rock and sand, and he had insisted on borings to make sure of the bridge foundation. Below the usual loose rubble of small boulders, gravel and silt they had struck the rock, apparently an absolutely firm foundation for the big abutments. But three feet of boring brought the surprising knowledge that below this lay a layer of quicksand some eighteen feet in depth and in its turn resting on another layer of rock. They had discussed this fact in all its bearings. Lester had been for relying on the upper rock for the bridge foundation, but Connelly, with his larger knowledge of the little mountain river, had demurred, and they had finally concluded to bore through the first layer of rock, excavate the sand and base their abutments on the lower rock level. Wilson had not recognized the necessity of this latter excavation. To him the three-foot layer of rock had seemed sufficient.

MacDonald had pooh-poohed the

notion of further excavation when Connelly had discussed the matter with him the day before. Wilson's reputation as an engineer was as wide as the continent. If he did not think it necessary surely Connelly was being needlessly particular.

"I want you to have this contract, Jeff," he had added, earnestly; "I've owed your father-in-law a debt I couldn't pay, except to Gracia, and in some such way as this. 'Twas a kindness that went deeper than any mere business deal and I swore I'd pay him back some day. There, lad, don't be so proud! I wouldn't back you up if I didn't think you worth it. But I can't work the whole committee of directors to accept a tender five thousand dollars higher than that of the best firm in the city. Have some sense, man."

Connelly had gone straight to the office and he and Lester had talked the matter far into the night. Lester had been eager to accept Wilson's judgment of the work and send in their estimates on those grounds, but Connelly still held to his original idea.

"It wouldn't hold, Lester," he protested. "It might stand for years—but some spring there'll be a great old flood, and somewhere along the bank that ledge of rock will wear 'rough, ground out by the huge boulders and ice-blocks the Charteris brings down in a March flood. With that quicksand below it and an outlet further down stream it wouldn't be long until the whole shelf goes. It might never happen; but it might happen, too, and I consider it's up to us to guard against chances."

"Then you won't send in the tender?"

"YES, I will, and I'll tell the directors exactly why our estimate is so large. Surely they can see our reasons."

"They can't—with Wilson against us. Do you really think for one moment, Connelly, that we'll get it?"

"No," Jeff had answered, frankly, "I don't."

"And you'd sacrifice the company—everything—for this one notion!"

Jeffrey winced.

"Well, of course, I'm sorry you see it that way, Lester. Seems to me we'd sacrifice the company by doing inefficient work—work below the level of what we know is required."

"But Wilson's one of the best men on the continent. You acknowledge yourself that he knows more than any of us—"



Across the sunny quiet of their little breakfast table Gracia was propounding the question.

"Not in this, Lester, I don't."

"Why not in this? Just because here you have a different idea!"

So the discussion had gone. Connelly felt that his partner could not understand his position. He knew Lester was bitterly disappointed over the failure of their plans. He remembered that the boy had told him that when the bridge was complete he and Amy Dennison were to be married. He thought of pretty little Amy Dennison with a half-contemptuous smile. He caught himself being sorry for Lester that she was so different from Gracia.

At the end of the discussion, well on toward midnight, Lester had risen. "Well, Connelly," he had said, "if you feel that way about it there isn't any need of discussing the matter further. You are my chief and the matter rests in your hands. For my own part I'd rather our estimates didn't go in at all than have them turned down; but do as you like. Of course if you feel as you do about it we can't cut out that extra excavation. Only, with every other engineer of note in the country against you, I don't see how you can still consider it a necessity."

At the door he swung round and came back, holding out his hand. "Perhaps I'm sore because I'm disappointed," he said; "at any rate I can appreciate—and honour—the stand you're taking. And we've been good friends; let's not—"

Connelly's hand met his in a strong, quick grasp. "Thank you, Jack," he said. "Believe me, I'm sorry."

All night he had pondered the question. Was there any real danger of the rock layer giving way? Was he, as Lester had said, sacrificing the company, Lester and Amy Dennison, Gracia and little Bob, for a mere whim?

And with the morning, across the sunny quiet of their little breakfast-table Gracia was propounding the same question—Gracia, whose sense of honour in little things had been so much more intuitive than his own—even Gracia could not see the reasonableness of his attitude. He shoved his fingers up through his dark, thick hair, setting it all on end.

"Perhaps you are wrong after all, Jeff. Maybe there isn't any real need of excavating. That rock layer has been there for thousands of years, hasn't it? And besides—well, Mr. Wilson has built so many bridges and is so clever—don't you think you could risk it, Jeff? It looks such a big chance for you, success held out for you to take—"

The wistfulness in her tone went to his heart. He shoved his chair back and stood up. Gracia looked at his untasted breakfast.

"Jeff!" she cried, "aren't you going to eat any breakfast?"

"I must get down early," he answered. "We'll have a big dinner to-night instead after that meeting of directors to celebrate our failure."

"Perhaps when you and Mr. Lester talk it over you'll see differently," Gracia said, hopefully, at the doorway. "I almost think you will."

Connelly did not answer, only smiled back to her a bit soberly as he went down the steps.

ALL morning as he sat at his desk the memory of the wistful note in his wife's voice haunted him. "Poor girl," he mused, "she hasn't had a very easy time since we were married. It's been up-hill work, and now when things might be better"—and there was little Bob, college ahead for him, and all the things money could buy and which his father had never had. Wilson certainly had had more experience than he, was a recognized authority on bridge construction; and the bridge might stand—probably would—in spite of the hidden bed of quicksand below. Toward noon he figured out the cost of the work without the extra excavation and found it tallied fairly well with Wilson's estimates; and the tender for contract from Connelly and Lester, which Jeffrey himself took across to the secretary of the R. & S. O., was based entirely on these latter figures.

He went back to the empty office and sat drumming idly on the table. The die was cast. Lester was out of town,

gone to oversee the placing of a small mill-dam on a near-by stream. Jeffrey wished he had taken it himself; it would have been a relief to work. An hour later, on his way home to Gracia's "dinner of consolation" he met MacDonald and learned that the contract had been awarded to Connelly and Lester. He tried to think himself unreservedly glad. Here was the chance he had coveted, his at last. The disappointment and restlessness of the last few days was at an end. He smiled to think of his wife's pleasure; but as he turned into the quiet street and looked as usual for the lighted windows of his home he was saying under his breath, "But I'll never be able to face old Pat McKilligen as long as I live."

"Old Pat McKilligen" was the Irish boss under whom Jeffrey had spent his first summer of practical engineering.

EARLY November saw the completion of the big Charteris River Bridge. Owing to the length of its span and certain difficulties of construction it had largely drawn the attention of engineering circles. The L. N. & C., one of the greatest railways in the province, had sent down their consulting engineer to view the bridge, and various journals devoted to the profession had published articles or illustrations dealing with it. Connelly had worked in some of his own pet ideas in construction, little alterations adding strength or making for economy of material. Along these lines the bridge was unique, and the engineer had all the joy of a man who brings his untried theories to successful demonstration. His dissatisfaction regarding the excavation was past. He was boyishly enthusiastic about the work, and the day it was completed and he and Gracia strolled across it together was a red-letter day for both.

"It's been a glorious summer," Jeffrey said, looking away up the autumn-tinted valley. "I think, Gracia, it's been my best summer, the most perfect year I've ever lived. It's been so great to accomplish at last. No work I've ever done has run so smoothly. And it's been so 'comfie' beyond the telling to have you with me, dear, and little Bob."

Gracia smiled. The summer had been dear to her, too, for a reason Jeff could hardly understand. It was the first time she had come close to his work. Most of his contracts had been in the new North, where Gracia could never go, even in the earlier days of their marriage, when there was no little Bob to consider. Jeff talked of the things he was doing, of course; and Gracia tried to understand, even to the surreptitious reading of the books of his professional library. One night soon after their marriage, coming home early he had found her poring over one of these volumes and that night they had sat together late, Gracia happily intent while Jeff made drawings and explained the various constructive work in which he had been engaged. Later still, as they sat before the dying fire of their little grate, drinking the steaming cocoa which Gracia had provided as a fit ending for her "lesson," he had tried to tell her how much his work, all that was fine and worth while in it, belonged to her.

"I'd have done it alone, I know," he said. "It's my work—but differently. And you mustn't feel—I'd like you to know that it isn't your knowledge of the technicalities of my work that makes me know you a good comrade in it. It's just you."

He looked at her quizzically across the fire-light. He was not good at saying the things he most felt and he knew she was but half satisfied.

Thus the summer had been an intensely happy one for the wife of the engineer-contractor and she looked back a little wistfully to its long, bright days.

"Next week we'll be back in the city," she said. "I'm sorry it's all over. I know you are glad; you haven't room for any thought except just to be exultant over it. And so am I, Jeff, only—only I'd like to go back to April and do it all over again."

He smiled down at her.

"No," he said, "not this, a bigger thing."

"I don't feel to-day as if I wanted anything bigger," Gracia answered, wilfully. "It's been good enough for me."

"Such heresy to your ambitions! I didn't suppose you'd ever find it 'good enough.' There's Bob with the buggy."

"When we put in the last stroke," said Jeff, as

they climbed into the waiting buggy, "we're going to have a celebration picnic, all the men, on the flats here, games and prizes and—oh, a regular good time—and I want you and Mary and Mother to be on hand."

The big bridge was finished amid a general rejoicing. Lester and Amy Dennison and a few others of their intimate friends came out from the city to watch the sport—Lester, because he was in the secret of the men. It was Amy Dennison who, with sparkling eyes, told Gracia how all the men (even those whose work in the excavation had been completed months before) had joined in presenting Connelly with some token of their regard and esteem, a memento of the big bridge. Amy had forgotten just what form it was to take, and to Gracia it did not matter, so the honour, and joy in it, were for Jeff.

She stood a little apart from the crowd near the raised platform on which were accommodated the speakers of the day, the Northbury Band and one or two representatives of the R. S. & O. Railway Company. MacDonald, big and bluff, was talking to Jeff a few yards away. As she watched they both moved toward the awning-covered platform and the band struck up "He's a Jolly Good Fellow."

"Gracia," said Bob at her elbow, "won't you put this coat on?"

She knew suddenly that the hazy November sunshine had been blotted out. The long-expected rain had come. A moment later it was falling steadily—



Gracia stood on the rain-drenched bank looking down at the busy scene below.

sheets of it. The wind, sweeping down the valley of the Charteris, flapped the drenched awnings; women and men began moving away in little groups. She stood under Bob's umbrella watching her husband's face as he replied to the men grouped close up against the platform in the rain. She shivered a little and Bob drew her coat closer about her shoulders.

"What is it, Gracia?" he questioned, catching the look in her face.

"I don't know, Bob, just the storm, I guess."

LESTER came to tell them that the party from the city had decided to return by rail, leaving the chauffeurs to take back the cars. They had been guests at the farm and Bob looked uncertainly at Gracia.

"The men are breaking up now, Gracia," he said; "there won't be anything more to see. Let me take you to the carriage."

Gracia looked toward the crowded platform. Jeffrey was moving away with MacDonald.

"All right, Bob. Thank you," she answered.

Once started the rain continued. It had been a summer of drouth. Now for almost a week it rained unceasingly. The Charteris Valley had never, in the memory of its oldest inhabitant, passed through such a week of storm. Steadily the river rose. The flats where the big picnic had been were a seething mass of water. The flood-gates had been opened in the immense mill-dam above, and in every dam on the whole length of the little mountain torrent. News began to come in of culverts washed away; then one of the country bridges

went, its big timbers sweeping down to be held in check by the first dam in its course. Men interested in the mills began to look anxious. People in Northbury openly speculated about the upper dam, that of the woollen mills a mile up the river. There could be no danger to the huge concrete dam above the new bridge. If it went—but that was impossible.

Connelly joined the men of the town in their efforts to save the upper dam. His practical knowledge of flood-power and of construction was of the greatest value, and the mill-owners were glad to carry out his suggestions in regard to the protection of the weakened flume which the angry water seemed in danger of beating out. At the end of the storm the upper dam still stood, though up the valley Rippon's and Mitchell's had both been swept away, and two of the bridges were gone on the country roads.

Sunday evening the sun shone from under sullen rolling clouds on a drenched and bedraggled world. The rain was over. Upstairs in the farmhouse attic Gracia sang happily as she tucked little Bob, fast asleep, into the big, white bed. The next day they were to leave for the city. She fell asleep that night thinking how good it was to hear no beat of rain on the shingles, to know that outside a few stars at least were breaking through the sullen clouds, that Jeff's work and his volunteered service for the mills was over. Gracia was half afraid of the swirling river—altogether afraid of it as she pictured Jeffrey in the most dangerous places on the dam or up to his waist in its swollen waters directing and working with the men. But it was all over now. She could sleep without anxiety.

HOURS later she wakened to the same old roar of beating rain against the shingles. The wind seemed to have risen, too, for gusty torments dashed themselves against the windows. Downstairs someone was moving about, she heard voices, then the sound of wheels on the gravel. Down in the kitchen she found Bob's wife standing alone by the fire. She turned and smiled cheerily at Gracia.

"Did the rig wake you?" she asked. "Come and have some coffee."

"Where is Jeff?" asked Gracia, moving across to the fire.

"Gone to the bridge—he and Bob. Wilcox telephoned that the upper dam had gone, and they are afraid for the big Northbury dam. All the debris that was piled up back of the upper dam is heaped up against it and—"

"Did they send for Jeffrey?"

"No."

"Was it—was he afraid for the dam? I mean, did he go there?"

"No, to the bridge."

"Alone?"

"Oh, no, Gracia; Bob's with him. Why, you are trembling! Come and have some coffee. They'll be back soon, likely. Jeff ran up to tell you

about it, but you were fast asleep and he said he wouldn't waken you."

"I wish," Gracia began; she put down the coffee untasted. "I ought to go back to little Bob, I guess," she said. "I'll take the coffee with me."

"Now, don't worry, Gracia. Bob distinctly said there was nothing to be anxious about."

"No, of course there isn't," Gracia answered from the stairs. "'Twas nice of you to send them off with this good, hot coffee. Are you going back to bed?"

"No," Mary hesitated, "not yet. I think Bob will telephone."

"Mary," said Gracia, "was the man who telephoned afraid for the bridge?"

"Oh, no. He did not mention it. 'Twas Mr. Wilcox."

"Was Jeffrey?"

"I think, perhaps, he was. But Bob says the dam can't go."

Gracia went slowly upstairs. She walked to the little casement and leaned her head against it trying to see out into the dark. She was desperately, horribly afraid—not for the bridge, what did all the bridges in the world matter? but for Jeff. Into what danger might he not be plunged out there in the blackness of the night? She tried to reason away her fear. Jeff was in no worse danger than last night; he had been in hundreds of dangerous places: he loved her too well to run any unnecessary risk. With the morning he would come back to her, up those same narrow little stairs she had just climbed—oh, surely he would! She came over

(Continued on page 28.)

The Cost of Choral Music

Is it the Duty of Wealthy Men to Spend or Lend Thousands on this Form of Art?

By THE MUSIC EDITOR

THE financing of choral societies, orchestras and grand opera in this country has become a fine art which has very little to do with music. It is now definitely decided that the Montreal Opera Company will not remain on the boards in the face of a heavily increased deficit this year. And the M. O. C. has always figured on a deficit, because there's no other way for a grand opera company to do. A few months ago the Toronto Symphony Orchestra asked the City Council for a \$5,000 grant. It was refused. The deficit has increased there also. A campaign of publicity must be undertaken to extend the list of guarantors who put up the money which cannot be taken from the public who attend the concerts. And this also was expected, because good symphony orchestras always operate at a loss.

Just recently the National Chorus were voted \$2,500 by the Toronto Council for part of a fund to go on a choral tour to England. Lord Strathcona cabled \$1,000. About \$10,000 was raised by subscriptions from the chorus itself. Private wealthy guarantors expected to put up the balance of \$30,000 which was the sum stipulated by Chas. A. E. Harris for the cost of the trip—based on what it cost his management to bring the Sheffield Choir to Canada. Internal reasons developed, however, to prevent the choir from making use of the subscriptions. The \$30,000 trip to England is declared off.

At the present time the conductor of the most remarkable choir in America is on his way back to Canada after a year studying musical conditions in the whole of Europe from Finland to Milan. He expects to reorganize his choir for the purpose of spending about \$25,000 a year. The Mendelssohn Choir has several thousands to its credit in the bank. It is operated as a business concern and managed effectively by one man with a very efficient committee. It has never had a deficit. Lord Strathcona, honorary patron of the Choir, once cabled a subscription supposing it would be needed; but it wasn't. Sir Edmund Walker, honorary president, expected more than once to be consulted financially. He never was. And it is the financially profitable Mendelssohn Choir with its programmes setting the art pace for all the choral bodies in America that is responsible for the tremendous competition forcing other choral societies to spend annually thousands of dollars on their programmes.

THE latest factor in the financing of choral music is the Toronto Oratorio Society, who gave two concerts last week at a cost of several thousand dollars. The net result of the concerts is that the fourteen guarantors will have to put up nearly \$4,000 net loss, of which the conductor, Dr. Edward Broome, stands to lose \$400.

Why? In the first place, to bring the New York Philharmonic Orchestra as part of a circuit cost three thousand dollars. To prepare three separate choral bodies—the Oratorio Society, the Children's Choir and the Women's Musical Club—for the programmes, meant a heavy outlay for many things, including hall-rent for rehearsals, expensive music, newspaper and other advertising, rent for the concert hall, and costly programmes, besides all the hundred and one sundry expenses that always manage to pile up. In the midst of the season the chief conductor was taken ill and ordered abroad for his health. The management asked the orchestra to cancel the contract. This was declined, on the ground that the arrangement had been made with that particular series of concerts in the circuit, and to cancel them meant the loss of three thousand dollars. And although the New York Philharmonic is backed by wealthy men and is one of the three best orchestras in America, it is expected to run itself on an economic basis.

The concerts were gone on with. Part of the original programme, the oratorio "Les Beatitudes," by Cesar Franck, with nine solo parts, had to be dropped on account of the conductor's absence. The children's rehearsals went on under the associate conductor. Mr. Knight, originally from St. John. The Women's Musical Club were engaged to sing in order to fill out part of one programme. The business men who were running the organization had not time enough to drop everything else and look after the spending of several thousand dollars in order to get it all back again. So they spent the money and went ahead anyway. The result was—two exceedingly good but rather promis-

uous concerts and a large deficit.

The first was inevitable. So was the second. With a splendid array of talent and a pair of remarkably efficient conductors; with no less than 900 people actually taking part in the programmes, the management was not able to interest the public enough to draw even decent crowds. Two abler conductors than Dr. Edward Broome and Josef Stranski have seldom appeared on any concert plat-



Dr. J. Edward Broome, Conductor of the Toronto Oratorio Society.

form in Canada. Dr. Broome is a peculiarly efficient man of many nerves, a fine dynamic conception of the conductor's role and a large experience in choral work. He is a composer of more than common reputation. He is an Englishman who spent some years in Wales and got credit for being a Welshman. At the World's Fair he had a body of men singers that took honours. In Montreal, as organist and choirmaster of the American Presbyterian Church, he lived much unto himself; and it was his recommendation by A. S. Vogt to succeed him in the choir of Jarvis St. Baptist Church that made him a citizen of Toronto, where he has been for five years or more. Last year he organized the Oratorio Society. It gave promise of being by all odds our second best choir. Oratorio in its broadest sense has never been exhausted in this country, and Dr. Broome had begun to modernize the oratorio by presenting it in a vital way with all the resources of a magnificent symphony orchestra to back it up.

HOWEVER, this season he struck a streak of bad luck, and got out of it courageously the best way he could. His doctor told him that the only way to save his life was to keep away from the excitement of the conductor's desk. But he came back from the Mediterranean and pulled his forces together. He carried out his contract to give the concerts announced—but alas! not adequately advertised. He brought Stranski and his great orchestra of 86 men; because in the face of competition from other choral societies bringing big orchestras from the United States it was necessary to spend \$3,000 on that attraction.

The programmes were reorganized with only a few weeks to get ready. It was impossible to do the biggest work advertised. The Women's Club was drafted in to help out, though it might easily have been omitted. The oratorio chorus itself appeared only on the second programme. And it was not up to the mark of last season, as might have been expected. What chorus under the circumstances could have been? It was top-heavy with women, the basses were weak, the tenors inadequate, the altos rather obscure and the sopranos brilliant. The unaccompanied works were put on in a scrambled sort of way. The "News from Whydah," a tremendously modern impressionistic piece of work based on a weird text of Masefield, was given a thoroughly dramatic rendering and showed what Dr. Broome is capable of even in an emergency with so baffling a composition. The piece by Coleridge Taylor was well done, with the dramatic force that may always be expected from Broome's baton. His own work, "Hoist the Sail," proved to be a clever bit of writing.

BUT it was, after all, the children who saved the situation. Never before has such child-singing been heard in Canada. In no city in America is there such an efficient body of children's choral talent to draw from, after years of excellent training in the schools; and Dr. Broome has a personal magnetism that is quite irresistible. The legend, "Vogelweid the Minnesinger," by Rathbone, was given twice; the second time at least fifty per cent. better than before. And it was a remarkable bit of work. Many of these children will be heard from in grown-up choral societies of the future.

The New York Philharmonic Orchestra was worth every cent of the \$3,000 it cost. Stranski, as the successor to Mahler and Safonoff, is surely one of the three finest conductors heard in Canada during the last decade. He is a Bohemian of fire, hailing from Prague, that little city of great music; a young man, but chockfull of ideas and brimming over with temperament; not over intellectual and seldom if ever subtle, but a man of rare force and authority. He scored his biggest popular success in the "Ride of the Valkyries." He did almost as well in the noisy Rienzi overture, to which he imparted more poetry than most conductors do. In many respects he may rank as a great Wagnerian. It is doubtful, however, if in the more subtle Wagnerian excerpts, as for instance the Good Friday music from Parsifal, he would be half as effective. He seems to depend a great deal upon the climax, of which he is a perfect master. The way he builds up a tonal ensemble with that back-elbow movement is quite peculiar to himself. He expects a huge service from his battery and his brass; and he gets it. He has a fine wood-wind section, 'cellos and double basses magnificent, and violins that shriek divinely on the E strings but are not always so singing clear in the middle register.

The Grieg suite for strings only was done with excellent finish. The Scherzo from the "Midsummer Night's Dream" overture was as dainty as could be. The first movement of Schubert's Unfinished Symphony was ravishingly fine; but in the second the conductor seemed to reduce the *andante con moto* to an *adagio*.

Stranski must be set down as one of the most interesting and able conductors that ever came to Canada. He has many gifts that suggest Emil Paur and Nikisch. And it was a very great oversight on the part of thousands of people that they failed to hear him.

But will the Oratorio Society disband? That is the question being considered over cold cash by the guarantors. The conductor says—Not. He believes he has a work to do and that he is able to do it. He surely is. With a good business management and no bad luck, Dr. Broome should be able to prove that he has something to do that no other man in Canada is doing. But he will need to reorganize his forces and to take a wider survey of the field; because, though the people may expect to support orchestras and opera companies at a loss to the guarantors, choral societies must be expected to pay their own way. And the blind optimism of a few often leads other people into being liable for a lot of cold, clammy debts, which are not a good thing for enthusiasm. No business was ever run by mere optimism. Neither should a choral society, or an orchestra, or a grand opera company.



Through A Monocle

Ambassadors to the People

GREAT BRITAIN and the United States are to-day giving the world occasional examples of the diplomacy and the international relations of the future. That these examples have flaws, only goes to show that they are human and real, and right in the line of probable development. If they were perfection, we might be quite sure that the world would never travel that path. But, with all their imperfections, these two nations do show clear signs of having marched ahead by the path which humanity is to follow, and having set up tabernacles at pioneer points where to-morrow the world will encamp. One of these object-lessons in futurity is the plan upon which they select Ambassadors to each other. President Wilson has just picked out his Ambassador to the Court of St. James's; and he is not a trained diplomat—not even a public man—just a magazine editor and literary light. A magazine editor, you will note, has absolutely no training in diplomacy. He does not need to be diplomatic. He is a ruthless autocrat, an unlimited monarch, an unterrified tyrant. He never has to explain. All he does with the humble offerings of aspiring contributors is to toss them contemptuously to the office-boy, who is trained to lift a curt printed notice of refusal from the heap, and jab it in an envelope along with the unread MS.

HOWEVER, Mr. Walter H. Page, the new American Ambassador, is also a literary man; so he will have had experience at the other end of the route, and learned meekness—if not diplomacy. But the point I was making, when diverted from the simple thread of my story, was that Mr. Page is not a trained diplomat. Neither have any of his predecessors been. Neither was President Eliot, who refused the job before he got it. Neither is Mr. Bryce, the British Ambassador at Washington. Trained diplomats are not needed for these two positions because they are, in reality, Ambassadors—not to courts—but to the two peoples concerned. Mr. Bryce went to Washington—not so much to get on the blind side of the President as to win the esteem and confidence of the American people. He did not have to know his way about the devious topography of courts—he did not need the previous experience in diplomatic life so essential to British Ambassadors at all other Capitals. His best passport was his "American Commonwealth."

WE will not quite realize what this means unless we remind ourselves of the intricate and costly system by which Britain—and, indeed, every nation—educates its diplomatic corps. It catches them young—usually in the glades of the aristocracy—and gives them preliminary training at home. Then it attaches them to various foreign Embassies where they learn the language, get to know the usages of the different courts, grow familiar with the peculiarities of the important statesmen, and come in contact with the classes who rule the world. They are moved about from Capital to Capital in subordinate positions, and finally graduate into more responsible posts. Then they are ripe to be picked as full-fledged Ambassadors when the occasion requires. Of course, they are first tried out in smaller and less trying courts, and gradually allowed to work their way up to the great prizes of the service in such cities as Paris, Berlin, St. Petersburg, Vienna, Rome and—until now—Constantinople. But these men are really wasted at Washington. They are silent, cautious, never address the people, confer only with statesmen in secret conferences, make formal social appearances. That insignificant circle, known as "Washington Society," may appreciate them, but the "ruling classes" of America half resent and half laugh at them. They are trained for the Old World; and Britain is very wise to keep them there.

THE United States is also training such a service. You meet the young fellows who are taking this training abroad; and, though this "school" is too young to have produced any ripe diplomats as yet, it will do so presently. Then we shall not hear of European Capitals being shocked half to death by the appointment to their American Embassies of

men of opinions and habits which could not otherwise get within a hundred miles of the sacred precincts of a court. But all this drilling is of no interest to the British and American peoples. They will not now send diplomats to beguile each other's rulers, but public figures to appeal to each other's public opinion. The British Government would not have dreamed of sending a Bryce to Berlin or St. Petersburg. Nothing but a trained diplomat would do there. But he was just the man for Washington. So we may put down as one of the examples which these two peoples have given humanity of the diplomacy of the future, this practice of sending Ambassadors to the peoples of other nations and not to their courts.

ANOTHER example which will occur to most, will be arbitration. No one imagines that Britain and the United States would now fight over any conceivable issue. It would be practically impossible to name any two other Great Powers of



WALTER H. PAGE

Editor of "World's Work," Who Has Been Appointed United States Ambassador to the Court of St. James.

which this could be said. Some will think that I am pushing the possibilities a long way in saying it so confidently of these two Powers. They will remember Cleveland and his Venezuelan Manifesto, and insist that war might have come. My reply is that it takes two nations to make a war; and the British nation would not have fought. Undoubtedly, at that time, the Americans might have fought. Whether they would fight now, I do not know. They are a reckless and tremendously self-confident people; and do not yet realize the dangers which menace them in this rude world in which they live. They might be stampeded into war in an hour of passion, even with the Power whose steady support gives them their international immunity. But Britain is no such callow new-comer in the world; and she will never fight with any nation if she can avoid it. Certainly she will not fight with the United States.

DID any one say—"Panama"? As that affair stands, it looks like a black-eye for arbitration. But I am an optimist! I believe that the sense of honour which governs our American neighbours in their private business will yet conquer, and that either the Panama dispute will be sent to arbitration, or withdrawn altogether by the repeal of the obnoxious American law. But, even if my optimism should prove mistaken, this will only show that "judged" arbitration is not yet a success. That is, arbitration where one of the parties need not go into court. I have known private law-suits which would not have taken place if one of the parties could have snapped his fingers at the other and at

the officers of the law. The Americans know that nothing will happen if they do refuse to arbitrate this point. As a New Yorker said to a friend of mine, by way of defense of their position—"Well, can't we get away with it?" They can. So arbitration, as a substitute for war, is hardly getting a fair test. That will only come when war looms behind it as a possibility.

THE MONOCLE MAN.

New Spring Books

WHEN the publishers announce a new volume by William J. Locke, we feel that there is in store for us a delight of no uncertain measure. There is no high or low watermark with Mr. Locke's work.

In "Stella Maris" he has chosen for his central figure the character of a young girl, hopelessly invalidated by an apparently incurable weakness, whose life is so completely removed from the modern world that, though she lives in it, she is no part of it. Indeed, she exists in a make-believe world of her own imagination, part faerie, part human, but no part worldly. A few dearly-loved friends come within her radius, and over these Stella Maris, lying stricken on her bed in a great room high above the sea, exerts a very wonderful influence.

By a modern miracle the girl is cured. Shielded as she has been from all knowledge of sorrow and sin and unhappiness, the shock of their inevitable discovery when she begins to take her place in the world breaks her slowly gaining strength and for a time she is ill again, but more with a sickness of mind than of body. Health returns, however, and with it a truer and saner outlook on life.

Mr. Locke's astonishing fertility of invention has never yet been seen to so great advantage as in this story. It has all the picturesque bravery of "The Beloved Vagabond," all the tender sentiment of "Marcus Ordeyne," all the quixotic spirit of "The Glory of Clementina."

"Stella Maris." By William J. Locke. Toronto: Bell and Cockburn.

THE JUDGMENT HOUSE.

"THE JUDGMENT HOUSE" is the title of Sir Gilbert Parker's new novel. It is a story of international interest—its sympathies as wide as the Empire. The destinies of nations are interwoven with the lives of the two heroes—one a millionaire, a pioneer of the Cecil Rhodes type, and the other a diplomat, with his finger on the pulse of the world. And the woman, like Cleopatra, influences the careers of the Empire Builders by her beauty, and her cleverness. Numerous other characters—statesmen, financiers, a famous prima donna, and a cockney newsboy, are drawn with the author's accustomed skill.

"The Judgment House." By Sir Gilbert Parker. Toronto: The Copp-Clark Co., Ltd. \$1.50.

A BOOK WITH A PURPOSE.

A VERY timely and opportune book, and one which is appealing to the public very strongly, is entitled, "Where Are You Going To," by Elizabeth Robins, the popular author of "The Magnetic North." The subject which this novel treats of is the white slave traffic, a practice which is arousing the indignation of both the British and American public at the present moment. This notable work gives a suggestion as to how this nefarious traffic is carried on with apparent impunity. This book, by the way, is issued in the United States under the title of "My Little Sister," and is creating a great deal of discussion in Canada and the United States, as well as in Great Britain.

"Where Are You Going To?" By Elizabeth Robins. Toronto: William Briggs.

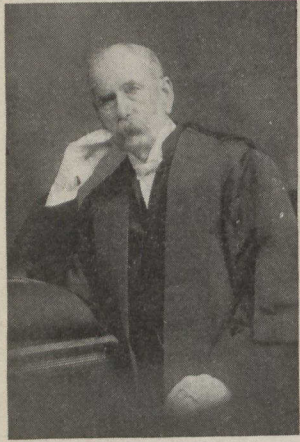
BECKLES WILLSON'S "QUEBEC."

IN his latest work, "Quebec the Laurentian Province" (Bell and Cockburn, Toronto), Mr. Beckles Willson returns to his habitual metier, the geographic-historical. The work is not merely historical. It is descriptive, modern and economic. It deals with the singular, impatient Quebec that is now emerging from habitant hood and the sleepy village of the spire, into an industrial province. He describes somewhat "con amore" the picturesque life of Quebec City, which no amount of progress ever can obliterate. He does this with the heavy accent on the spectacular. He treats of Montreal, which, like Quebec, has been the passionate desire of many writers of fact and fiction. He goes from there eastward to the long chain of busy, historic little communities of paper mills, cotton mills, log-drives, pulpwood jams and new factories.

The book is illustrated with fifty photographs.

Corridor Comment

THESE are stirring parliamentary times. Things are taking place. New conditions are coming about. Precedents are being created. For many decades the Speaker of the Canadian House of Commons has been an ornamental figurehead. Suddenly he has become the



Trained in a Hard School.

pivot of a strenuous and significant situation. On his right he is confronted by a Government, strong in numbers, insistent in its determination to carry out its policy, ready and eager to recast the rules if necessary to accomplish its purpose. On his left he finds an Opposition which has not yet learned that the business of an Opposition is to fight and be downed, an Opposition which is militant and undismayed and led with much skill and strategy. Once already these forces have clashed, with the Speaker a central figure in the struggle. And the end of the battle is evidently not yet. Talk to members of either of the armed camps and they tell you how much hinges upon the Speaker. He is no longer the ornamental figurehead of yore. He is the man who counts. Big battalions will go for naught if the Speaker is with the enemy. Faultless tactics will avail nothing if the chair circumvents their strategic superiority.

Other Speakers might have quailed at the situation. Not so his Honour Thomas Simpson Sproule. He is no make-believe Speaker who reigns but does not rule. None of the great sovereigns of the middle ages could more seriously seek to play the part of terrestrial Providence than does the First Commoner of Canada. It is true he gracefully accepts the dictum that he is the servant of Parliament, but that is quite consistent with his recognition that he is its master. He gives his rulings—strange as it may seem—in terms which might have been taken from one of the Pope's encyclicals. Hitherto and no farther.

Speaker Sproule is one of Canada's oldest and most experienced parliamentarians. He entered the House in 1878—thirty-five years ago—and has sat continuously for the riding of East Grey since that time. He is Irish to the core, both parents from County Tyrone, and a hard and willing fighter. He has fought from the right of the House and fought from the left. He has been an "obstructionist" himself—a valuable one to his cause since he was always a ready and elaborate talker—and he fought the remedial bill of 1896 with typical Irish vigour. There were those who were satirical enough to suggest that the present Government's choice of Speaker was prompted by the fact that they no longer needed to depend upon his elocutionary longevity. But even the most volatile of gases becomes a driving force upon which one may rely if it is bottled up. As Speaker Hon. Dr. Sproule is a force to be reckoned with. None of the figurehead business for him. He thinks hard, slowly and consecutively. Some minds dart hither and thither much as the Numidian horseman careered round the march of the Roman legions. The Speaker is none of such. He is determined—headstrong, if you will, for he is true to his nationality—and has confidence in himself. Whether this is a defect or an advantage depends upon his wisdom.

For years he was head of the Orange Order in Canada. Under his leadership it developed and grew strong. But one of the deeply-rooted of all the superstitions about Dr. Sproule, and one which is most utterly fallacious, is that which represents him as a grim and uncompromising opponent of all that sniffs of Roman Catholicism. It may seem strange to those who have no eye but for the surface of things, no ear but for the familiar jingle of creed discord, to speak of Dr. Sproule as a man of liberal thought in such matters. True, he has little

sympathy for the Catholic Church, but he is too just a man, and he has too clear an eye, not to see the enormous advantage of that great attempt to guide mankind to a better order. His life is guided by high standards. He represses, as far as he can, all the usual vices of society, and one of his aims is to give a healthy, temperate moral tone wherever his influence reaches. His line is perhaps a little too severely drawn. If a man is not above it he is below it, and very few are constantly above.

Politicians speak of Dr. Sproule as a partisan. He was trained in a hard school. Some of the old party virus may still work in his veins, but there has been a visible rapprochement, slight, maybe, but unmistakable. Any such short-comings on the part of Speakers in the Canadian Parliament are faults not so much of the individual as of the system. Speakers are made part of the administration of the day. They owe their appointment to the Government, and they hold sway at the Government's pleasure. Bye-and-bye some Canadian statesman will arise who will practice British institutions as well as preach them. When that time comes Canada's Parliament, like Britain's Parliament, will secure a Speaker whose position is solely judicial and whose tenure of the high office is life-long.

THE annual dinner of the Parliamentary Press Gallery is a historic and thoroughly enjoyable function. That of last week, in accordance with long-established custom, was modelled upon the happenings of the existing session. Of course the present struggle of the two parties on the naval bill came in for a goodly share of satirical attention, with the emphasis naturally laid upon the endurance test which resulted for the weeks of continuous night-and-day sitting. In this connection capital stories of parliamentary experience were related by Premier Borden and Sir Wilfrid Laurier. Both leaders are good raconteurs and have a wealth of stories stored in their memories, some of which come forth annually at these Press Gallery dinners. The Prime Minister told of an incident which

occurred in the days when his own party was in Opposition. The House was in committee and a Conservative member became embroiled with the presiding chairman. Finally the latter lost patience and shouted to the member who had the floor: "Sit down!"

The member obeyed. Then up he rose again. "Mr. Chairman," he yelled, "I rise to a point of order."

Before he could go further the exasperated chairman roared back: "I decide it against you. Sit down!"

SIR WILFRID'S story was of his youthful days in the Quebec Legislature. The House was also in committee. At such times the chairman is often replaced for the time being by one of his own party.

A particularly verbose orator was holding forth. In the first stages of his long speech the chairman was a young and dapper member, but as the speech went on he was relieved by a quiet and unusually silent old habitant, who was a veteran in the House. As he proceeded slowly along, the member who was speaking happened to glance toward the chair and noted the change. Thinking to make a joke at the expense of the old habitant, he observed:

"Mr. Chairman, when I began to speak you were a young man. Now I find that your hair is white, your face is wrinkled, you have become an old man."

Quick as a flash the veteran replied: "Yes, one grows old quickly, listening to your speeches."

H. W. A.

New Tendencies in Art

THE Ontario Society of Artists opened its 1913 exhibition last Friday evening, several weeks later than usual, with much fewer canvases than ever before in its history, and with much satisfaction over what is considered to be the strongest show ever put on by the Society. There has begun to be considerable change in these exhibitions. Art has begun to reflect modern conditions in this country, though art always moves slowly in this direction, owing to accumulated traditions, the conservatism of older painters, and the sometimes worse conservatism of younger ones who imitate their elders.

But of course this is not a vote of censure on either old painters or young painters. As a matter of fact the CANADIAN COURIER has not yet seen the 1913 show of the O. S. A. We know, however, that it is an attempt to break away from the old idea of a wall-paper, tapestry show, such as used to be all the rage a few years ago. It has been influenced very strongly by the interchange of

THE SENSATIONS OF MOVING TIME



—Drawn by A. Clarke.

Wife—"John, I think it's perfectly horrid the way they're breaking the furniture to get it in."
Husband (sarcastically)—"Well, my dear, you don't imagine they're loading a freight car, do you?"

Little Stories Caught by Cameras of Various People

Ice-Storms on the St. Lawrence; Motors at Edmonton; Moving the Wheat



Spectacular Effects of the Ice-storm Which a Few Days Ago Swept Down the St. Lawrence.

Photos by Murray & Son, Brockville.

Heavy Damage Done by the Ice-storm in the Vicinity of Brockville, Ont.

modern ideas among the painters, and it is not at all to be doubted that even the older artists, who were doing good things before the modern reformers were born, have been moved to get into the joyous current of modern interpretation.

Art is said to be making remarkable progress. All civilized countries are feeling it. In Europe it has leaped into cubism and futurism, huge shows of which peculiar and unmistakable new stuff have been sensationally held in London and New York, as well as in Paris.

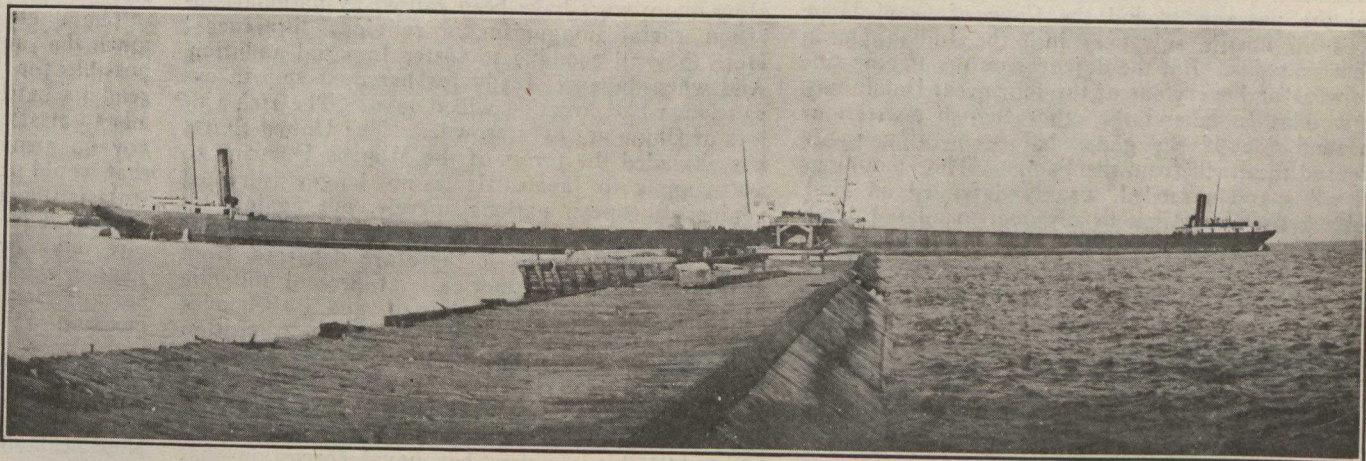
On the whole, it's a good thing even for the O. S. A. that the "movies" on canvas have begun to operate. One result this year is that for the first time artists of the O. S. A. got up a caricature exhibition of their own works.

Moving the Wheat

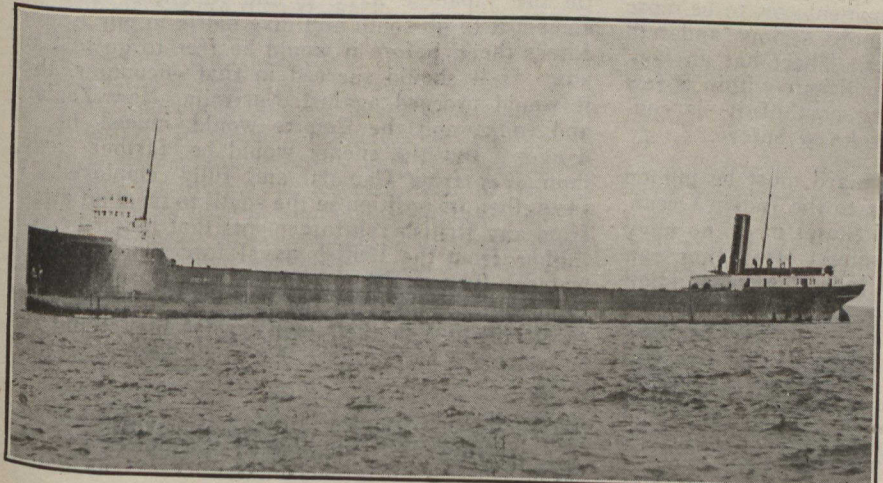
THE opening of navigation starts millions of bushels of wheat moving down the Great Lakes; wheat that has been stored in terminal and internal elevators and in vessels loaded after the close of navigation in December. It is exactly thirty years next September since the first shipment of Manitoba wheat was made from a dock which is now Port Arthur. The full cargo capacity of the old steamship Erin, shown on this page, was 20,000 bushels. On her first trip she carried only 10,000 bushels. There was no more to carry. She was owned and operated by Conlon Bros., of Thorold, Ont. As there was no elevator on Lake Superior at that time, the Erin was loaded by pushcarts direct from the waggons on the dock. The men who owned her may not have dreamed that thirty years later the one dock and the old sailing vessel would have become one of the greatest wheat-shipping points in the world; when a single leviathan would carry 420,000 bushels or twenty-one times the capacity of the Erin.



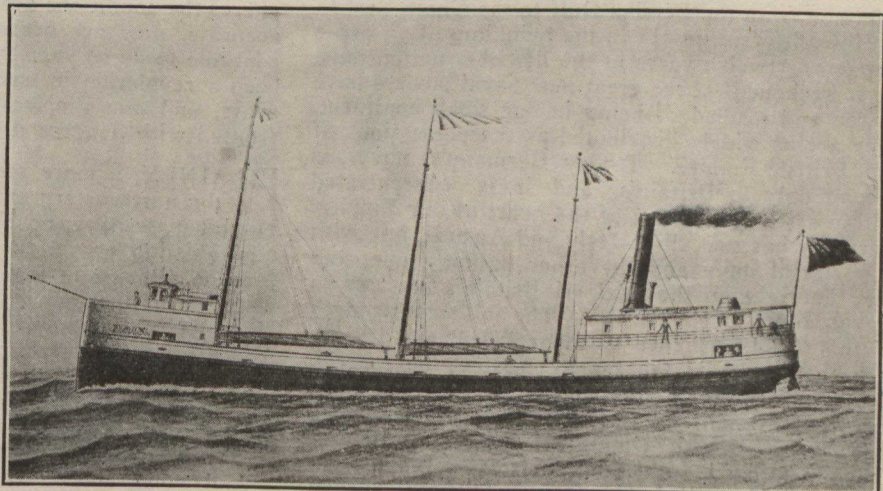
On March 26, 200 Automobiles Met a Convention Party of Mystic Shriners at South Edmonton, Formerly Strathcona. A Congress of 400 Shriners Was Held at Edmonton.



Navigation is Opening and the Grain is Beginning to Come Down the Lakes. This Picture Shows Two Grain Ships at the Entrance to Port Arthur Harbour Which, With Fort William, Has Become One of the World's Greatest Wheat Shipping Points.



A 1913 Leviathan Grain Boat Near Port Arthur; Capacity, 420,000 Bushels.



An 1883 Grain Boat on the Great Lakes, the Old Ship Erin.

Naval Defence in the Pacific

A View of the Navy Question Which is Interesting to Both Sides of Politics

CANADA has a growing interest in the Pacific Ocean. Australia and New Zealand have a similar interest. Should these interests lead the three Britannic Dominions to combine to maintain one strong Pacific fleet? This question is now being discussed in Australia and New Zealand, and an official conference at Vancouver to elaborate the details has been suggested. The conference may be held this year.

The following article deals with this problem from the Canadian view-point

and embodies the suggestion that Canada should place her Pacific Ocean fleet, when she gets on, beside the Australian and New Zealand fleets, under one direction in the south-western portion of that ocean. Such a Dominions' fleet would guard, protect and maintain all Britannic interests in the Pacific and might best serve the needs of Canada, Australia, New Zealand, India, Hong Kong, the Malay States and the British West Indies. It is an alternative to Mr. Churchill's proposed Imperial Squadron.

By R. S. NEVILLE, K.C.

THE weak point in the defence of the British Empire is the Pacific Ocean. There is not a British warship on the North Pacific. You may draw a line from Hong Kong through the Malay Archipelago to Sidney harbour on the eastern coast of Australia, 7,000 miles from Canada's western coast. There is not a British squadron on all the vast waters that lie between. Cross the line and enter the Indian Ocean, which stretches away other thousands of miles, past India, to the Red Sea, its northeasterly arm, and then extends southward, still other thousands of miles, past British East Africa, along the entire eastern coast of Africa to the Cape of Good Hope. Nowhere throughout these vast expanses will you find a strong British battle-fleet.

Yet it is on these two great oceans—the Pacific and the Indian—that the bulk of the British Empire lies. The greater part of Canada is Western Canada, and it faces the Pacific. New Zealand is in the South Pacific, Australia lies between the two oceans, and South Africa is on the Indian, at the southwest; while the vast Empire of India lies on the north. On the Indian Ocean, too, are British East Africa, Egypt, Somaliland, the splendid island of Ceylon, Burmah, the Straits Settlements, including the important port of Singapore, and the Malay States. In the border waters between the two oceans are British Borneo and Papua, while the great port of Hong Kong lies farther north at the northern entrance to the China Sea and close to the coast of China.

It will be seen that, apart from Canada, the West Indies and Nigeria, nearly the whole British Empire lies around the Indian Ocean. British interests in that ocean are so vast that those of other nations sink into comparative insignificance, and Great Britain is justified in treating it as a British sea, which it is now practically and must remain.

All these lands are amply guarded by the British navy against attack from the Atlantic or the Mediterranean; that is, against all European powers and against the United States from the Atlantic side. Command of the Atlantic, the Suez Canal route and the passage around the Cape of Good Hope stops all hostile entrances into the Indian Ocean from that side. But the defences on the Pacific side are weak and every one of the four great Dominions, as well as India and the other British possessions on that side of the globe, before mentioned, are exposed to attack from the Pacific. The Dominions are all sparsely settled, weakly defended on land, and a great temptation to any over-populated, land-hungry nation.

SO long as there were no naval powers outside of Europe, the naval demands of the Pacific were not very great, and that was the condition up to a few years ago. A dozen years ago France and Russia were the two naval powers that called for British vigilance, and Britain's naval dispositions were made accordingly. The German navy was negligible and the Japanese navy was not more than sufficient for local purposes. Comparatively small British squadrons and gun-boats roamed supreme from the Persian Gulf to the China Sea.

How different now! In the twinkling of an eye—for ten or twelve years in the life of a nation must be so reckoned—three great new naval powers have arisen and instead of being in one small continent, they are as widely distributed as the possessions of the British Empire. To-day Germany's navy is second only to Britain's, and it is concentrated within a few hours' run of the heart of our Empire. Germany has two allies, Italy and Austria, one with a powerful navy and the other building one, and they lie right on the flank of Britain's sea-way to Egypt, India and Australia. The military strength of this Triple Alliance is unparalleled, and it only lacks command of the sea to master the world. Command of the Mediterranean itself would open the way through the Suez Canal to every one of these great British Dominions and possessions, above mentioned, from South Africa to India, Australia and New Zealand. It is a frightful burden

upon the British people to be ready, always ready, to meet simultaneous attacks in the North Sea and the Mediterranean, with the fate of the whole Empire depending upon the result of one, and the fate of India and three great Dominions upon that of the other. So much for Europe. If that were all, it would be enough. Under such circumstances, it reminds one of Nero fiddling while Rome was burning, to read the discussions in the Canadian Parliament founded on dictionary definitions of the word "emergency."

Now turn to America. A dozen years ago, as the result of a successful war with Spain, the United States had just come into great oversea possessions, especially in the Pacific. A great navy became necessary to defend these and perhaps to carry on the work of extending Republican institutions throughout the world, which is one of the national aims. The United States is already formidable on the Atlantic; and when the Panama Canal is completed, their strength in the Pacific, already considerable, will be greatly increased. They have a fine naval base in Hawaii—an excellent strategic position—which they are now making impregnable, with a view to the command of that ocean. "The Gibraltar of the Pacific" they are calling it, and it lies squarely between Canada and Australasia.

CONFRONTING North America on the other side of the Pacific is Japan, the third of the great newly-risen naval powers, with a well-directed aspiration to obtain the hegemony of the Yellow races and the domination of the Pacific. Japan is over-crowded and wants land. She has already taken Formosa and Corea and obtained a foothold in Manchuria, the results of two successful wars. Her ambition is Imperial. She has felt, too, the sting of the white man's claim to superiority, as evidenced by the attitude of Canada, Australia and the United States towards Japanese immigration; and with deeply wounded pride she is steadfastly building up her naval and military power. How many wars have been caused by national ambition, racial antagonism, or religious differences! Here they all combine to foster Imperial ambition. And when Japan is ready for her next step in expansion, what direction will it take? The rich valleys of China are over-crowded. The United States has extended the terms of the Monroe Doctrine so as to apply to Japan. It is no longer directed against European nations, merely, but against all "non-American" nations. So long as Japan chooses to heed the edict, she is therefore debarred from Central and South America. At present the line of least resistance is southward, and it behooves the British peoples to so strengthen their position in the South Pacific that the line of least resistance will not lead to the British possessions there.

We have, then, two great new naval powers in the Pacific at the very time when Great Britain has been obliged to weaken her naval forces on that side of the world to meet an immediate and pressing danger newly arisen in Europe. And in both hemispheres the conditions are permanent; or, to be more accurate, they are growing more serious and will continue to do so year by year. There has, in fact, been a revolution in naval conditions within a few years, and our Empire—every part of it—is confronted with dangers it never knew before.

PLAINLY, a more secure guard must be put on the northeastern entrance to the Indian Ocean. No Japanese navy, no United States navy, no navy now existing or yet to be brought into being, can ever be allowed to make an incursion into Indian waters over the line above mentioned, drawn from Hong Kong to Sidney and extended to New Zealand. And the same naval force that guards that line will serve the double purpose of protecting the Indian Ocean and defending Australia, New Zealand and all the other British possessions in the southern and southwestern waters of the Pacific.

And what about Western Canada? Just this;

Canada cannot alone provide a fleet on the Pacific Coast strong enough to cope with the powerful navy of Japan. To do so would be extravagant and unnecessary, even if she could; and to place an inferior force of one or more battleships there, to be a prey to a stronger force, or to remain inactive during war, would be pure folly. Canada both on the west and on the east needs to arrange her naval affairs so as to get the most protection for herself out of both the Canadian naval service and the Imperial naval forces. She wants a thorough system of coast defence, including land fortification where required, and submarines, torpedo boats and other craft which would make it highly dangerous for a hostile battleship or cruiser to approach her ports or coasts. Then she wants such a strength and arrangement of battle-fleets on both oceans that no hostile European or Asiatic battle-fleet will ever be able to cross either ocean into Canadian waters to convoy an army of invasion or attack our ports in force.

There should, then, be a Canadian naval service. It should be provided and maintained and as far as possible manned by Canadians. As soon and as fast as possible construction should be undertaken in this country and encouragement given to a Canadian ship-building industry. Coast defence should be its first aim; but it can go farther, if desired, and its first object beyond the provision for coast defence should be to provide large, fast cruisers for the protection of the trade routes on the Atlantic and Pacific.

BUT apart from coast and trade route defences which will provide against damage to our ports and commerce, we have to consider the more vital question of conquest and occupation. This can only be provided against by great Empire battle-fleets on both oceans. The position of the Atlantic battle-fleet is already determined, and all we require to do is to strengthen the British navy. So long as it endures, this side of the Atlantic Ocean will never see a hostile European fleet. Our coast defences will take care of raiders and Eastern Canada will be secure.

The question of the Pacific is solved in very much the same way, for it can be made equally impossible for Japan, or any other Asiatic power, to send its battle-fleets across the ocean against Canada to attack our western ports in force, or to convoy an army of invasion. The very same means that would prevent Japan's navy from entering Australasian waters or the Indian Ocean would also prevent it from crossing the Pacific. A strong Empire navy or force of battleships in the South Pacific, with a base at Hong Kong, which is the base of Britain's China fleet now, would serve the purpose. Hong Kong is within 1,500 miles of Tokio, and closer still to Nagasaki and other important Japanese cities and ports, while Japan is over 4,000 miles from Canada. Such an Empire naval force, strong enough to guard the Hong Kong-Australia-New Zealand line would affect Japanese naval movements just as the German navy now affects the naval dispositions of the United Kingdom. It would tie the Japanese navy to the Japanese coasts or compel it to go south and give battle to our Empire forces there, before it would be free to go to Canada. If it should succeed in that encounter, then it would proceed against Australia, New Zealand and India, and the Empire would indeed be in danger. But the enemy would be farther away than ever from Canada, and fully employed to strengthen its position in the south to meet an attack from any British reinforcements that might be sent thither from the British naval forces in European waters. The one thing, however, is to see that the Empire battle-fleets in the South Pacific are made so strong that in their own waters they could not be overcome by any fleet that could be sent against them.

THE British Empire is unique not alone because it is the most extensive of all empires, but also because it has the greatest territory of any nation

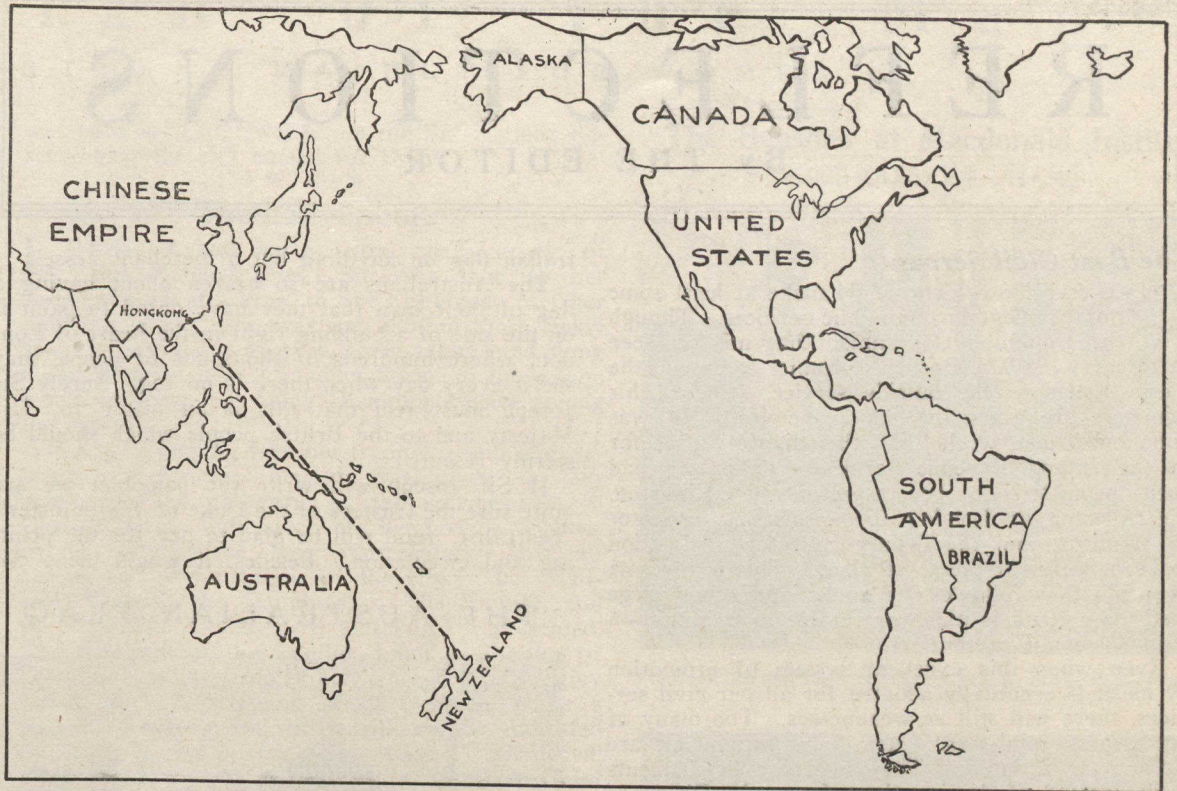
or empire in each land-hemisphere and on every navigable ocean; and further, because neither the home-land nor any single part of the Empire can be defended or can retain its independence except by sea-power. But sea-power is the mightiest weapon ever held by the hand of man. It sweeps the waters of the world and brushes the coasts of all the continents; and so long as our Empire commands the seas, nothing can destroy it. But there are two ocean hemispheres separated by continents, and to lose the naval command of one—the Atlantic—is to lose the whole Empire, while to lose the command of the other might lead to the loss of three-fourths of it.

But there is only one way to command both, and that is, firstly, to command the Atlantic and the sea-ways from it to the Indian Ocean as now; and secondly, to command the northeastern entrance to the Indian Ocean from the Pacific, thus closing the Indian Ocean against all hostile incursions and maintaining a clear sea-way for a free transfer of warships from the British fleets on the Atlantic and Mediterranean to other British fleets in the south-western Pacific and back again as occasion may require one or the other position to be reinforced. Geography has determined this, and sea-power, double-centred and co-operative, must perform the task. Warships are the most mobile of all fighting forces, and with these two strategic positions securely held and thus connected, the Empire will have two antipodean naval power-houses from which all other naval stations may be supplied.

So far, then, as Canada goes beyond the naval requirements for the defence of her coasts and the Atlantic and Pacific trade routes—so far as she has to do with the supply of battleships intended to enter into the decisive battles which will determine the question of victory or defeat for the Empire, her contribution should be devoted to the two strategic centres of naval power above mentioned. A scheme of fleet units on the Pacific—Canada to supply one and station it on our western coast, while Australia, New Zealand and the mother country would supply two or three others in the south-western Pacific—would effect nothing but coast and trade route defence so far as Canada is concerned. The Canadian people should not be deceived into believing that a Canadian fleet unit in the north-eastern waters of the Pacific would contribute to a British victory in the south-western waters of the Pacific, thousands of miles away, with the whole force of the enemy lying between. Canada's naval frontiers, except as to the United States, are the coast waters of Europe and Asia. It is there the enemy would be met, and it is better to stop him at his own gate than to await his assault upon ours.

BUT Japan is Britain's ally! Quite true. But the alliance with Japan is for a term only, which ends in 1915. Nations change their alliances to suit their interests, and Japan will be perfectly free in a little over two years to make a different alliance or none as she chooses. Her interests conflict hardly at all with those of Germany, Austria, or Italy—the members of the Triple Alliance. It has been suggested that Japan might ally herself with Germany. That would be about the worst thing possible for the British Empire. We should then require a Pacific navy strong enough to act alone against Japan. For in a war with both Germany and Japan, Britain's European fleets would be required in European waters so long as the German navy remained afloat, and Japan's attack would be immediate. Whether in 1915 or later, even without such an alliance, war with one of these powers would give the other a good opportunity, and at best it is unsafe to trust in friendships or temporary alliances for the defence of British interests. No empire can live, or will deserve to live, that will not provide for its own defence.

With regard to a war with the United States, it would be largely a land attack. To help repel such an attack the mother country would send us troops; but she could do so only while she commanded the Atlantic. As to the naval warfare, a fleet unit on either or each ocean would be only useful for coast defence, till powerful battle-fleets came to our aid. But a powerful fleet on the Pacific, where the United States has large possessions open to naval attack, and the British fleet on the Atlantic, would compel the Republic to divide her fighting ships between the two oceans and thus weaken her defensive power. The United States coasts are quite vulnerable from the sea, and their commerce on the ocean is great. Sea-power is a very effective weapon against that nation, and its army is not great enough to make invasion impossible. With a great Empire naval force on the Pacific, formed without weakening the naval forces on the Atlantic, we should be in a much better position in a war with the United States than we are to-day, and the hand of British diplomacy would be greatly strengthened in this



Sketch Map to Illustrate the Advisability of Stationing a Dominion Fleet Along a Line Drawn From Hong Kong to New Zealand.

hemisphere. More need not be said, for we are not looking for a war with our neighbours, though such a contingency cannot be wholly disregarded.

AN immediate and material contribution of battleships to the British navy would be more than a sign of our loyalty and desire to share the burdens of the Empire. It would be effective at a critical moment. Great Britain by a herculean effort is providing a large number of super-Dreadnoughts, and the First Lord of the Admiralty is satisfied that by so doing she has provided against the dangerous situation in Europe up to the year 1915. Provision for future years has yet to be made. By 1915, too, or perhaps a little sooner, the Panama Canal will be open so that the United States can rush warships from the Atlantic to the Pacific without the long journey around South America. This will mightily increase the available naval power of the Republic in the Pacific. In the same year the term of the Japanese Treaty ends, and it may not be renewed. The year 1915 is, then, a critical year, and if Canada orders battleships at once, they will be ready just in time to meet an ugly situation, for it takes two years to build a great battleship. The reason the Empire is safe up to 1915 is that Great Britain for several years has added many millions to the already great burden her tax-payers were carrying. It is a shame that we left this extra burden upon their shoulders. In common decency we ought to come to her relief now, before she has to add again enormously to her naval budget for future years, especially since the benefit is fully shared by us.

With several great battleships provided by Canada and ready for the line in 1915, the mobility of British squadrons will be greatly increased. The European situation will be relieved to the extent of our contribution, and so much more force will be released to go to the South Pacific or wherever needed. And it is the only way we can do anything effective for a considerable number of years, for it would take many years for us to provide large battleships in any other way than by having them built in Britain, where there is a complete equipment for that purpose. We have no plant, and will not have one ready till long after the ships should be ordered and completed.

I humbly suggest that the Canadian Government should open negotiations with the British, New Zealand and Australian Governments with a view to co-operation in supplying the added naval power required in the South Pacific, and maintaining it at the required strength for the future. The naval forces on that side of the world serving the three Dominions and India as well as the interests of the United Kingdom, might be known as the British Pacific Navy, or by some other distinct designation, if thought desirable. The force should be the definite result of co-operation by Mother Country and Daughter Dominions, and it should be undertaken with as little delay as possible. India might contribute moderately. South Africa would take her choice in contributing to it or to the European fleets. To the latter she would owe her safety chiefly, and she is, of all the Dominions, farthest away from any menace that may have its origin in the Pacific Ocean.

Medicine Hat and Honest Government

THE editor of the *Medicine Hat Call* has been reading what the Monocle Man had to say about honest government in a recent issue of the *CANADIAN COURIER*. His opinion of the Monocle Man's opinions shows that he is at least not a cynic on this question. He says:

"Can we say that Canada has yet enjoyed the advantage of honest government? From the first it has been political government and the eyes of the members of the several governments have always been fixed upon the electors and electoral considerations. Perhaps it is expecting too much from human nature to think that any other course could have been followed. Still we have our ideals, and one of these ideals is the formation of a government in Canada that can be termed honest in the full sense of the word.

"We are told that governments are just what the people deserve and can be no better until the people themselves desire better government. There is a good deal of truth in this. The difficulty, of course, is that at present the people do not realize sufficiently that the business of government is their own business and that every time the government does that which is not in the public interest everyone of the people is receiving direct and personal injury. If the whole people could realize this, governments would speedily have to exercise greater

care in their work and in their appointments.

"A quotation is made from Sir Oliver Mowat, who once told an audience that his government had given honest government—as honest as was practicable. Will the day come when we can claim that the government is honest without having to add the practicable on to it? We certainly believe that it will, and any other belief would be a concession to hopelessness and despair.

"We are not so cynical as to doubt the people's desires in this matter. They want honesty, and wanting it will take steps to secure it in their own good time. At present they do not realize all that it involves but they are learning and with understanding will come a realization of the advantages honesty will secure. What we mean by honesty is that in every action the supreme and guiding thought shall be the interest of the country as a whole. Such a government will not endeavour to placate a doubtful constituency by planting useless public works within its boundaries. Honest government will not permit postmasterships to go to political favourites or worn-out politicians, but to those who have devoted their lives to post-office work and well earned the advance. Every public servant would be encouraged by honest government to give of his best, and the advantages of such a course once tried would be speedily manifest.

REFLECTIONS

By THE EDITOR

The Best Civil Servant

CIVIL service reform would make at least some improvement in our public services. Though the Dominion Government has not yet seen fit to carry out Mr. Borden's promise to extend the merit system to the outside service, some of his ministers are practising its principles. It was announced last week that the district inspector in the Inland Revenue service at Windsor had been promoted to be inspector at Kingston, the collector at London to be district inspector at Windsor, and the deputy collector at London to be collector at the same place. This is the sort of promotion followed by banks and other large institutions, and is much preferable to consultation with patronage committees.

Even when this excellent system of promotion by merit is eventually adopted for all our civil services, there will still be weaknesses. Too many of our deputy ministers, federal and provincial, are lacking in initiative. They hold the departments back, instead of driving them forward. They are brakes on the wheels of progress, preferring to worship the god of things as they are rather than the god of things as they should be.

The best civil servant is he who is a student of progress—studying and devising new methods of administration in the way that the higher employees of commercial institutions are in the habit of doing. A cabinet minister with an unprogressive deputy may utterly fail to make his mark as an administrator because the deputy holds him back. If the deputy is impervious to new ideas, the minister must find great difficulty in introducing reforms.

For these reasons, deputy ministers have been left outside the control of the civil service commission. It is felt that a minister should be free to choose his own deputy. Unfortunately the minister is too often afraid of the old deputy and hesitates to make a change. In the United States this is less often the case, and hence national administration in that country is more progressive than in Canada.

Civic Crudeness

LAST week, I heard an illustrated lecture, by Professor Anderson, of the University of Toronto, on the cities of Vienna and Munich, and I realized as never before how crude Canadian cities are. There is a tendency for one to become complacent if one hears no trenchant criticism of one's conduct. I was in danger of being complacent until I saw Professor Anderson's selection of maps and pictures.

As compared with the cities of Europe, Canadian and United States cities are decidedly crude, fantastic and unkempt. They are crude, because badly planned, because there is such a conglomeration of styles of architecture, and because there are no public buildings worthy of the name. Toronto has only one public building, the Arts Building of the University of Toronto, which would be looked at twice by one familiar with the architectural beauty and near-perfection of the public buildings of Munich or Vienna. American cities are fantastic because they put fifteen story buildings in the midst of four and five story buildings, and put a Corinthian front on a bank building which sits between a three-story saloon and a one-story barber shop. They are unkempt because our squares are bare of ornamentation, our parks are mere open spaces and our streets are misdecorated with telegraph, telephone and electric light poles.

The governing of our cities is in the hands of the smaller tradesmen, while men of education and means hold themselves selfishly aloof. Too many citizens regard the city as a place to make money, not as an artistic home for generation after generation of progressive and enlightened people. In brief, Canadian cities bear evidence of our lack of an intelligent and unselfish civic spirit.

Australia's Flag

WE would respectfully direct the attention of Sir Joseph Pope to the fact that Australia is using its Red Ensign on land as well as on water. Sir Joseph should write another pamphlet, similar to that excellent production of his entitled "The Flag of Canada," to show the Australians how disloyal they are in using the Aus-

tralian flag on anything but a merchant vessel.

The Australians are so brazen about having a flag of their own that they have dared to paint it on the side of a building right in the heart of London, where hundreds of thousands of people may see it every day when there is no fog. Surely Sir Joseph must feel that this is an insult to His Majesty and to the British people which should be sternly resented.

If Sir Joseph will write the pamphlet we are quite sure the trustees of the Duke of Westminster's "centralist" fund will be glad to pay for the printing and circulation. Besides, it would bring Sir

THE AUSTRALIAN FLAG



Sir Joseph Pope Says That Neither Canada Nor Australia Has the Right to Use the Red Ensign on Land. Australia Apparently Thinks Differently. This Picture Shows an Australian Advertisement Forty Feet Wide and Ninety Feet High Painted on the Side of a Building in the Strand, Close to Kingsway.

Joseph prominently before the Britannic peoples all over the world and help to increase the fame of Canada as a breeding-ground for imperial statesmen of the highest type.

Misguided Conservatives

THERE are a large number of Conservatives in this country who are under a misapprehension. They think that the Borden administration intends to continue the naval college and naval training ships, looking to an ultimate Canadian contribution of men to the common defence of the Empire. These people should subscribe for the *Montreal Daily Star* and find out the truth. No training ships, no naval militia, no naval college, not a dollar spent in Canada—this is the *Star's* constant cry. It has not swerved from this position for a year. And the *Star's* heroes are the members of the Borden Government.

There are many Conservatives who do not believe what the *CANADIAN COURIER* believes—that last November the Borden Government intended to uproot what little of a Canadian naval service had been inaugurated. Therefore, they think this journal has been unfair to the Administration. To these friends let us say again that we have no objec-

tion to a contribution of Dreadnoughts, provided Premier Borden will couple with his gift some sort of guarantee that the present Canadian naval service will be maintained and expanded. If Mr. Borden will repudiate the *Montreal Star* and all those who refuse to spend a dollar on a Canadian naval service of any kind, then this journal will do all that lies in its power to uphold his hands. Until he does that, we must confess to an unwillingness to be classed with the "centralist" organs.

A Settlement Easy

IF Premier Borden will say that he intends to do what the *Toronto News* says he intends to do, a settlement of the navy question is easily possible. If Mr. Borden will say that he is not opposed to a Canadian naval service ultimately, practically every member of parliament and every voter in Canada will support his proposed gift of Dreadnoughts. So far he has refused to say it. His friends claim that he intends that policy. Intention cannot, however, take the place of official statement.

We do not believe that there is any emergency; nor do we believe that a gift of Dreadnoughts is the most advisable form of assistance to the Imperial service; nevertheless, if Mr. Borden will withdraw his condemnation of a Canadian naval service, present or future, most Canadians will uphold his gift of Dreadnoughts in order that his and our good name shall not be impugned. The proposed gift was the result of a misconception, but the fault is not entirely Mr. Borden's. Therefore, his fellow-Canadians are willing to stand behind him and implement the promises he has made. But he must declare against a policy of permanent contribution. That is the condition precedent.

Will There Be Compromise?

COMPROMISE is being talked at Ottawa, but it will hardly be realized before the battle has gone a bit farther. Mr. W. F. Maclean, M.P., has talked compromise, and the party managers have answered him by an edict depriving him of the party patronage in his constituency. This does not look as if the Conservatives were yet in a mood to accept anything less than their pound of flesh.

We must confess to much sympathy with the Conservative member for South York. Mr. Maclean and his newspaper, the *Toronto World*, have stood for the only possible settlement of this naval question. Neither a Conservative victory nor a Liberal victory would be a settlement. We must have a non-partisan or bi-partisan agreement which the whole nation may support.

The memorial signed by three hundred prominent citizens and sent to Mr. Borden early in November last called for a non-partisan settlement. It maintained,

- (1) Canada must "forthwith" take a share in the naval defence of the Empire.
- (2) The permanent policy of Canada must be a Canadian navy.
- (3) If necessity is shown, there shall be an emergency contribution.
- (4) This matter should not be a party question.
- (5) That the two parties should get together so that the question shall be removed "from the domain of contentious politics."

This was signed by Sir Rodmond Roblin, Sir William Whyte, the editors of the leading dailies, and a hundred other prominent men in the West. In Toronto, it was signed by Mr. R. S. Gourlay, Senator Cox, Mr. W. J. Gage, Mr. Chester Massey, Mr. W. E. Rundle, Hon. Wallace Nesbitt, Sir Mortimer Clark, Sir Edmund Walker, Sir William Mackenzie, Mr. James Rylie, Professor Wrong, Mr. Arthur Hawkes, the Bishop of Toronto, and a hundred others of similar standing. In Hamilton it received the approval of Mr. Robert Hobson, Mr. Cyrus Birge, Mr. R. Harmer, Mr. S. F. Washington, Lt.-Col. Mewburn, Mr. J. L. Counsell, Dr. Russell and others equally prominent in each political party. The committee in charge of the memorial were not seeking for numbers or they might easily have secured thousands of signatures. The number of those asked to sign was definitely limited in each city. Further, it was stipulated that one-half of the signatures should be those of Conservatives and one-half Liberals.

That memorial points the way to a settlement which all the people of Canada will approve. It is the bounden duty of Right Hon. Mr. Borden and Sir Wilfrid Laurier to make a definite attempt, if they have not already done so, to find a common ground on which the two parties may unite. Only thus can the present deadlock be broken, the nation's business be promptly attended to, and the good name of Canada be preserved.

At the Sign of the Maple

A DEPARTMENT MAINLY FOR WOMEN

The Passing of a Poet

THE death of Pauline Johnson, while not unexpected, as it was the termination of a long and wasting illness, brought a sadness and sense of personal loss to many in the Dominion, for hers was a genius such as we shall hardly know again. The mingled blood of Saxon and Mohawk gave her personality and poetry a charm which was felt by all who read her songs and which was profoundly realized by those who heard her long ago, when she first recited "How Red Men Die" and "The Song My Paddle Sings."



The Late Pauline Johnson.

In the autumn of 1892, after she had achieved her first dramatic success as a reader, I heard her in Strathroy in a recital which I have never forgotten. The musical voice which seemed to hold the echoes of both the forest and the river, and the slender, swaying form, made a startling appeal to Canadian audiences, accustomed to the conventional elocution of the young graduate from a "school of oratory." On the day following the recital, we were on the train together and she told me of the warm reception she had met in Toronto and of her plans for an English tour. She was full of hope and enthusiasm and warmly grateful to those who were interested in her career. Then she turned to talk of her childhood and of the days along the river. I had been in Muskoka for the first time, the summer before, and had learned the magic of the Muskoka which the tourist never sees. So, she told me of the many little lakes and streams she had found in her wanderings in the north country, and the dreamy days of paddling on rivers which flowed through the land of pines. She said, gayly, as we parted, "I'm going to have a great time in England."

Her English Triumph

HER hopes of England were fulfilled, and the Old Land welcomed her with a warmth which stimulated her to greater efforts. Her recitals were crowded, and the most fastidious critics were won to admiration of her vivid dramatic gifts and poetic genius. There followed many years of recital work in Great Britain, Canada and the United States. The West naturally made a strong appeal to this Daughter of a Chief, and Miss Johnson chose Vancouver as her home, when breaking health made it necessary for her to give up public work. For the last two years, she has been an invalid, suffering from a mortal malady and facing the last conflict with the stoic bravery of her race.

In England, she met the foremost literary celebrities of the day, and held her own with native wit and self-possession. Yet one can imagine her longing for the old, free life in the camps on northern lakes or the mountainside of the West. In "The Trail To Lillooet," the spirit of the Indian poet speaks:

"Here, the placid English August, and the sea-encircled miles,
There—God's copper-coloured sunshine beating through the lonely aisles,
Where the waterfalls and forest voice forever their duet,
And call across the canon on the trail to Lillooet."

It is a curious circumstance that the city of Brantford has given us two women writers who have travelled far and have appealed in their works to an imperial circle of readers. We have had no more finished novelist than Sara Jeannette Duncan (Mrs. Cotes), whose married life has been spent in India; and our most picturesque woman poet is she whom the nation mourned last month, who

was born in "Chiefswood," on the Six Nations Reserve near the city named for Brant.

The Last Tribute

LOYALTY was an essential characteristic of this Mohawk poet. She was true to her father's race and true to the England of her mother's home. She was not akin to those sickly souls who hesitate to avow their fealty, and flung a challenge in her "Canadian-Born" to those who would question our young Dominion's place among the nations.

It was in keeping with her traditions and achievements that imperial honour was given to her memory. The gathering at the service held in Christ Church, Vancouver, ere her body was borne to its resting-place, was representative of all classes and organizations of the city. The Municipal Council, the Daughters of the Empire, and the Canadian Clubs were officially represented. The members of the Pauline Johnson Chapter of Daughters of the Empire had worked a pall of ivy leaves on a background of dark green, while a wreath of laurel, tied with purple ribbon, indicated the high lineage of the silent singer. His Royal Highness, the Duke of Connaught, to whom Chief Johnson had administered the rites of chieftainhood in 1869, sent a message of regret to the Mayor of Vancouver, while a fragrant wealth of flowers testified to the national homage rendered to the dead. According to the wishes of the poet, the body was cremated and the ashes buried near Siwash Rock, in Stanley Park. So, all that was mortal of the brave genius who was born near the Grand River in pastoral Southern Ontario now lies near the surge of the far Pacific. Love and fame and song were hers and it is no idle fancy that her spirit will be with the land she loved. The echoes of the music of her verse cannot be lost on hill or field or river. As she sings at the close of day—

"The cedar trees have sung their vesper hymn,
And now the music sleeps—
Its benediction falling where the dim
Dusk of the forest creeps.
Mute grows the great concerto—and the light
Of day is darkening, Good-night, Good-night,
But through the night-time I shall hear within
The murmur of these trees,
The calling of your distant violin
Sobbing across the peas,
And waking wind, and star-reflected light
Shall voice my answering. Good-night, Good-night."
ERIN.

News Jottings

A LETTER received recently, from Miss Mary U. Watson, director of the Home Economics Department of the Macdonald Institute at Guelph, is decidedly reassuring in the face of the general fear that the modern girl grows less and less domestic. Miss Watson says:

"We have no new features this year that are noteworthy. It is several years since we reached the limit of our residence accommodation and further expansion is impossible until more residence room is provided. I sometimes think the chief features of my office are our long waiting lists and the fact that we are compelled to refuse as many applications as we accept."

Our panel shows Macdonald girls in some of their outdoor aspects the seasons round.

PROVIDE and you need not preach, is the doctrine of Miss Yeomans, the provincial probation officer in Alberta in connection with the department of neglected children.

Miss Yeomans, in addressing the missionary society of the Westminster Presbyterian Church, in Edmonton, recently, suggested means of protecting girls who are not properly looked after at home. The speaker considered that young people enjoy comparative safety if they are interested in church work, girls' clubs, and similar lines, and exhorted her hearers to make such interests attract.

PRIVATELY Mrs. Colin Campbell, of Winnipeg, is much beloved by her friends, and publicly in her capacity of president of the provincial chapter I. O. D. E. Therefore, profound sympathy was generally evoked by the news that Mrs. Campbell's husband, Hon. Colin Campbell, Minister of Public Works in Manitoba, had been stricken with paralysis while at Kingston, in Jamaica. The soli-

The Seasons at Macdonald Institute

THEIR OUTDOOR PHASES



Students Hunting the First Spring Blooms in the College Woods at Guelph.



A Difficult Art the Girls Acquire in the Course of Many a Happy Summer Ramble.



A Winning Group—Judged by the Smiles. Basketball is a Premier Autumn Interest.



Winter Brings the Agreeable Sound of Steel on Ice When the Girls Are Keen on Hockey.

citations of countless friends followed the woman whose "hobby is girls" on the anxious journey to meet her husband and help in bringing him home.

Mrs. Campbell's interest in others in trouble was recently manifested in her efforts to multiply the sales of copies of the late Miss Pauline Johnson's "Legends."



BY
HAROLD
BINDLOSS

SYNOPSIS: Rancher Witham was in hard luck in the early days of the Canadian West. Two harvests had been frosted and his banker would take no further risks. Then comes Lance Courthorne, a cattle "rustler" and whiskey smuggler, with an offer of a hundred dollars if Witham will ride Courthorne's black charger down to Montana so as to throw the Police off Courthorne's trail. Witham, facing starvation, accepts.

Witham dons Courthorne's cap and coat and starts on his long ride. A trooper accosts him, but he refuses to stop. In the meantime Trooper Shannon is trapped by Courthorne, who has a grudge against him, and is shot. Trooper Payne takes up the chase and Courthorne, cornered, disappears through the thin ice of the river. Payne thinks it was Witham who went through the ice, and this mistake is the basis of subsequent events.

Witham, traveling as Courthorne across the border, is trailed by United States troopers, who suspect him of being Courthorne, and are ready to arrest him as soon as they get necessary investigation from the Canadian police. At the outpost he hears from the officers the story of the supposed Witham's disappearance in the river and his shooting of Trooper Shannon.

Afterwards he returns to Canada. Still impersonating Courthorne, he visits the home of Col. Barrington, where with considerable test of his self-control he carries out the role of the dissolute Englishman, and afterwards goes to Courthorne's farm.

CHAPTER IX.

An Armistice.

THE dismal afternoon was drawing in when Witham, driving home from the railroad, came into sight of a lonely farm. It lifted itself out of the prairie, a blur of huddled buildings on the crest of a long rise, but at first sight Witham scarcely noticed it. He was gazing abstractedly down the sinuous smear of trail which unrolled itself like an endless riband across the great white desolation, and his brain was busy. Four months had passed since he came to Silverdale, and they had left their mark on him.

At first there had been the constant fear of detection, and when that had lessened and he was accepted as Lance Courthorne, the latter's unfortunate record had met him at every turn. It accounted for the suspicions of Colonel Barrington, the reserve of his niece, and the aloofness of some of his neighbours, while there had been times when Witham found Silverdale almost unendurable. He was, however, an obstinate man, and there was on the opposite side the gracious kindness of the little grey-haired lady, who had from the beginning been his champion, and the friendship of Dane and one or two of the older men. Witham had also proved his right to be listened to, and treated, outwardly at least, with due civility, while something in his resolute quietness rendered an impertinence impossible. He knew by this time that he could hold his own at Silverdale, and based his conduct on the fact, but that was only one aspect of the question, and he speculated as to the consummation.

It was, however, evident that in the meanwhile he must continue to pose as Courthorne, and he felt, rightly or wrongly, that the possession of his estate, was, after all, a small reparation for the injury the outlaw had done him, but the affair was complicated by the fact that, in taking Courthorne's inheritance, he had deprived Maud Barrington of part of hers. The girl's coldness stung him, but her unquestionable beauty and strength of character had not been without their effect, and the man winced as he remembered that she had no pity for anything false or mean. He had decided only upon two things, first that he would vindicate himself in her eyes, and, since nobody else could apparently do it, pull the property that should have been hers out of the ruin it had been drifting into under her uncle's guardianship.

When this had been done, and the killing of Trooper Shannon forgotten, it would be time for him to slip back into the obscurity he came from.

Then the fact that the homestead was growing nearer forced itself upon his perceptions, and he glanced doubtfully across the prairie as he approached the forking of the trail. A grey dimness was creeping across the wilderness and the smoky sky seemed to hang lower above the dully gleaming snow, while the moaning wind flung little clouds of icy dust about him. It was evident that the snow was not far away, and it was still two leagues to Silverdale, but Witham, who had been to Winnipeg, had business with the farmer, and had faced a prairie storm before. Accordingly he swung the team into the forking trail and shook the reins. There was, he knew, little time to lose, and in another five minutes he stood, still wearing his white-sprinkled furs, in a room of the birch-log building.

"Here are your accounts, Macdonald, and while we've pulled up our losses, I can't help thinking we have just got out in time," he said. "The market is but little stiffer yet, but there is less selling, and before a few months are over we're going to see a sharp recovery."

The farmer glanced at the documents, and smiled with contentment as he took the cheque. "I'm glad I listened to you," he said. "It's unfortunate for him and his niece that Barrington wouldn't—at least, not until he had lost the opportunity."

"I don't understand," said Witham.

"No," said the farmer, "you've been away. Well, you know it takes a long while to get an idea into the Colonel's head, but once it's in it's even harder to get it out again. Now Barrington looked down on wheat jobbing, but money's tight at Silverdale, and when he saw what you were making, he commenced to think. Accordingly he's going to sell, and, as he seems convinced that wheat will not go up again, let half the acreage lie fallow this season. The worst of it is the others will follow him up, and he controls Maud Barrington's property as well as his own."

Witham's face was grave. "I heard in Winnipeg that most of the smaller men who had lost courage were doing the same thing. That means a very small crop of western hard, and millers paying our own prices. Somebody must stop the Colonel."

"Well," said Macdonald dryly. "I wouldn't like to be the man, and, after all, it's only your opinion. As you have seen, the small men here and in Minnesota are afraid to plough."

Witham laughed softly. "The man who makes the dollars is the one who sees farther than the crowd. Anyway, I found the views of one or two men who make big deals were much the same as mine, and I'll speak to Miss Barrington."

"Then if you will wait a little, you will have an opportunity. She is here, you see."

Witham looked disconcerted. "She should not have been. Why didn't you send her home? There'll be snow before she reaches Silverdale."

Macdonald laughed. "I hadn't noticed the weather, and, though my wife wished her to stay, there is no use in attempting to persuade Miss Barrington to do anything when she does not want to. In some respects she is very like the Colonel."

The farmer led the way into another room, and Witham flushed a little when the girl returned his greeting in a fash-

ion which he fancied the presence of Mrs. Macdonald alone rendered distantly cordial. Still, a glance through the windows showed him that delay was inadvisable.

"I think you had better stay here all night, Miss Barrington," he said. "There is snow coming."

"I am sorry our views do not coincide," said the girl. "I have several things to attend to at the Grange."

"Then Macdonald will keep your team, and I will drive you home," said Witham. "Mine are the best horses at Silverdale, and I fancy we will need all their strength."

Miss Barrington looked up sharply. There had been a little ring in Witham's voice, but there was also a solicitude in his face which almost astonished her, and when Macdonald urged her to comply she rose leisurely.

"I will be ready in ten minutes," she said.

Witham waited at least twenty, very impatiently, but when at last the girl appeared, handed her with quiet deference into the sleigh, and then took his place, as far as the dimensions of the vehicle permitted, apart from her. Once he fancied she noticed it with faint amusement, but the horses knew what was coming, and it was only when he pulled them up to a trot again on the slope of a rise that he found speech convenient.

"I am glad we are alone, though I feel a little diffidence in asking a favour of you, because unfortunately when I venture to recommend anything you usually set yourself against it," he said. "This is, in the language of this country, tolerably straight."

Maud Barrington laughed. "I could find no fault with it on the score of ambiguity."

"Well," said Witham, "I believe your uncle is going to sell wheat for you, and let a good deal of your land go out of cultivation. Now, as you perhaps do not know, the laws which govern the markets are very simple and almost immutable, but the trouble is that a good many people do not understand their application."

"You apparently consider yourself an exception," said the girl.

Witham nodded. "I do just now. Still, I do not wish to talk about myself. You see, the people back there in Europe must be fed, and the latest news from wheat-growing countries does not promise more than an average crop, while half the faint-hearted farmers here are not going to sow much this year. Therefore when the demand comes for Western wheat there will be little to sell."

"But how is it that you alone see this? Isn't it a trifle egotistical?"

Witham laughed. "Can't we leave my virtues, or the reverse, out of the question? I feel that I am right, and want you to dissuade your uncle. It would be even better if, when I return to Winnipeg, you would empower me to buy wheat for you."

Maud Barrington looked at him curiously. "I am a little perplexed as to why you should wish me to."

"No doubt," said Witham. "Still, is there any reason why I should be debarred the usual privilege of taking an interest in my neighbour's affairs?"

"No," said the girl slowly. "But can you not see that it is out of the question that I should entrust you with this commission?"

Witham's hands closed on the reins, and his face grew a trifle grim as he said, "From the point of view you evi-

(Continued on page 33.)



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Courierettes.

ENGLISH schools are now teaching boys to cook. Evidently England fears that the suffragettes of the future will not go on hunger strikes.

A Methodist preacher in Toronto went to a burlesque show in disguise, and was discovered. The theatre should now put him on its pay roll as a press agent.

Judge Morgan says that the boys and girls of to-day are too "fresh." Most parents call it "precocity."

Now it's the price of ice that goes up while the price of coal goes down. Funny how the weather seems to keep the ice and coal scales tipping so regularly every spring and fall.

"Robin Hood" has been revived. He is a refreshing change from the modern and more polished highwayman.

An Indiana town elected a switchman as mayor, evidently hoping he would get the burg off the siding and on the main track.

Just one thing the powers forgot to make Turkey submit to in fixing terms of peace. They omitted to order the sick man of Europe to take a Turkish bath.

A fashionable club has banned handshaking. In some quarters holding hands is more popular.

Canadian Methodists will try to improve the "movies." Healthy sign that the church will seek to better amusement rather than abolish it.

A Russian army officer suicided by dropping 600 feet from his aeroplane. Some people love a spectacular finish.

It is figured that in five years there will be 1,000,000 motor cycles running in the United States. Then the Yankees won't be able to hear themselves.

Whitney Government may amend the law to prevent saloons opening until 8 a.m. instead of 6 o'clock. Sir James evidently wants to operate on the traffic at the end where it hurts least.

It is announced that \$35,000,000 is to be spent on the Panama Canal this year. Throwing money into a ditch, so to speak.

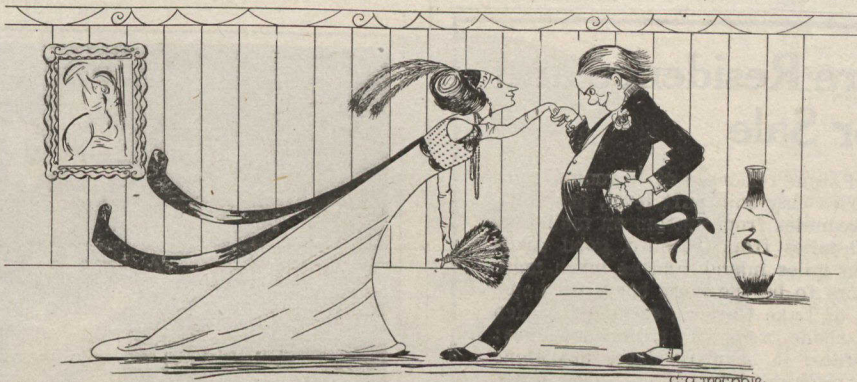
Brains versus Dollars.—The Ontario Legislature refused to fix a mental standard for matrimony, evidently on the assumption that the possession of a license free was a greater qualification than sanity. Mental superiority somehow seems to frequently fail to secure proper appraisal in Parliamentary bodies.

Limited Trust.—Mr. James O'Neill, a well-known Torontonion, recently returned from the Mediterranean tour, and his return was being asked by friends for his impressions of Rome. As he is a good Roman Catholic this catechism included some questions in regard to His Holiness. Incidentally he referred to the fact that he had had a very unpleasant experience with an Italian dentist. He said that he had spent four periods in the dentist's office of fifteen minutes each, and had been charged fifty dollars. Soon after he got on the boat to return the tooth began to ache, and continued to ache until he landed on this side of the ocean. He wound up his recital

with the remark:

"I am willing to trust my soul to an Italian pope, but never again shall I trust my teeth to an Italian dentist."

Complacency.—Mrs. Frank Oliver, wife of the ex-Minister of the Interior, has a reputation for quick answers. Not long ago some ladies were discussing with her the incident in the House of Commons when the whole House rose to sing "God Save the King," and Mr. Oliver remained seated. One lady suggested that probably Mr. Oliver was worried with some of the unfair criticism which had been directed against him on account of that incident. Mrs.



A Study in Curves—Meeting Her First Celebrity.

Oliver settled the question by deftly answering:

"Oh, no. Frank is not worried about it. He is very glad to have a seat to sit in."

A Real Explanation.—At the Settlement School on Elizabeth Street, Toronto, which is largely attended by the children of newly-arrived foreigners, a lecturer was talking to the children on morality and religion, and giving reasons why the children should be good. One of the chief reasons naturally was that if they were not good they would not be able to walk the golden streets. At the end of the talk, the lecturer asked:

"Now children, I want some of you to tell me what kind of boys and girls go to Heaven?"

A small boy pretty well back in the room jumped up immediately, and amid the brief hush which followed his action, shouted out, "Dead ones."

The Power of the Press.—Sir John Willison, the newspaper knight, is not given to the making of epigrams, but on hearing a public man complain recently that he was being subjected to very severe and (he thought) undeserved criticism, by certain newspapers, he said:

"The public man was never born who could be killed by a newspaper if he



Boy: "Your glasses are nearly on your mouth, Pa."
Pa: "That's all right, son. I want to see what I'm talking about."

deserved to live, politically, and no politician can be kept alive by the press if he does not deserve to live."

Listen For It.—Something new to worry about—soon the sound of the neighbour's lawn mower will be heard in the land—about 5.30 a.m.

The Cost of It.—The high cost of living isn't in it with the high cost of killing, when we glance over the army and navy estimates of the big powers of the earth.

Pointer for the Poor.—Poverty has its compensations. The man who cannot afford to buy an airship or an auto may live a little longer because of his poverty.

Let's All Confess.—Confessing seems to bring its rewards these days.

Jack Rose confessed about Becker and the gunmen, and has since grown rich writing for the papers.

Jim Thorpe, the American champion athlete, confessed that he played baseball for money once, and wasn't a simon-

pure amateur. New York Giants signed him up at a fancy salary.

Confession seems to be equally good for the soul and the bank account.

Did You Notice It?—Somehow the trend of modern times seems to be affecting everything—even the weather. For instance, this spring came in like a struggling suffragette.

Ambiguous.—New York paper used this headline:

"BROOKLYN PHYSICIAN HELD IN OPIUM CASE."
A large case or a small doctor—which?

The Meaning of It.—The "swat the fly" movement is to spread all over the civilized world. In other words, it is becoming a popular competition feature for newspapers.

Deserves a monument.—A farmer in the West lived for 60 years among his neighbours who thought him only fairly well off, and were mightily surprised when he left a million.

A man who can keep such a secret as that so well deserves some kind of a memorial.

The Difference.—It costs Toronto \$1,000,000 per year to keep its streets clean. Cleanliness is next to godliness, but not nearly so inexpensive.

Fashion Note.—Most women have a question mark on the tips of their tongues, and this spring's styles gives them one on top of their heads.

A Trip to Montreal.—Montreal is working itself up to a movement for civic beautification. The removal of a few affidavit-making politicians would be a fine initial step.

Sobriety Note.—Alcohol may be a medicine, but the trouble with some people is that they don't know what constitutes a dose.

A Common Complaint.—One thing we notice about restaurants is the waitress is generally fresher than the eggs she brings.

A Mean Retort.—"I got a terrible fright when I was married," said the confiding bride.

"Yes, I know, dear," said the spinster friend, "your husband."

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FOR THE JUNIORS

Injustice.

OF T when I'm rushed as I can be With fifty things or more, Some grown-up creature says to me, "Come back and shut that door!"

MINER.

BRADFORD was spending his vacation with his grandfather who lived on a large farm in New Brunswick. He found many things to interest him there. "The farm is remarkably well stocked," he heard his father tell his mother, one day.

The horses, especially, interested Bradford, they were so big and strong looking. All but the one they called Miner; he appeared a little more clumsy, Bradford told his grandfather.

"Miner has done excellent service in his day," Grandfather said, stroking the animal's mane lovingly.

The horse returned the caress by

little boy who had listened to the recital with shining eyes.

"Where was the mine where Miner worked?" Bradford queried, and his voice, also, seemed a little unsteady.

"Under the Bay of Fundy, lad," Grandfather replied, taking a handful of oats from the bin and holding them under Miner's quivering nostrils. "Horses that go down into a coal mine to work usually stay there until they die," he went on. "They grow accustomed to it, just as the men do. A man who has worked down in a mine for a number of years usually is homesick to get back. But I never intend to let Miner get homesick; and that is why I am allowing him to spend his old age in enjoyment and comfort." Grandfather patted the old horse affectionately.

"I am so glad for Miner, Grandfather," Bradford whispered, burying his face in the flowing mane of the faithful horse,

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Wilson Howe, Elizabeth Wilson, Virginia Peyton Howe, and "The White House Baby," Josephine Wilson Cothran.

gently rubbing his nose against Grandfather's coat sleeve.

"Why doesn't Miner work, like the rest of the horses?" Bradford asked. For he had noticed that this horse was always either in his stall, or else feeding in a near-by field.

"Poor Miner's working days are over, my boy," Grandfather answered.

"But he looks just as able to work as the rest of the horses," Bradford declared.

"He may be physically as able, but he is blind," Grandfather replied, as the horse raised a pair of large, brown, but unseeing eyes to his own. "For twelve long years Miner worked in a coal mine," Grandfather went on to explain, "and he did faithful service there. One day it was proposed by some one that Miner be 'retired,' as they call it when they lay off a man on half-pay when he becomes old and feeble. Miner hadn't got feeble yet, but the men who had worked with him and who knew what a faithful horse he had been thought it would be nice to let Miner see and enjoy daylight again before he died.

who neighed softly as if in answer to the caress.—Our Dumb Animals.

Reasoning.

By Nixon Waterman.

"WHY is that bell a-ringing?" asked the stranger of a boy

Who did not seem to grasp the query's scope:

"I'm not quite certain, sir," said the boy, "but I infer

There must be someone pulling on the rope."

—St. Nicholas.

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Second Prize—No. 2 Brownie Camera.

An additional prize of fifty cents each is offered for snapshots illustrating any part of "The Story of the Nest."

QUARTERLY FINANCIAL REVIEW

FIRST QUARTER 1913

Review of Stock Market

DURING the past three months, the Canadian stock market has not suffered seriously, nor has there been any spectacular advance. Indeed, there have been some rather decided losses, notably Canadian Pacific Railway. Where the stocks were only locally listed, the losses have been rather small, and, in most cases, have been made up in the last fortnight. C. P. R. is somewhat exceptional, and it reflected conditions in Europe rather than in America. It opened the year at 264 $\frac{7}{8}$, and gradually declined until it reached 218 $\frac{1}{2}$. After hovering around this mark for a couple of weeks, it began to rise, and on April 1st it again touched 238.

Winnipeg Electric dropped nine points during the three months' period, Dominion Cannery five points, and Dominion Steel five points, but these were the only notable losses. Other leading stocks held their own; Toronto Railway was the same price on April 1st as it was on January 2nd, and the same may be said of Canadian General Electric, Twin City, F. N. Burt, Maple Leaf Milling, Mackay and Canadian Locomotive. Toronto Paper showed an advance of ten points and Brazilian an advance of four points.

The details of these leading stocks, with the lowest quotations during the quarter, will be found in the following table:

Stock.	Jan. 2, 1913.	Lowest for 3 months.	April 1, 1913.
C. P. R.	264 $\frac{7}{8}$	218 $\frac{1}{2}$	238
Winnipeg Electric	218	197	209 $\frac{3}{4}$
Toronto Rly.	138 $\frac{1}{2}$	132 $\frac{1}{2}$	138 $\frac{1}{2}$
Can. Gen. Elec., com.	115 $\frac{1}{2}$	110	115
Twin City	105	101 $\frac{1}{8}$	106
F. N. Burt, pfd.	104 $\frac{3}{8}$	94 $\frac{3}{4}$	102
Brazilian	94 $\frac{1}{2}$	87 $\frac{3}{8}$	98 $\frac{1}{8}$
Maple Leaf Milling, pfd.	97 $\frac{3}{4}$	95 $\frac{3}{4}$	98
Mackay	84	79 $\frac{3}{4}$	83 $\frac{7}{8}$
Toronto Paper	70	68	80
Dom. Cannery	84 $\frac{1}{2}$	69 $\frac{5}{8}$	79
Can. Loco., com.	60	59	60
Dom. Steel	58 $\frac{1}{4}$	49	53

Two new stocks listed during the three months are the Hollinger Gold Mines and the A. Macdonald Company, Limited.

When it is considered that call loan money has been going at a very high rate, and hard to get, even at the price, it must be admitted that the Canadian stock market has behaved exceedingly well. Its conduct shows that Canadian investors and speculators have themselves well in hand, and their commitments are not beyond the limit. If Canadian stocks could weather the troubles of the past three months and come through creditably, our leading companies must be in prime condition, and our general financial position extremely sound. During this period there were plenty of pessimists who were expecting the bottom to drop out of the market at any time. They were standing around

watching anxiously for the red flag to be hoisted, and bargain figures reached. They got one or two opportunities but it is probable that very few of them took advantage of their chances. The transactions at the low points were not large.

One noticeable feature of the market during the last three months is the number of opportunities provided by several important stocks for trading, which, if taken, must have meant gain for the trader. For example, Winnipeg Electric started the year at 218. It slumped to 197, then rose again to 215. Then it slumped again, to 200, and at present stands at 210. C. P. R. and Brazilian and others



J. PIERPONT MORGAN, JR.
Upon Whom a Great Mantle Has Fallen, and to Whom Wall Street is Looking for a Measure of Guidance.

have been in similar condition. It is apparent that anyone watching these stocks and taking the tide at the flood, buying and selling at the right time, must make money. Such trading brings better results than the process of buying low and selling high, for the interim between those two operations is often lengthy. It is an axiom that the bull and the bear will make money but that the hog never will! The aphorism that the opportunity of a lifetime should be seized in the lifetime of the opportunity is peculiarly applicable to finance.

Waste in Life Insurance

SOME years ago the *Insurance Press*, of New York, made a statement that practically from every life insurance company doing business in the United States, data were obtained showing that, out of every nine applications received, for life insurance, one is permanently rejected. It

also stated that in a year nearly 100,000 people, who applied for life insurance, were turned down, or 11 per cent. of the people making application were rejected.

In Canada, during the year 1911, there was \$176,866,979 new life insurance written. In the same year there was \$13,134,376 declined, or not taken, by the companies, of those making application, the percentage of the not-taken business to the actual amount written being about 15 per cent.

The average of the not-taken business in Canada during the last five years, in per cent. to the amount of insurance written, would be between 11 and 12 per cent., and in the figures given above, industrial insurance has not been taken into consideration, but has reference, solely, to ordinary life insurance.

From the amount of business annually declined by the companies for one cause or another, but mostly on account of impaired lives, when one has always thought of Canada as being a particularly healthy country and that life insurance companies are not declining business for frivolous reasons, one cannot look upon conditions as favourably as we have been led to expect. To an insurance company a rejection of an application for insurance not only means a waste of time for the agent, as well as for the officers of the company, but it also means a money loss for the company, and before any application is finally declined every class of policy issued by the company is carefully gone over to see if something cannot be found to suit what are called "impaired lives." It is a curious fact that so soon as a person is told he is not a first-class risk for life insurance he will make every endeavour to secure that which possibly some agent, not long before, was endeavouring to persuade him to take.

It may have been when the party refused was first approached to take out insurance he was a perfectly good risk and would pass the medical examination of, practically, any company, but, in the present age, where we are living so fast and our vitality is being sapped, people cannot delay taking out a policy of life insurance, which is as necessary for the rich man as it is for the poor. It may also happen that an applicant for insurance may be declined for the reason that some member of the family has developed tuberculosis, cancer, insanity, or some of the other diseases which the medical director of a life company will inquire carefully into, and which the company does not care to write. If any of the diseases are found it will practically preclude an applicant from obtaining the protection of life insurance. Before this taint had developed, not in himself, but in the family, the applicant might have been considered a first-class risk, and it just shows what delay means in this business.

There are well known rules and regulations laid down by medical men, not only in life insurance companies, but medical men in general, and agents of life companies often look upon these regulations

COMPARATIVE STATEMENT OF BANK EARNINGS

STOCKS.	Shares Par Value.	1910.			1911.			1912.		
		Capital Paid up.	Earnings	Per Cent. on Capital.	Earnings	Per Cent. on Capital.	Earnings	Per Cent. on Capital.	Fiscal Year Ends.	
1 Canadian Bank of Commerce	50	\$15,000,000	\$1,838,065	18.38	\$2,305,409	21.76	\$2,811,806	18.34	Nov. 30	
2 Dominion Bank	100	5,166,155	659,300	16.48	704,045	16.58	901,529	18.38	Dec. 31	
3 Bank of Hamilton	100	3,000,000	422,090	16.32	443,506	16.21	495,860	16.53	Nov. 30	
4 Home Bank of Canada	100	1,303,989	95,832	9.03	121,944	10.32	140,030	10.98	May 31	
5 Imperial Bank of Canada	100	6,755,265	702,508	14.05	841,692	15.81	1,004,340	16.92	Apr. 30	
6 Merchants Bank of Canada	100	6,754,960	1,057,139	17.62	1,179,581	19.66	1,338,844	20.09	Nov. 30	
7 Molsons Bank	100	4,000,000	602,694	17.22	712,539	17.81	684,779	17.11	Sept. 30	
8 Metropolitan Bank	100	1,000,000	146,887	14.68	153,350	15.33	168,841	16.88	Dec. 31	
9 Bank of Montreal	100	16,000,000	1,797,992	12.48	3,276,518	15.80	2,518,408	15.07	Oct. 31	
10 Northern Crown Bank	100	2,713,490	258,144	11.71	285,694	12.94	291,094	13.18	Nov. 30	
11 Bank of Nova Scotia	100	5,859,100	662,301	22.07	815,519	22.50	970,544	23.28	Dec. 31	
12 Bank of Ottawa	100	3,888,730	532,353	15.21	595,228	17.00	640,220	17.00	Nov. 30	
13 Quebec Bank	100	2,500,000	278,926	11.15	276,391	11.05	294,804	11.08	Oct. 31	
14 Royal Bank of Canada	100	11,560,000	951,336	18.24	1,152,249	18.58	1,527,324	19.19	Nov. 30	
15 Standard Bank of Canada	50	2,436,755	342,258	18.26	373,208	18.66	381,601	19.08	Jan. 31	
16 Sterling Bank of Canada	100	1,094,905	92,832	10.52	96,825	10.29	107,876	11.19	Apr. 30	
17 Bank of Toronto	100	5,000,000	589,656	14.74	677,964	16.36	835,787	16.96	Nov. 30	
18 Union Bank of Canada	100	5,000,000	451,620	14.00	662,437	14.00	706,832	14.00	Nov. 30	

with an eye of suspicion, and come to the conclusion, erroneously, that the medical department may not be giving them a fair chance but they have any amount of data on which to go. Take, for instance, a man may be too stout, or too thin, at the time he makes application, and, especially for stout men, medical examiners for life companies have little use.

There is usually a time in the lives of most men when they will be acceptable for life insurance, and if they have allowed this time to pass, and they cannot secure the protection which they would like, they have no one to blame but themselves. Delay has caused more rejections than, practically, any known disease.

Life insurance is one of the greatest teachers of thrift that we know of. A man should acquire the habit early in life, or as soon as he can afford to pay the premium on a policy, no matter how small, as, with each increasing year, the premiums get higher, and when a person has his greatest earning capacity is the time to take out additional insurance, not only because it is cheaper, but because he can carry more at that time.

If there is an average of 12 per cent. who are declined by insurance companies for one reason or another, is it not possible that the reader may be one of these if he neglects the opportunities offered him? It is a good plan, always, to have some insurance, even though he may be denied more later. Delays are dangerous, more especially with reference to life insurance.

The average death rate, as taken from the life insurance companies during the last five years, has been between 9 and 10 per cent., and are any of you sure that you will not be one of these 9 or 10 per cent. men? It might also be advisable for you to consider whether you have made ample provision for your families in case of death. It is the beginning of the year 1913. Would it not be well for you to prepare a balance sheet, at this time, the same as you do in your business, and see just where you stand with regard to your family? Most Canadians, to-day, are too much taken up with making money on paper to have time to strike a balance sheet, and find out where they stand. Life insurance is not only a protection, but an investment as well, as, with the payment of the first premium, in case of your death, you have an estate, ready at hand, to the full amount of your policy.

Fire Insurance and Conservation

At a first glance, one naturally asks, what has fire insurance and conservation in common, and are not fire prevention and conservation more synonymous terms. Theoretically, the latter is true, but practically, it will be found that so far as the general public is concerned, fire insurance and conservation is looked upon as one and the same thing.

There are many reasons for this. First and foremost, outside of our fire departments there has been little, if any, thought given to fire protection in Canada. The public has relied almost entirely on the indemnity received from fire insurance companies to recoup it for any loss made, giving little thought to the fact that anything destroyed by fire is lost for ever.

Fire prevention is a subject which has only been seriously discussed from a scientific point of view, especially in Canada and the United States, during recent years, and, we are sorry to state, the question has not received such consideration in Canada as its importance demands.

For many years past, the annual fire loss for Canada has been between \$20,000,000 and \$25,000,000. When we mention these figures we do not take into consideration the Toronto conflagration in 1904, which amounted to \$12,000,000; the Ottawa conflagration in 1900, which showed a loss of \$10,000,000; that of St. John's, N.F., in 1892, amounting to \$25,000,000, or of St. John, N.B., in 1877, of \$15,000,000.

The annual fire loss per capita in Canada for some years past has been about \$3.00, and when we add to this the cost of maintenance of fire departments one can see the enormous tax Canadian people have to bear, for fire protection and fire losses year after year.

When we contrast these figures with those of continental countries, one wonders why we are satisfied to have such a state of affairs continue. In France, Germany, Italy, Switzerland, Austria and Denmark, the general average is a little less than 33 cents per capita, while in Italy, it is as low as 12 cents, and in Germany it has never exceeded 49 cents. Moreover, conflagrations such as we have experienced in recent years are unheard of. Not alone are the fire losses so much less per capita, but the cost of maintaining the fire departments in

continental cities are but a fraction of what they are in Canadian cities; as an example, the Paris fire department costs but \$600,000 a year for maintenance, the city having a population of over 3,000,000.

In treating of Canada's fire losses, we have not taken into consideration the forest fire waste in Canada. The latest report issued by the Dominion forestry officials estimates that more than one-half of the original timber supply has already been destroyed by fire, and that for every foot of timber ever cut in Canada, seven have been destroyed by fire. A reliable authority estimates that the direct loss by forest fires during 1911 exceeded the losses by fire from all other causes—and that the former was almost entirely uninsured. The fire losses from other sources for the year amounted to \$21,459,575.

While fire waste is a direct loss of wealth to the community, in the case of forest fire waste, there is not only the actual loss of timber, but the loss from finally manufacturing and disposing of the product; but there is the indirect damage, that the subsequent growth is of an inferior quality and in many instances the land is rendered barren; a better illustration could not be given than the Porcupine fire, last summer, when the entire soil was in places consumed, leaving the rock bare, and there are hundreds of thousands of acres in Ontario in this condition.

The Dominion and Provincial Governments, as well as municipalities, cities, towns and villages, are beginning to realize the seriousness of this fire-waste and that steps must be taken towards self-protection, but the greatest trouble which we have to encounter is the number of combustible buildings already standing throughout the length and breadth of Canada. That more stringent building restrictions are being enforced year by year, that better and more fire-proof buildings are being erected and that more attention is being paid to lessen the causes of fire, still we have much to do in the future if we hope to adequately cope with one of the greatest destroyers of property in modern times.

Three Months' Bank Clearings

The bank clearings in Toronto for March, 1913, show a falling off from the first two months in the year, but, notwithstanding this, they are markedly ahead of March last year.

The comparative figures are:

March, 1913	\$171,305,591
March, 1912	162,899,465
March, 1911	151,388,024

For the first three months of the year the total clearings in Toronto show an increase over last year's corresponding first quarter of \$56,443,865, as is shown by the following statistics:

Three months 1913	\$536,966,432
Three months 1912	480,522,567
Three months 1911	423,159,941

Municipal Debenture Market Reviewed

The outstanding features of the municipal debenture market for the first quarter of the year were the lessening interest taken in England in these securities, and the new and growing interest taken by American financial circles.

There have been several issues of importance during the quarter. In January Moose Jaw issued \$1,288,000 debentures, which were over-subscribed, as were the \$2,000,000 of Quebec City. Quebec Province had an issue of \$2,000,000, at 4½ per cent., of which the underwriters got 48 per cent. The city of Toronto, in February, issued debentures for \$1,000,000, at 4 per cent., the underwriters taking 85 per cent. of them. Of the \$750,000 issued by Winnipeg at 4½, the underwriters took 75 per cent. The Manitoba Government loan of \$2,000,000, four and a half, at 102, was over-subscribed. All these issues, with the exception of the last, were made in London, in the early part of the quarter.

It is reported that Port Arthur has successfully issued, in London, debentures for two and a half million, at 5 per cent. at about 99, and also that Edmonton has sold to Kleinworth's, of London, \$11,077,394 of 5 per cent. debentures at 95 flat.

As some indication of the interest now being taken by America in our municipals, it is to be noted that Vancouver, Calgary Schools and Toronto each made issues of \$1,000,000 debentures in the American market.

The outlook for this class of security, so far as England is concerned, while fair, does not improve. Low prices, it is forecasted, will be the order of the day, all through the year. A word of warning is necessary. The recent successful flotations of Port Arthur and Edmonton may unduly influence our

Western cities. The issues referred to are flashes in the pan. It is true that they denote, to some extent, a revival of interest, but it will not, we think, be permanent enough to warrant all kinds of indiscriminate issues of the debentures of cities in London. There are probably enough on hand now to satisfy any added interest taken in Canadian municipals by London investors.

Estimated Disbursements on April 1st

THE fact of a huge payment, in the form of dividends and interest, which was made on the first of April, is intimately connected with the money situation. We are looking to Europe for some slackening of the money tension, but it should be reassuring to local investors to know that there has just been paid out in the neighbourhood of thirty millions of dollars to the holders of Canadian securities.

This is made up as follows:

On listed securities	\$17,039,291
Active unlisted	2,250,000
London interest payments	6,900,000
Municipal and Gov. Debs.	1,800,000
Joint Stock Companies	3,100,000

Aggregate disbursements \$31,089,291

The largest amount, naturally, is that of dividend and interest payments upon listed securities. Calculated from the latest stock exchange lists, the figure is \$17,039,291. Of this amount, the largest item is rails, placed nominally at \$7,900,000. This is probably underestimated, for it represents only such Canadian railway securities as are already listed. A complete table of listed securities disbursements follows:

Banks	\$ 687,166
Loan and Trust	350,000
Phones and Telegraphs	405,350
Assurance Companies	77,500
Trams, L. H. & P.	2,425,000
Rails	7,900,000
Industrials	2,344,275
Cobalt Mines	1,250,000
Bonds	1,600,000

Total \$17,039,291

DISBURSEMENTS OF BOND COMPANIES.

Included in the item of \$17,039,291, the disbursements on listed securities in the foregoing general table there is an amount of \$3,614,858, which is the total sum of money the following companies will require to meet interest on their bonded debt for half year ending 1st April, 1913:

American Sales Book Company	\$ 15,000
Bell Telephone Co. of Canada	184,975
Brandram-Henderson, Limited	13,659
Canada Cement Co.	187,710
Canadian Consolidated Rubber Co.	77,388
Canadian Consolidated Felt Co.	14,370
Carriage Factories	15,000
Dominion Cannery	29,925
Grand Trunk Pacific Ry. 4's	554,800
Intercolonial Coal Mining Co.	5,800
Montreal L. H. & P. Co. 5's	81,375
National Brick Co. of La Prairie	69,273
Northern Navigation Co.	12,500
Rio de Janeiro T. L. & P. Co., 2nd Mtg.	608,333
Sawyer-Massey Co.	22,500
Toronto & York Radial Ry.	41,000
P. Burns & Co., 1st Mtg.	27,240
Canadian Interlake Lines	15,600
Thos. Davidson Manfg Co.	12,780
Algoma Steel Corp., 1st & Ref. 5's	337,500
Ames-Holden-McCreedy, Ltd.	30,000
Brandon Gas & Power Co.	4,350
Canada Southern Railway	562,500
Dominion Power & Transmission Co.	85,000
Great Northern Ry. of Canada	104,495
Hamilton Cataract Power, L. & T. Co.	52,950
Maritime Coal, Railway & Power Co.	32,055
Montreal Tramways & Power Co., 3 year Notes	150,000
Montreal Warehousing Co.	20,000
Niagara Falls Power Co.	246,780

\$3,614,858

It is also to be noticed that unlisted securities, though not paying as large dividends—indeed in some cases they pay none at all—will still pay out a great deal of money. Conservatively we estimate this at \$2,250,000.

With regard to municipal and government debentures, municipal bond interest due in April will easily amount to \$1,000,000, and provincial and federal bonds will add, at least, \$800,000, making a total of \$1,800,000 from this source.

Just how much money will be paid on London account cannot be definitely ascertained, except that the amount is not small. March, April and May dividends aggregate \$6,900,000, approximately.

The disbursements of joint stock companies may be set down as \$3,100,000.

All this adds up to slightly over \$31,000,000, as is shown by the foregoing table.

Financial Small Talk

The Money Market

Money, though still far from plentiful, is certainly easier. It is very significant that despite two adverse happenings—the series of storms and floods in the Western States, and the demise of Mr. Morgan—the stock market has displayed not only distinct steadiness, but has also shown a tendency toward resilience. This has made a great impression upon the speculator and investor, and, indeed, upon the country generally. There is increasing optimism, based largely upon London and Wall Street opinion, as to the Balkan situation, and, resultant upon that optimism, there is an activity which has been a stranger to our Canadian markets for some time. Doubtless, the loosening up of the banks consequent upon the dividend disbursements of April 1st, will contribute towards a prolongation of such activity. We are gradually getting financially right again, and though slow, the process is sure. The tone of the money market is certainly more buoyant.

The February Bank Statement

The February statement of Canada's chartered banks shows comparatively few changes. The principal items contained in the statement, with comparisons, are appended below. The following table shows the course of current and call loans in Canada for the past thirteen months:

Loans.	Current in Canada.	Call in Canada.
1912—February ..	\$793,853,547	\$71,181,510
March	815,948,308	69,846,338
April	833,242,621	69,243,791
May	837,282,550	68,305,157
June	848,940,088	68,071,855
July	852,256,651	70,407,734
August	852,045,624	75,194,735
September	859,341,193	72,205,261
October	879,676,655	73,959,866
November	874,721,593	70,668,521
December	881,331,981	70,655,661
1913—January	874,705,616	71,376,510
February	882,112,726	71,286,799

The following table traces the total on demand and after notice deposit accounts during the past thirteen months:

1912—February	\$ 921,405,082
March	937,941,170
April	969,735,531
May	1,002,347,561
June	1,004,817,876
July	1,012,604,839
August	1,004,239,021
September	1,014,905,569
October	1,023,912,500
November	1,012,640,075
December	1,012,418,559
1913—January	989,519,020
February	980,129,348

The following general table compares February, 1913, with February, 1912:

	Feb., 1912.	Feb., 1913.
Deposits on demand ..	\$321,152,954	\$349,661,830
Deposits after notice ..	600,252,128	630,467,518
Current loans in Canada ..	793,853,547	882,112,726
Current loans outside ..	35,946,475	37,673,798
Call loans in Canada ..	71,181,510	71,286,799
Call loans elsewhere ..	88,589,472	85,229,407
Circulation	88,920,598	97,206,713

Loan Companies' Bright Outlook

The last three months with the loan companies have been a duplication of the past year, for there is nothing but prosperity to report. Money has continued in great demand, interest rates have been high, and companies could lend every dollar they had, and that at exceedingly remunerative rates. Notwithstanding the general stringency of money, payments on principal have been met, when they fell due, and the interest has also been looked after.

The manager of one of the most important of these loan companies told the Courier that land speculation in the West is more prevalent than ever. He complained that far too much money was being put into real estate, instead of the investor buying less land, and then building thereon. One of the main reasons, he opined, for the general tightness of money in Canada, was the excessive speculation in Western real estate. There can be too much of a good thing, and Canada is experiencing it.

The outlook for the debenture business is of the very brightest. People are beginning to realize that loan companies are as safe as banks, for putting away spare funds, if discretion is exercised. The sale of loan company debentures, especially of Ontario companies, should be an attractive investment, particularly when it is remembered that the one great safeguard with regard to this class of security is that all companies are limited in the amount they

can issue, and also as to the amount of deposits they may accept. Companies which have been issuing large amounts of debentures, year after year, have no difficulty in renewing them, as they fall due.

An Opportunity for the Small Investor

The bond market is as full of bargains as a department store on bargain day," said a leading Toronto financial man to the Courier. The situation is rather peculiar. The large private investor, who has heretofore been one of the mainstays of the municipal market, and a large buyer of industrial bonds, is not buying just now. The tight money conditions, prevalent in London and Wall Street, mean that for him it is more profitable to lend his capital on call at 6½ or 7 per cent. The small investor, who is bargain-hunting, has been the only force which has kept the market alive, and, in some sort, active. Otherwise, conditions would have been lethargic in the extreme. But the small investor has been rewarded, for he has obtained highly remunerative investments. Good bonds are anywhere from five to ten points below last year's prices. They will not, we think, be so highly profitable again for some time. As prices get higher, the small investor will sell, re-deposit his money and wait till the tide serves again. Then he will buy more "bargains."

German Business Men to Visit Canada

The recent visit of Court Councillor Horst Weber, of the "Illustrierte Zeitung," Leipsic, results, firstly, in a special edition of his journal devoted to Canada, and secondly, the arrangement of a business men's trip to Canada of leading German personages of every field of activity.

This is the first time that such a party of representative Germans have visited the Dominion. They will be officially received by the governments of the provinces and municipal administrations. Mr. Weber writes that with the aid and support of the Dominion and Provincial Governments, and of many cities in the Dominion he will bring out a party of from 60 to 100 German business men, representatives of the leading industries, financial interests and economic and technical associations of the Fatherland. Their purpose will be to study the natural resources and industrial possibilities of the Dominion with the view of increasing German trade with Canada, besides the possible encouragement of German investments in Canada and the establishment of branch factories.

Mr. Weber thinks it likely that the party will include several representatives of the German Government, and that they will study the different questions of trade and politics between the two countries. There is every reason, he says, to believe the result will be a better political understanding with Germany and a tendency on the part of the latter to take a larger share in developing and populating Canada.

Mr. Weber, who has himself been touring Canada for several months, says that there is a general ignorance of Canada in the German-speaking countries.

This trip is to extend over seven weeks, and the itinerary is to include Quebec, Montreal, Ottawa, Cobalt, Winnipeg, Calgary, Banff, Laggan, Okanagan Valley, Glacier, Vancouver, Victoria, Kamloops, Edmonton, Saskatoon, Brandon, Sault Ste. Marie, Toronto, St. John, Fredericton and other cities.

A Successor to Morgan

Mr. GEORGE F. BAKER is generally regarded as the successor to the late Mr. J. Pierpont Morgan, as head of the United States Money Trust. His age, however, will prevent his taking more than an advisory part in financial affairs. Born in Troy, N.Y., in 1840, George Fisher Baker was no rich man's rich son. He started life as a two-dollar-a-week grocery clerk. To-day, at the age of 72, he is one of America's richest men, although he has achieved none of the cheap notoriety which in these days is the complement of the millionaire state. His wealth is conservatively estimated at two hundred million dollars.

Mr. Baker is a director in fifty-eight corporations, including twenty-five railroads. He is chairman of the First Na-

Municipal Debenture Investment

Municipal Debentures can now be purchased to yield exceptional interest return with security sufficient to satisfy the most conservative investor.

The time is opportune to invest at least a portion of available funds in bonds of this character.

We shall be pleased to forward, upon request, our latest bond list containing selected issues yielding from

5% to 6%

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We have prepared a folder dealing with one of the most attractive 7% investments in the present market.

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Invest Your Savings at 5%

Every time your savings accumulate to \$100, you should take out a

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This is an investment of perfect security, with interest payable half yearly. You can arrange to receive your money back with interest in one, two, three, five or ten years. Write us for particulars.

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A Time-Tried Investment

This is not only one of the largest and strongest, but also one of the oldest of the Canadian financial institutions. It has a record of considerably more than half a century of steadily increasing success, stability and strength. In this time an experience has been gained which entitles its Directors and Officers to be considered experts in the selection of choice, safe securities for the investment of its funds.

Its Capital, fully paid, and Surplus exceed TEN MILLION DOLLARS.

Its record, experience and strength constitute it an unusually safe Depository for Savings, and its Debentures have long held a very high place in the estimation of those conservative, cautious investors, both in Great Britain and Canada, who prefer absolute safety to a high rate of interest. In Canada they are a LEGAL INVESTMENT FOR TRUST FUNDS, and are accepted by the Canadian Government as the Deposit required to be made by Insurance Companies, etc.

We shall be glad to send you a specimen Debenture, a copy of our last Annual Report, and full particulars, on receipt of your address. Write for them to-day.

Canada Permanent Mortgage Corporation

TORONTO STREET ESTABLISHED TORONTO. 1855.

THE ROYAL BANK OF CANADA

Capital Authorized \$25,000,000
Capital Paid Up \$11,560,000
Reserve Funds \$13,000,000
Total Assets \$180,000,000

HEAD OFFICE: MONTREAL.

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6% 1st Mortgage Sinking Fund Gold Bonds

OF

The ROLLAND PAPER CO. LIMITED

PRICE: 100 and Accrued Interest.

Trustee for the Bondholders—THE ROYAL TRUST CO.

The Bonds mature July 2nd, 1937, and are payable at the Bank of Montreal, in Montreal or Toronto, Interest half-yearly, January 2nd and July 2nd. Denominations, \$500 and \$1,000. They may be registered as to principal at the Head Office of the Rolland Paper Co. Total Issue, \$500,000.

Security for Bonds

The properties of the Company, upon which the Bonds represent a closed mortgage, include modernly equipped Paper Mills at St. Jerome, Que., and Ste. Adele, Que., with Water Power development, Real Estate, Railway sidings, etc., valued by the Canadian-American Appraisal Co. on July 1st last at \$1,117,962.92.

The Total Net Assets of the Company, including money in hand for additions to plant then under way, at December 31st, 1912, amounted to \$1,513,279, or more than three times the bond issue.

Net Earnings

Year ending Dec. 31st, 1910	\$ 73,854.77
" " " 1911	80,428.30
" " " 1912	142,934.83

Thus with the additions to plant not yet complete the net earnings have already mounted to nearly five times the amount required to pay bond interest.

A fully descriptive

circular will be mailed on request

and Bonds will be delivered, charges prepaid, at any

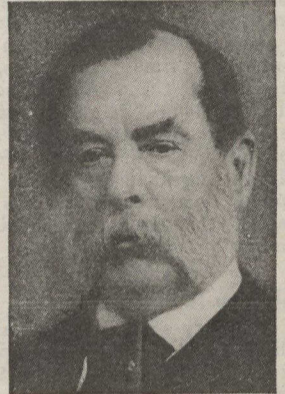
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101 St. Francois Xavier St., Montreal

tional Bank, president of half a dozen trust companies, and a director of the United States Steel Corporation. He has admittedly been partner with the late Mr. Morgan in many deals, and together, with Morgan and Stillman, has taken an active part in the concentration of banking power. Some idea of his wonderful ability as a banker may be gathered from the fact that the First National Bank, of which he was made president, in 1873, has paid 18,550 per cent. in dividends on the original capitalization of half a million dollars. The bank has now ten million dollars capital. Since its inception in 1863, it has



MR. GEO. F. BAKER.

made profits of eighty millions of dollars.

Mr. Baker is a believer in interlocking directorates, and sees no reason why one bank should not control another. Before the Pujo committee he acknowledged the existence of the Money Trust, admitting that it constitutes a grave danger to the country, if controlled by interests lacking in integrity and scruples, which was equivalent to saying that a change in personnel might be dangerous.

Like his friend and predecessor, Mr. Baker is fond of art. He is a member of many musical and art societies, and also of several of New York's most popular clubs.

Montreal Tramways' First Dividend

AN interim dividend of five per cent. has been declared by the Montreal Tramways Company. It is also announced that a further issue of \$1,000,000 new stock at par will be made, and will be offered to shareholders in the ratio of one share of the new for each two of the old.

The five per cent. dividend is the first distribution to the shareholders, and, although announced as an interim one, it is expected that the stock has now been definitely placed on a permanent basis, and that the rate paid on the two million odd common stock will be 10 per cent. or higher per annum.

Suburban Railway for St. John

ST. JOHN is to get the long desired street railway extension into her suburban districts. The new Suburban Railway Company has won its fight in the legislature, in spite of the vigorous opposition of the St. John Railway Company and other interests, and can now go ahead with the building of thirty-five miles of line in the suburbs of the city. The company will spend \$50,000 in construction the first year; \$50,000 the second, and \$100,000 the third, besides developing hydro-electric power to operate the lines which, it is estimated, will cost over \$1,500,000. The new railway is to co-operate with the New Brunswick Hydro-Electric Company in the construction work. The capitalists behind the enterprise have a capital of ten million dollars, securities for which have been almost entirely taken in the East, showing that Eastern investors have a decided preference for concerns operating in the Maritime Provinces.

Important Industrial Merger

THE firm of William A. Rogers Company is no more. It is merged in the Canadian Rogers Company, Limited, which has been incorporated under a Dominion charter, with a capital of \$500,000 preferred, and \$500,000 common stock, and which has bought the Canadian goodwill, trade marks and designs of the old concern.

The merger was ratified at a special meeting of the shareholders. The Presi-

A. E. Dymont

Robert Cassels

W. G. H. Browne

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Can we travel through life. Why not make the journey as comfortable as possible? Let us take a lower berth. When we arrive at the end of our journey we shall appreciate the forethought at the beginning. Just so is the journey of life; we are passing the milestones, marked by years, and the terminus of old age gets nearer and nearer, then we shall appreciate the Endowment Policies taken when starting. If you haven't got this protection yet take early steps to secure it. Policies of this nature are issued by the

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OF CANADA

Home Office : : Hamilton, Ont.

British America Assurance Company

(Fire)
INCORPORATED A.D. 1833
Assets over \$2,000,000.00
Losses paid since organization over
\$36,000,000.00.

W. B. MEIKLE, General Manager.

dent, Mr. S. J. Moore, said that shareholders of the former William A. Rogers Company will be given the exclusive right to subscribe for the preferred stock of the Canadian Company, carrying a bonus of 35% common stock, in the ratio of one share of preferred stock of the new company to every five preferred or common shares in the parent concern, held on March 31st.

Mr. S. J. Moore is President; Mr. W. A. Jameson (Niagara Falls), Vice-President, and Mr. Otho V. Kean, General Manager of the new corporation.

Macdonald a Dividend Payer

THE directors of the A. Macdonald Company have declared a quarterly dividend at the rate of five per cent. per annum, for the period ending March 31st. This first disbursement of the company under its new management will be made to shareholders of record of April 5th, and will be payable on April 15th. The regular quarterly dividend of one and three quarter per cent. upon Macdonald preferred was also declared.

A Sagacious Ad.

"DIVERSIFY your investments. To distribute your capital amongst different classes of investment securities is not only an advantage but a wise precaution."

The European Situation

UNDER the caption "The Money Outlook," the London Statist of March 22nd says:

The situation in Germany is unpleasant, but is not as serious as in Austria. French trade is also suffering, and it is apparent that a condition of extreme trade depression throughout the Continent will shortly arise unless means are found to adjust the outstanding differences between the Powers, and, by restoring peace and demobilizing the armies, bring renewed confidence to investors and to everyone possessing monetary resources.

The situation in this country is very much better than it is on the Continent. Indeed, trade here has so far scarcely felt the influence of the growing depression in other countries. But it is evident that a condition of things such as that which exists on the Continent cannot long continue without influencing the trade and prosperity of all other countries. Indeed, its influence and effect are already being shown by the decline that is taking place in the demand for many commodities, and by the fall in prices.

Fortunately the whole world is in a condition of financial strength never before witnessed. Almost every country has accumulated large gold reserves, and in case of need will be able to use these to meet adverse trade balances should occasion require. This situation, it will be realized, is a very different one to that which prevailed in the 'nineties, when the general prosperity received a severe blow from various causes. Furthermore, we have always to remember that the world's gold output is in the neighbourhood of 100 millions sterling a year, and that, if anything were to occur to affect trade, this great production would result in immense accumulations of gold in the international money markets. Consequently, should trade receive a set-back as a result of the existing lack of confidence on the Continent, the accumulation of gold would probably be very rapid and very great, owing to the receipt of large amounts of the metal, both from the borrowing and from the mining countries.

All this means, of course, that the present period of dear money throughout the world may be followed by one of abnormal cheapness, and that this abundance of money will diminish both the intensity and the duration of the trade contraction.

At the moment there are no signs of any appreciable change in monetary conditions, and it is possible that bankers will be able to employ their money at very profitable rates for some months to come, after which they may have to be content with unusually low rates for a period.

Learned Early.—Crawford—"How is it you let your wife have her own way?"
Crabshaw—"I once tried to stop her."
—Life.

THE DOMINION SECURITIES CORPORATION LIMITED

ESTABLISHED 1901

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\$25,000. 5% First Mortgage Sinking Fund Gold Bonds. Dated 1st January, 1913. Due 1st January, 1928. Interest 1st January and July. Principal and Interest payable at The Canadian Bank of Commerce, Toronto, Montreal, Winnipeg and London, England. Redeemable at 100 and accrued interest on any interest date on six weeks' prior notice, or annually for sinking fund drawings, beginning 1st January, 1914.

Denominations, \$100, \$500 and \$1,000, with sterling equivalents.

The bonds are issued in coupon form with privilege of registration of principal and in fully registered form.

Trustee: The Northern Trusts Company, Winnipeg

Legal opinion of Messrs. Blake, Lash, Anglin & Cassels, Toronto.

ASSETS

Lands, Buildings, Investments, etc.	\$1,317,021
Net Current Assets in excess of Current Liabilities	3,114,105
Total Assets	\$4,431,126
Appraised Value of Lands	\$1,014,310
Bonds issued	1,000,000
Net Earnings for year ending December 31st, 1912	406,399
Annual bond interest charge	50,000

The J. H. Ashdown Hardware Company, Limited, conducts a wholesale and retail hardware business throughout the entire prairie section of Western Canada, including the Provinces of Manitoba, Saskatchewan and Alberta, as well as a portion of the Northwest Territories and British Columbia. Warehouses are located at Winnipeg, Calgary and Saskatoon with every facility for serving all portions of the above territories.

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ONE of the most important features of any will, is the appointment of the executor. It is becoming generally recognized that to ensure the fullest possible service in the care of an estate, it is well to appoint a Trust Company as "Executor and Trustee under Will."

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To Trustees and Executors

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'The Blue Bird' of Maeterlinck

MAETERLINCK has been called the Shakespeare of Belgium. I do not wonder at it. We could not more honour him. He has succeeded in providing drama and phantasy, and both are classics. The world has honoured him. He was awarded the Nobel prize for Literature, and old and young, everywhere, regard him as an intensely human author.

To understand Maurice Maeterlinck aright, you must realize the fabric upon which he has built his fragments of philosophy. Without ever sounding the formal religious note, he produces in the minds of his readers a worshipful regard for the potential forces that keep the world agoing. In his dramas the presence of Death is always lurking near; Life, with exterior and interior manifestations, is an active flow of forces, realizable only from within; Fate is the central pivot of all growth and development. In prose and poetry alike, Maeterlinck deals with the mystery of being; his writings analyze Luck and Justice, and while appreciative of the appearance and fact of beauty, they search for the essence, and the wherefore.

The supreme virtue of "The Blue Bird" is the universality of its appeal. By it all are entertained, all are interested, and some of us are puzzled. To the children, eager as the grown-ups for a solution to the eternal wondering where happiness may be found, "The Blue Bird" is delightfully satisfying. To the adult, it is exquisitely comforting. There are few productions of which this may be said. The "Peter Pan" of Barrie is, in some sort, a prosaic counterpart in immortality, but it lacks the power to more than merely entertain an audience of mature years. Mr. Bennett's "Milestones," dealing with stern realities, while equally beautiful in thought, could not appeal to children. But "The Blue Bird" always has a varied audience.

It would be difficult to put a higher value upon one scene than another. The pathos of "The Land of Memory" scene is very real. How tearful and sorrowing Granny and Gaffer Tyl are, because "those whom you call alive forget us who are in the Land of Memory!" And how overjoyed are the lost little children of Mummy Tyl when they meet the two little seekers, who are their own brother and sister. How tenderly suggestive is the scene in the Land of Happiness! This was not in the productions which were given throughout the provinces, in England, though it was in the original presentment at the Haymarket Theatre, London, in December, 1909. To my mind, it is the deepest in truth and significance of all the scenes. Father Time is absolutely impartial and positively relentless. No babe may be born before his time, and none may linger longer when he is called to earth. Two lovers are ruthlessly separated; one is to be born, and the other is to remain in the Land of the Future. Each child must prepare something to take with him, as a contribution to the world he is going to enter, whether it be a crime to make it worse or an instrument of justice to make it better. Especially beautiful is the close of this scene, when the song of the expectant mothers, coming out to meet their children, is heard. "All mothers are rich, when they love their children," says Maeterlinck.

And the Blue Bird itself? Ah, when Tyltyl did catch it, as he did twice, he found it was no longer the Blue Bird. It had changed its colour, which meant everything. H. S. E.

A New Madrigal Society

FIRST annual concerts of any organization are always more interesting than any other concerts by the same organization. The Madrigal Society of Toronto, Mr. Francis Coombs, conductor, gave its first on Thursday evening last.

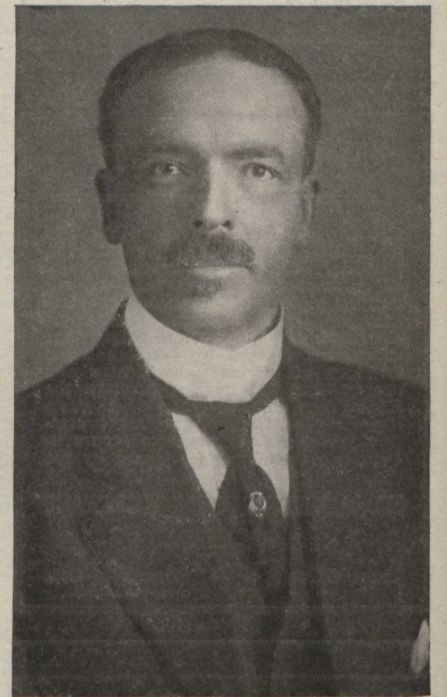
The chorus numbered 60 voices. A programme of six madrigals, one motett, one ballad, two part songs and one "catch" was given without the adventitious aid of a piano, or an orchestra or an organ. This is technically known as "a cappella" singing, a form of choral art which is about as old as music, but in most new countries is the last kind of music to be studied.

It may be said, without hesitation, that the Madrigal Society's work on this

occasion was by far the best unaccompanied work done in Toronto this season. What has been done along this line in other centres we do not know. But of late in the choral metropolis "a cappella" singing has been rather neglected. Years ago the Mendelssohn Choir made their reputation on this kind of music, and for many years kept it up. They have not abandoned it; but other and bigger works have made it merely a side line. Mr. Coombs has struck out along a new trail by making the bulk of his programme of old madrigals, catches and part songs such as are given by locally famous choirs in England. Four of these date back between 300 and 400 years: "Since First I Saw Your Face," by Thomas Ford—1605; "Matona, Lovely Maiden," by Orlando Lassue, 1520—seven years more and this pace will have its 400th anniversary; "April is in My Mistress' Face," by Thomas Morley, 1594; "Down in a Flow'ry Vale," by Constantius Festa, 1541.

The age of these quaint madrigals makes them relatively more difficult to sing than many modern chorales. They have an "atmosphere" which must be preserved, and which finicky interpretation would altogether spoil. Mr. Coombs, who is as fond of modern nuances and impressionism as most choral conductors, well resisted any temptation to modernize his madrigals. The character was well preserved, and the pieces were extremely well sung as to intonation, rhythm and tone-color; by a chorus, the majority of whom had never done any particular kind of choral music before. As usual, the weakest section of the choir was the tenors; and as often happens the best section was the bass; though the two women's parts were always equal to the occasion. The chief defect was the lack of a lyric quality of tone so important in such works; and this will be overcome by experience. The chief merit, aside from the genuine art-quality of the chorus, was the evident sincerity and restraint of the conductor in presenting these fine old lyrics. Mr. Coombs knows how to get an idea and to work it out. He indulges in no fireworks, but does his work quietly and with fine attention to detail.

The more modern works have all been given before and were valuable on the programme, chiefly for variety. The treatment of "Come Unto Him," by Gounod, was rather disappointing in rhythm and tempo, because with so flexible a body of singers as a chorus of 60 fine details of rhythm are often possible that must be missed in a larger chorus. And it is because of having a small body of singers and a clear conception of individuality in work that Mr. Coombs may be expected to evolve from his Madrigal Society a real contribution to choral work now rather neglected.



MR. W. L. RICHARDSON

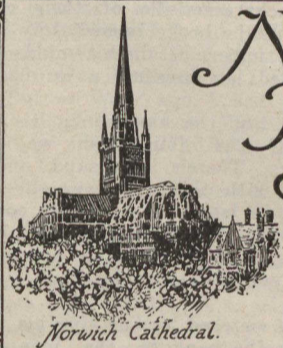
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Our Monthly List of Bonds for Investment contains many suggestions for the remunerative employment of dividends.

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How to Teach History

TEACHING history has always been a bugbear. Teachers have been divided between two opinions: that history is the driest subject on the curriculum; that it is the most humanly interesting thing ever taught. Hence the variation between theory and practice; and the recent report of the special committee appointed by the English and History section of the Ontario Provincial Association of Teachers in convention.

The report was adopted—almost entirely. It is a radical step in advance on current High School methods of teaching the story of events. And it is the result of persistent hammering on the part of a few who, like the many, have long been aware that the teaching of history in Canadian schools is far behind the best practices of the United States and other countries.

Much of the reform prescribed in the report was suggested, if not outlined, in an article by Mr. George M. Jones on "History in the High Schools" in the Canadian Courier of March 22. Mr. Jones is teacher of history in the Humber College Institute. The article set forth:

That public school pupils entering the High School have a very defective knowledge of history.

That of city pupils questioned by him at the Humber College Institute, 20 per cent. had two or three lessons a week in history, 55 per cent. one lesson, and 25 per cent. no history at all.

That in the case of rural pupils the ratio, according to the above, was 61, 29 and 20.

That the public school course should be simplified by the reduction of work in such subjects as art and nature study; that history in the public schools should be reduced by half in order that the subject might be better taught.

That a similar reduction be made in High School courses, for the same reason.

A letter from a High School student commending Mr. Jones' attitude and advocating the abolition of Oriental history, appeared in last week's Courier.

The report of the special High School committee recommended:

More use of supplementary reading; the use of historical pictures and of lantern slides.

Simplification of historical work. In Form I.—1½ hours a week—illustrated lectures on Canadian history.

Form II.—1½ hours a week—British history up till 1603; illustrated.

Form III.—Later British and Canadian history, 1½ hours.

Form IV.—The courses prescribed for Junior Matriculation and Entrance to Normal Schools, simplified to read as follows:

(a) Great Britain and Canada from 1763 to 1885.

(b) The geography relating to the history prescribed.

(c) General outlines of Greek History to the death of Alexander.

(d) General outlines of Roman History to the death of Augustus.

The committee strongly recommend the omission from the examination for Entrance to Normal Schools of the Oriental History now prescribed.

Form V.—The courses prescribed for Entrance to the Faculty of Education and for Honour Matriculation.

Outline.—From the fall of Rome (476 A.D.) to the discovery of America.

Detail.—From the discovery of America to the death of Queen Elizabeth. 1492-1603. This period includes: the struggle of Europe against the Turk; the Renaissance and the Reformation; the Spanish, Portuguese, French and English voyages of discovery and adventure.

In English and Canadian history this period has already been covered in Form IV. It should, therefore, in Form V. be taken up with reference primarily to its European aspect; to the French Revolution, and the Napoleonic Empire; the uprising of the nations against Napoleon, and the attempt at Vienna to go back to the old order of things; the rise of Nationality in the XIX. Century, with special reference to Italy and Germany; the expansion of the United States, in its later periods the growth of the British Empire, of world-politics, and the consequent rivalry of Great Britain and Germany will naturally take a prominent place.

TO MECHANICS

THE CANADIAN COURIER is offering a prize of \$25 in cash for the best fifteen-hundred-word article on "The Ambition of the Canadian Mechanic." This article must be written by a mechanic. What we want to know is what the mechanic desires to make of himself, of the body to which he belongs, and of the country in which he is a citizen. We want the cleverest mechanic in Canada to tell the people what he, and his fellow-mechanics are aiming at politically, socially, and economically.

The mechanic is not heard from enough in the general discussion of public affairs. Too much of the talking is done by journalists, financiers and manufacturers. Even the farmer has his say more abundantly than the mechanic. We believe the readers of the CANADIAN COURIER will appreciate hearing from the mechanic.

This competition will not be decided upon literary style, but upon the merits of the ideas and arguments advanced. The number of words mentioned is only an indication of the length we prefer. A two thousand word article will get the prize if it is more meritorious than the shorter articles. But brevity and conciseness are qualities not to be ignored. This competition closes June 1st.

FOR THE JUNIORS

In this issue you will find announced a prize contest for young people—one which will involve the finding of a bird's nest and telling the story of it—the names of the birds, a description of them, the number and colour of the eggs, the date of hatching, the date of the flying of the young birds, and so on. We want the young readers of the CANADIAN COURIER to write us the family story of some pair of birds, not from books, but from personal observation. Full particulars will be found in this week's issue.

The
Canadian Courier
TORONTO

THE DEMAND

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Can we tell you the
Reason Why?

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From Toronto and Hamilton "The Beaver" with Club Car leaves Toronto at 5.20 and Hamilton 6.30 p.m., arriving New York 7.50 a.m. Other New York trains leave Toronto at 9.30 and Hamilton 10.38 a.m. daily and Toronto 7.10 and Hamilton 8.18 p.m. except Sunday.

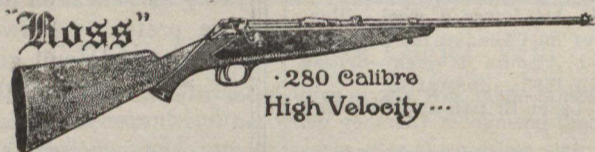
From Buffalo Trains for New York leave at 7.00, 7.30, 7.55, 9.30 and 10.45 a.m. daily, 12.55 p.m. Sunday only, 1.00 p.m. daily ex. Sunday, 5.15, 7.15, 8.00, 9.00, 9.28 and 10.35 p.m. and 12.01 midnight.

From Montreal Night trains leave at 7.00 p.m., arriving New York 9.00 a.m. and Buffalo 8.20 a.m.

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"ROSS" SPORTING RIFLES

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The very finest of all CHAMPAGNES. The choice of every Royal and Imperial Court in Europe, as well as of the connoisseurs of London, Paris and other European cities.

S. B. Townsend & Co., Montreal

GENERAL AGENTS FOR CANADA.

The Price of Failure

(Continued from page 9.)

and knelt by the bed, taking the hands of the sleeping baby in her own, clasping them so, the four hands together. She said no word, but she felt vaguely that the clasped hands, her own and little Bob's, were crying aloud to God the prayer her lips could not frame.

It was a long time before the telephone rang. She was at the foot of the stairs when Mary lifted down the receiver.

"Yes, speaking."

"Yes, Mrs. Wilcox."

"Surely not!"

"Have they stopped trying to save it?"

"Why didn't Bob telephone?"

"Oh, what are they doing?"

"Do they really think there is danger for the bridge?"

"Yes, of course, he would know best."

"Oh, are they—are the men working in the dark?"

"Oh."

"Yes."

"Thank you for 'phoning."

"Not until morning, he said? Thanks, Mrs. Wilcox."

"A big loss for you, I'm afraid, and for the town. I'm so sorry. Goodbye."

Gracia came forward.

"They have stopped trying to save the big dam," Mary said. "Twas Mrs. Wilcox. Our boys are both at the bridge. The electric lights are all out, because part of the dam is swept away. The men are working with lanterns. But, she said, nobody except Jeff thought the bridge could possibly go."

"Mary," breathed Gracia, "is Jeffrey—is he—all right?"

"Yes, both of them," Mary answered reassuringly. "Don't worry, Gracia, Bob said he would come back this morning. Let's both try to sleep now."

Gracia went back upstairs. An hour later she came down again to the deserted kitchen. There was no light save that of the dying fire, and she crouched in front of it, trying to shut out from her thoughts the steady beat of the rain.

Morning—grey twilight—brought Bob alone. It was Gracia who met him first, her eyes questioning.

"Everybody all right," he said, gayly. "Have you two women been worrying? And mother, too? That is a shame. I should think you would have known better, mother, at your age." He stooped to kiss her.

"No, Jeff won't be back till later; said to tell you he was all right. No, he isn't; really, Gracia. There is no danger. No! Of course not! What would Jeff say to me if I took you out in this? And there isn't anything to do—or to see."

"I'd like just to watch—Jeff. Oh, I know you think I'm foolish—but out here I'm so afraid. If I was just there I feel as if nothing could happen to him. You have all, each other; but I have nobody but Jeffrey—"

She turned away to the window.

"Let the child go, Bob," said his mother. "Let her go. Once she has seen it all she'll be less anxious."

So an hour later Gracia stood on the rain-drenched bank looking down at the busy scene below. She was one of a crowd of village people who, undeterred by the rain, had chosen this point of vantage to watch the efforts toward saving the new bridge. As Mrs. Wilcox said, no one except the engineer seemed to think there was any great danger. The big cement abutments seemed strong enough to withstand any force which even the Charteris might hurl against it. And apparently the Charteris was doing its worst.

Lying piled against the abutment at the further bank lay much of the debris of both dams, mixed with big timbers washed out from the upper bridges and from the dams themselves. Part of the big cement dam above the bridge, almost half, remained intact; and around this the river foamed, tearing furiously into the opposite bank. Already it had worn deeply into its bed. The standing portion of the dam was high above it, and, deflected by the opposition which this offered, the river was cutting for itself a new channel close to the left bank and sweeping directly down on the great abutment of the new bridge.

Efforts had been made to turn the waters to their old channel by building out a sort of breakwater; but though at first success had seemed to crown these efforts, the force of the flood and the shock of the huge timbers sweeping down against it had finally carried away the puny obstruction. Big timbers, caught against the abutment and jammed there, were holding back the great mass of debris—broken blocks of cement washed out from the foundation of the dam, huge bridge timbers, stumps swept out from the flats above, the great pile-driver that had been used in building the upper dam, saw-logs stranded since last spring on the river banks, the remains of Widow Emmons' little cottage—the river flung them all ruthlessly in one great heap, wedged and jammed against the huge abutment.

Gracia looked at it with growing excitement—the plunging waters racing past below her, the shouts of the men barely heard above their menacing roar, the whirling driftwood carried so rapidly past or tossed to the great pile. A moment before she had seen Jeffrey standing on the bank giving directions; now he had gone, she could not see him.

"Hello, Gracia!"

He was wet and tired-looking, and lines of anxiety marked his face. But he came up from his night's work, unsuccessful, yet undismayed, finding in her presence the new courage, the new energy that he needed. He shoved his wet cap back from his forehead.

"Just a minute to see you in," he said. "Hawkins has gone for dynamite. We're going to try to break up the jam by blasting—a small charge, of course, just enough to move it."

It was characteristic of their comradeship that he broke immediately into the subject uppermost in his mind. He had accepted her presence as a matter of course.

"No, it's not the abutment; it's the rock itself—the foundation—we are afraid for. There's quicksand underneath and with this added weight—we don't dare to let it stay. There comes Hawkins now. You'll be quite safe here from flying timbers when the charge is exploded; you need not move."

GRACIA watched him making his way down the bank to the men below, watched him clamber out on the mass of debris with Hawkins; the mass as she watched seemed to give and sink slightly in on itself. The men rose from their crouching position, turned and came hastily to the bank. Even as she reflected how quickly the charge had been laid the whole mass seemed to tip and move toward the river centre, and at the same time the huge abutment swayed unsteadily, then with a resounding roar and a crash of splintering timbers fell far outward toward the centre of the stream. The straining steel and timbers of the bridge snapped under the stress. The great Charteris River Bridge was down.

Connelly sat at the desk in the dismal little city office, papers pushed aside, and gazed fixedly at the space of blank wall against which its windows opened. The roar of traffic came up from the street below like the Charteris in flood. He found himself speculating again as to any possible chances of saving his bridge. Such a catastrophe could have happened only once. If he had had the wisdom to foresee the breaking of the big dam—if—

He roused himself to meet a newcomer, warned by footsteps approaching heavily along the corridor, and as the door swung open sprang to his feet, holding out his hands in a boyish gesture of greeting.

"McKilligen!" he cried. "You! I thought you were in British Columbia."

"So I am. I'm here for two days or more, just."

He glanced the younger man over with keen eyes.

"Sit down, Pat."

The two men sat down at the desk, McKilligen noting as he did so the wearied droop of Connelly's whole figure.

"I got your bad news on the car comin' in," he said. "We'd been hearin' about your bridge. The Main an' Crompt-

ton people pretty near sent me down to visit ye, liked your new girders an' beam connections. In fact I was to run over an' take a look at it if I had time. 'Twas a fine big work for a little firm the likes o' you an' Lester," he ran on, slightly puzzled by Connelly's manner, "An' a pretty bad thing for the R. & S. O. Ye'd never guess a flood like that could take out a bridge like yours. How did she go, Jeff?"

Connelly reached for the plans of the bridge and the big Irishman drew out his pipe and lighted it. It went out unnoticed as he listened to Jeffrey's story. For a long minute after it was finished neither man spoke. The old engineer did not lift his eyes as he put his next question.

"Had the R. & S. O. people taken it over?"

"No."

"Will they?"

"I haven't heard from them definitely. I think there is some trouble about it."

McKilligen reached for the specifications. He studied them in silence.

"I daresay ye'd make a pretty good case against them if ye cared to fight it out," he said, without enthusiasm.

"Ye'd a' solid rock foundation, no doubtin' it."

"McKilligen!"

The eyes of the old man leaped suddenly to Connelly's face.

"Ye won't!" he cried. "Shure ye're the same lad!"

A mist of tenderness swept across the steely blue of his eyes.

"Then, what's for ye?" he questioned, softly.

"Pat, I don't know. It's an enormous puzzle. Lester would put it into court; but I feel just like you do about it. I knew that might not prove a good foundation. It's all right to say it couldn't happen once in a thousand years. It did happen. If the R. & S. O. refuse the bridge and the loss is ours, then the question of a suit will come up again—Lester and I threshed it out pretty well this morning—and if it does it means that the firm will dissolve. I think it does. But an hour ago I had decided to give in to Lester and fight it out. Poverty's an awful wall to be up against, Pat."

"Tis shure, but I've known a man up against a worse."

"Oh, so have I; so have I; too well!"

He walked over to the window, his hands shoved deep in his pockets. The Irishman's eyes followed him wistfully. The young engineer was very dear to his heart.

"I can't decide, Pat," Connelly said at last, turning away from the window.

"I know the R. & S. O. will fight it in spite of MacDonald. If I were all alone I wouldn't hesitate, but there's my wife and baby, and Lester to be married next month—all these people depending on this thing. Am I right, or am I wrong about it? I cannot think of anything else. And through it and over it all, Pat, there's just one thing I want—to build the Charteris River bridge again."

"Yis," breathed McKilligen. "Oh, yis. That's it. Shure, I sometimes think purgatory 'll be just lookin' at our old mistakes; and after it's all over the good Lord 'll just turn us back an' let us do them over agin right.—Shtrikes me 'twould be a big enough heaven for most of us."

He stood up to go.

"No, thank ye, Jeff. I've got to see Kells an' McGinnis about some steel they're shippin' us; an' I take the eleven train back west. No, I'll not see you again for long, an' I'm loath to leave ye in such a tangle. But don't ye ever think, boy dear, that ye're down an' out. What's a bridge, more or less?—an' what's a failure, so ye're ready to pay its price?"

"Pat," said Connelly, "I thought you'd think—"

"So I did, Jeff; but not now. Now I'm thinkin' only of the pluck of ye. Goodbye, lad."

"Goodbye, McKilligen. It's been good to me to see you."

Connelly sat down again and drew the papers toward him. He wished, if possible, to reach his decision before he heard from the R. & S. O. Lester was for fighting out the matter in court. He had consulted Mallison and Mallison, the most prominent lawyers of the city, and they had unhesitatingly declared it a good case. Lester urged that it would vindicate the firm. If they could prove

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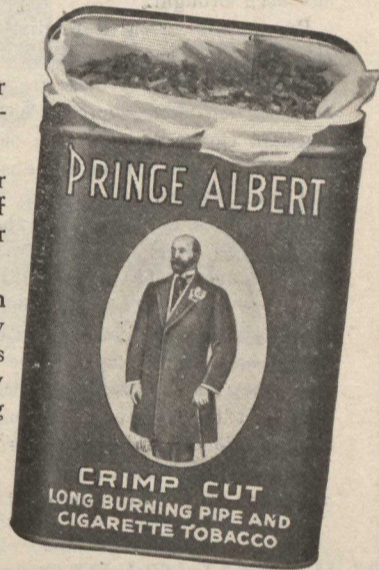
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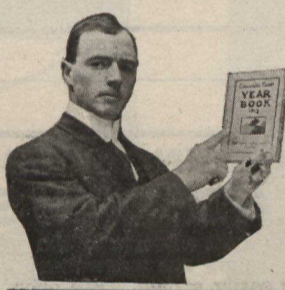
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their bridge according to specification, no blame was attaching to the contractors. Not to protest it meant ruin. As Connelly said, it meant that the partnership would be dissolved. Just what stand the R. & S. O. would take in the matter puzzled him. He could not believe they would absolutely refuse the bridge. If so, he felt he must fight it out for the sake of the men who had backed him financially, since such a decision would utterly bankrupt the firm of Connelly and Lester.

He was still puzzling over this side of the question when the postman brought the momentous letter for which he waited—the refusal of the R. & S. O. Railway to accept the bridge, based on the grounds of failure to comply with that part of the specifications regarding solid rock foundation for the abutments.

It was late evening and Gracia sat upstairs in the little old rocker in which the baby's grandmother had rocked her babies to sleep a generation ago; sat and swung slowly to and fro in the dim light, still holding the baby in her arms for comfort, though he was long asleep. The week of the bridge disaster had worn to a close. Jeff had been in town all week. To-night it rained again, and the wind moaned and sighed in the elms outside the gable windows. Now and then a dripping leaf fluttered against the pane.

The sound of wheels on the drive heralded Jeffrey's home-coming; she heard Bob's greeting and his voice downstairs. She stood up to put little Bob on the pillows, then sat down again, holding him close. She would wait here for Jeff, here where they could be alone together. She heard his step on the stairs, a moment later he came across the room to her.

"Turn the light up, dear," she breathed, as he came, "it won't waken the baby."

The access of light threw into brightness the cosy, low-ceiled attic room with its white furnishings, making a background for the mother and baby—his! He had suddenly the quiet rested feeling that his wife's presence always brought him. He came over and stood behind her, leaning over the chair.

"Have you had dinner, Jeff?" she queried. It was not what she had meant to say to him first, but the sight of his weariness awoke her woman's instinct to make him physically comfortable.

"Yes, in town, with Mallison and Lester, thanks, Gracia."

"Are you dry?" She reached up a hand and felt his shoulder.

"Yes, quite."

"Are things—all right?"

"I don't know."

She reached up the baby toward him. "Put him away, Jeff," she said.

She sat watching the little bundle being tucked away between the covers. Just now she didn't want him. She wanted to think only of Jeffrey.

When he came back she looked up at him smiling. "Shall we go down to the others?" she said.

"No; at least, not yet. It's nice and comfy and—quiet—here."

She did not answer and he drew the big old-fashioned foot-stool to her feet and sat there, his arm thrown across her knee, his face half-turned away watching the long shadows which the flickering light threw against white-washed walls.

Bye-and-bye he spoke—of trivial things, the house in the city, how he had found time to cut the grass on the tiny lawn, how he had met Amy Dennison, and her messages to Gracia, Pat McKilligen's visit to the office. Then a long silence fell between them.

"Gracia," he said, presently, "do you remember the day we climbed the mountain back at your home, and found the top all in a mist so that we lost the path? And how when it cleared away we were so glad to know just where we stood and how to go on?"

"Well, it's been like that. All the week has been a mist. I've never seen just what to do. To-night—to-night, up here, now—it's clear again and right."

"It's pretty black for us both, I'm afraid," he went on again after a moment, "but I can't see any other way—for me. I've tried to see it different for your sake—"

Gracia held her breath. Was the one thing she had dreaded coming true? Was he afraid of her not understanding?



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Was this to be the price of her failure, that he had lost confidence in her comprehension of his viewpoint, that he doubted her acceptance of his "right"?

"Jeff," she said hurriedly, a little note of distress in her voice, "we oughtn't to do that. We oughtn't to 'try to see it different.' If there's one way which looks right to you then it's the right way—for us. Whether it's right or not, it's our right. If loving me makes you try to see it different, then—then I'm a failure."

"The sudden light in his eyes as he turned to her, the gladness in his face, brought the tears to her own. In moments such as this, and because he cared so deeply, he was silent; but no words were needed between them. His voice was unsteady when he spoke again.

"We have a good case against the railway, they say," he said. "Mallison and Mallison think we could compel them to take the bridge over; and Lester would do that, but I—can't. I knew we weren't on an absolutely safe foundation. I—well, I've tried, but I can't see my way to bringing in that suit."

"Lester has an offer of a junior partnership with Wilson, Payne and Scott. Payne is an uncle of Amy's and old Mr. Dennison is connected with them in some way. I can't refuse to enter suit and let Lester bear the loss, so if I do he will go over to them."

"He wouldn't do that, Jeff—not Jack Lester!"

"Oh, yes, Gracia; that's only sensible. He doesn't see it my way. It wasn't his failure, anyhow; he didn't know the river like I did. He shouldn't have to pay the price."

"Then the partnership will be dissolved?"

"Yes."

"And he will go in with Wilson, Payne and Scott! And work against you! Isn't he a traitor?"

"No, I don't think so, Gracia. He's just—sensible."

"You couldn't do it, Jeff. I'm glad you're not—sensible."

"About the bridge—You see there are the men who backed us. I thought at first I must enter the suit for their sake. They mustn't lose. Now I see another way. I am going to rebuild the Charteris bridge."

Gracia caught her breath. "Oh, no, Jeff," she pleaded, "let's not. Something worse will happen."

"Nothing worse can happen," he said grimly, "nothing. I've failed. Let me pay the price of it. Please God, it'll be success."

"Will they let you rebuild, just you, Jeff, if the partnership is dissolved?"

"Yes, I think they will, if—"

"If what?"

"If I can get the backing to go on."

"How much must you borrow?"

"Somewhere about three hundred thousand."

"Can we borrow that—just us?"

"If MacDonald will trust me enough to back me—and I have decided to ask him. I trust myself again to-night. I can't fail this time. We won't have as much as we started on, Gracia—much less; but we'll have wiped out a failure and started again with a clean sheet. Doesn't that seem worth while to you, dear?"

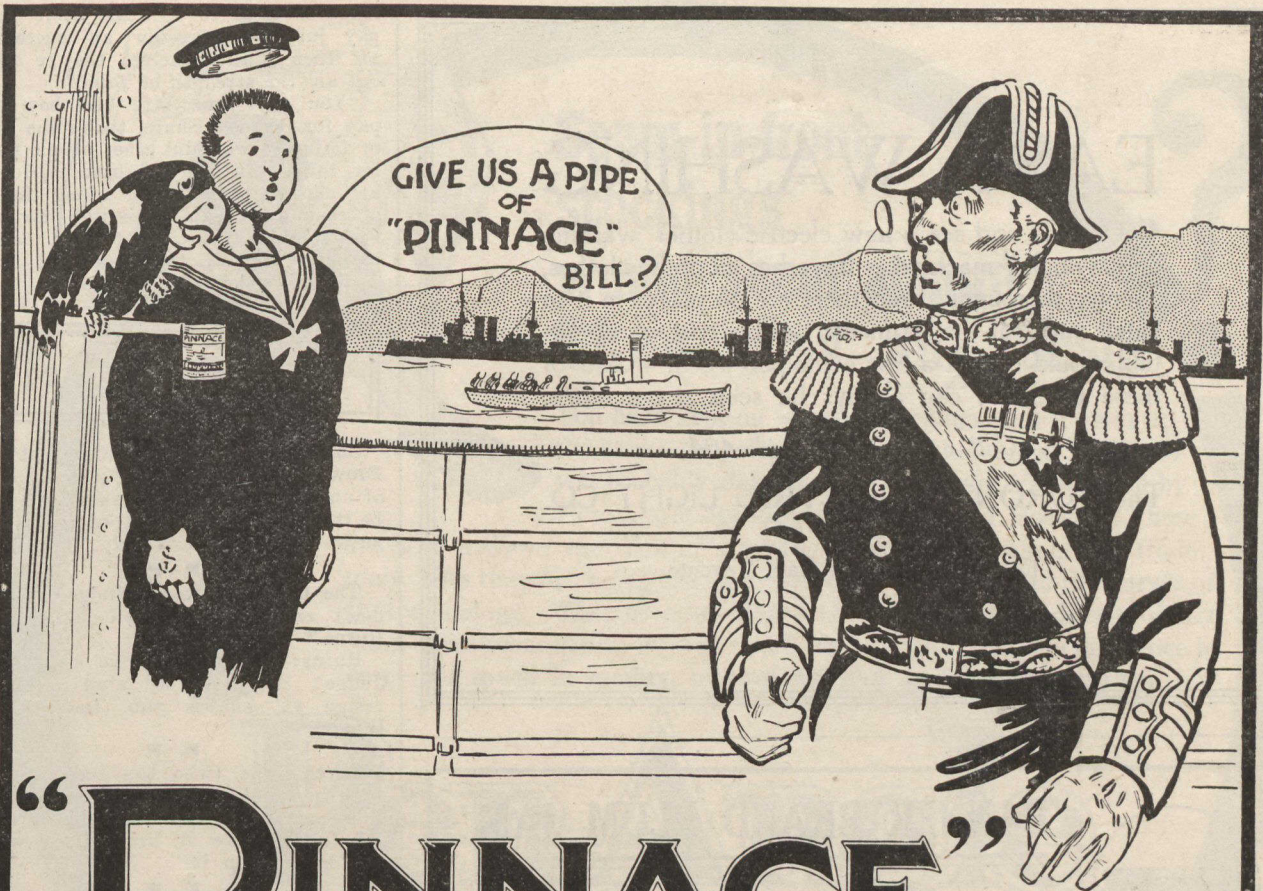
"And if—O, Jeff, if it fails this time?"

"It can't fail this time, dear. To-night I know it won't fail. Let's go on unafraid, Gracia. I think MacDonald believes in me—more than I deserve. I'm sure, some way, I'll have his backing. And if I get another chance at the bridge even the Charteris River can't down it."

"Jeffrey! That sounds like a dare to Providence!"

"It isn't. God's on the side of the men who work His way. Let's go down now; mother'll be worried if we don't."

Half way down he turned on the narrow stairway, looking back at her above him. The light of the lamp which she carried fell on her face and made a halo of her bright hair. He caught her hand and drew it to his lips.



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longs to thim to do: An' some people pay just by succeedin' an' succeedin'; an' then it's thimselves they're payin' out an' the strength of thim."

"You say your wife and boy must pay for it, too. Shure, that's the worst of failures—watchin' other people payin' for thim. But if ye'd been misfortunate enough to be payin' along the line of easy an' cheap succeedin', 'tis then, I'm thinkin' your boy'd have had to pay—an' Herself, that has faith in ye, watchin' ye doin' it."

In Lighter Vein

Snatches of Conversation at the Browning Club Tea.—"Butter the size of an egg"—"With lace insertion"—"Far be it from me to say a word against her, but—"—Harper's Weekly.

The Only Condition.—Judge: "Now, I don't expect to see you here again, Rufus."

Rufus: "Not see me here again, Judge? Why, yo' all ain't a-goin' to resign yo' job, is you, Judge?"—Tit-Bits.

Saved.—She (who has been lunching with her son): "Here, William, you left this quarter on the table by mistake. It's lucky I saw it, because the waiter had his eye on it."

Her Needs.—He: "She has everything she needs to make her happy."

She: "But it's the things she does not need that a woman needs to make her happy."—Rochester Times.

A Professional.—Mrs. Hennessey, who was a late arrival in the neighbourhood, was entertaining a neighbour one afternoon, when the latter inquired:

"An' what does your old man do, Mrs. Hennessey?"

"Sure, he's a di'mond-cutter."

"Ye don't mane it!"

"Yis; he cuts th' grass off th' baseball grounds."—Lippincott's.

Wrong Above the Ears.—Owner of Car—"Why did you leave your last place?"

Chauffeur—"The guy I worked for went crazy. Started shingling his house when his car needed new tires."—Puck.

Naturally.—Jane—"Would you marry a man who was your inferior?"

Mary—"If I marry at all."—Cleveland Plain Dealer.

An Idea Here, Men.—"Does your wife want the vote?"

"No. She wants a larger town house, a villa on the seacoast, and a new limousine car every six months. I'd be pleased most to death if she could fix her attention on a small matter like the vote."—Washington Star.

Encouraging.—"I want to talk to you about becoming your son-in-law," said the young man. "I can't advise you," replied Mr. Cumrox, "on the subject of becoming a member of the family. As your sincere personal friend I ought to speak freely, but as a husband and father I am restrained."—Washington Star.

Need of Precaution.—Teacher: "And now, who can tell me why we should always be neat and clean?"

Little Lizzie: "In case of accident, ma-am."—Continent.

A Line Chop.—A Scotsman on holiday entered a first-class restaurant and ordered a chop. After some delay the waiter returned with a chop of microscopical proportions.

"I ordered a chop," said the Scotsman.

"Yes, sir; there it is," said the waiter.

"So it is," said the Scotsman, peering at it closely. "I thoct it was a crack in the plate."

One Fault.—Farmer Burr—"How do you like your automobile, Ezra?"

Farmer Root—"Wal, I can't go to sleep on my way home from town, and wake up in the barnyard, like I could with old Dobbin."—Puck.

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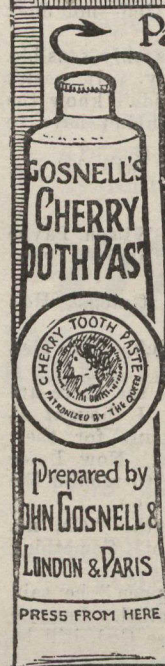


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The Impostor

(Continued from page 20.)

dently take, I presume it is."

A flush of crimson suffused the girl's cheeks. "I never meant that, and I can scarcely forgive you for fancying I did. Of course I could trust you with—you have made me use the word—the dollars, but you must realize that I could not do anything in public opposition to my uncle's opinion."

Witham was sensible of a great relief, but it did not appear advisable to show it. "There are so many things you apparently find it difficult to forgive me—and we will let this one pass," he said. "Still, I cannot help thinking that Colonel Barrington will have a good deal to answer for."

Maud Barrington made no answer, but she was sensible of a respect which appeared quite unwarranted for the dry-spoken man who, though she guessed her words stung him now and then, bore them without wincing. While she sat silent, shivering under her furs, darkness crept down. The smoky cloud dropped lower, the horizon closed in as the grey obscurity rolled up to meet them across a rapidly-narrowing strip of snow. Then she could scarcely see the horses, and the muffled drumming of their hoofs was lost in a doleful wail of wind. It also seemed to her that the cold, which was already almost insupportable, suddenly increased, as it not infrequently does in that country before the snow. Then a white powder was whirled into her face, filling her eyes and searing the skin, while, when she could see anything again, the horses were plunging at a gallop through a nmly haze, and Witham, whitened all over, leaned forward with lowered head hurling hoarse encouragement at them. His voice reached her fitfully through the roar of wind, until sight and hearing were lost alike as the white haze closed about them, and it was not until the wild gust had passed she heard him again. He was apparently shouting, "Come nearer."

Maud Barrington was not sure whether she obeyed him or he seized and drew her towards him. She, however, felt the furs piled high about her neck and that there was an arm round her shoulder, and for a moment was sensible of an almost overwhelming revulsion from the contact. She was proud and very dainty, and fancied she knew what this man had been, while now she was drawn in to his side, and felt her chilled blood respond to the warmth of his body. Indeed, she grew suddenly hot to the neck, and felt that henceforward she could never forgive him or herself, but the mood passed almost as swiftly, for again the awful blast shrieked about them and she only remembered her companion's humanity as the differences of sex and character vanished under that destroying cold. They were no longer man and woman, but only beings of flesh and blood, clinging desperately to the life that was in them, for the first rush of the Western snowstorm has more than a physical effect, and man exposed to its fury loses all but his animal instincts in the primitive struggle with the elements.

Then, while the snow folded them closely in its white embrace during a lull, the girl recovered herself, and her strained voice was faintly audible.

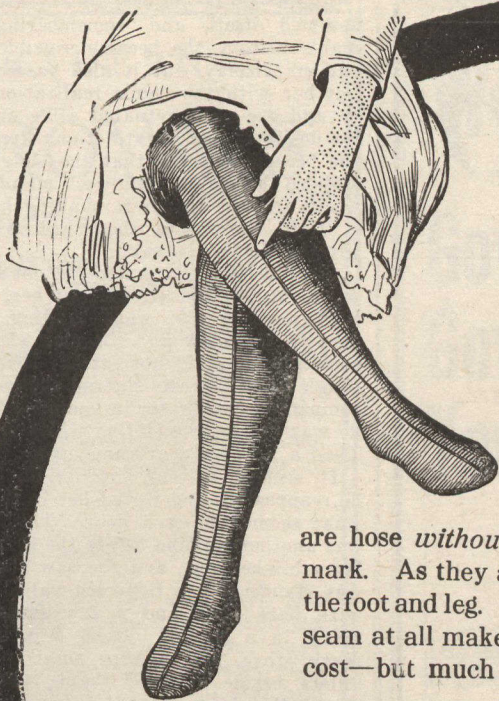
"This is my fault; why don't you tell me so?" she said.

A hoarse laugh seemed to issue from the whitened object beside her, and she was drawn closer to it again. "We needn't go into that just now. You have one thing to do, and that is to keep warm."

One of the horses stumbled, the grasp that was around her became relaxed and she heard the swish of the whip followed by hoarse expletives, and did not resent it. The man, it seemed, was fighting for her life as well as his own, and even brutal virility was necessary. After that there was a space of oblivion, while the storm raged about them, until, when the wind fell a trifle, it became evident that the horses had left the trail.

"You are off the track, and will never make the Grange unless you find it!" she said.

Witham seemed to nod. "We are not going there," he said, and if he added anything, it was lost in the scream of a returning gust.



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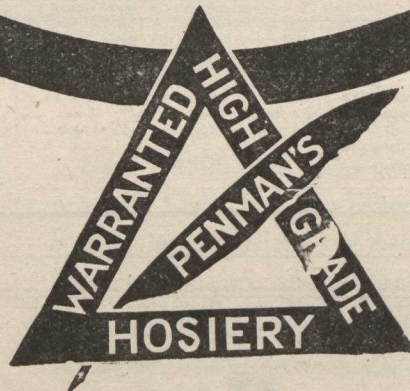
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Again Maud Barrington's reason reasserted itself, and remembering the man's history she became sensible of a curious dismay, but it also passed, and left her with the vague realization that he and she were actuated alike only by the desire to escape extinction. Presently she became sensible that the sleigh had stopped beside a formless mound of white and the man was shaking her.

"Hold those furs about you while I lift you down," he said.

She did his bidding, and did not shrink when she felt his arms about her, while next moment she was standing knee-deep in the snow and the man shouting something she did not catch. Team and sleigh seemed to vanish, and she saw her companion dimly for a moment before he was lost in the sliding whiteness too. Then a horrible fear came upon her.

It seemed a very long while before he reappeared, and thrust her in through what seemed to be a door. Then there was another waiting before the light of a lamp blinked out, and she saw that she was standing in a little log-walled room with bare floor and a few trusses of straw in a corner. There was also a rusty stove, and a very small pile of billets beside it. Witham, who had closed the door, stood looking at them with a curious expression.

"Where is the team?" she gasped.

HEADING for a birch bluff or Silverdale—no I hardly think they'll get there," said the man. "I have never stopped here, and it wasn't astonishing they fancied the place a pile of snow. While I was getting the furs out they slipped away from me."

Miss Barrington now knew where they were. The shanty was used by the remoter settlers as a half-way house where they slept occasionally on their long journey to the railroad, and as there was a birch bluff not far away, it was the rule that whoever occupied it should replace the fuel he had consumed. The last man had, however, not been liberal.

"But what are we to do?" she asked, with a little gasp of dismay.

"Stay here until the morning," said Witham quietly. "Unfortunately I can't even spare you my company. The stable has fallen in, and it would be death to stand outside, you see. In the meanwhile, pull out some of the straw and put it in the stove."

"Can you not do that?" asked Miss Barrington, feeling that she must commence at once, if she was to keep this man at a befitting distance.

Witham laughed. "Oh, yes, but you will freeze if you stand still, and these billets require splitting. Still, if you have special objections to doing what I ask you, you can walk up and down rapidly."

The girl glanced at him a moment, and then lowered her eyes. "Of course I was wrong! Do you wish to hear that I am sorry?"

Witham, answering nothing, swung an axe round his head, and the girl kneeling beside the stove, noticed the sinewy suppleness of his frame and the precision with which the heavy blade cleft the billets. The axe, she knew, is by no means an easy tool to handle. At last the red flame crackled, and though she had not intended the question to be malicious, there was a faint trace of irony in her voice as she asked, "Is there any other thing you wish me to do?"

Witham flung two bundles of straw down beside the stove, and stood looking at her gravely. "Yes," he said. "I want you to sit down and let me wrap this sleigh robe about you."

The girl submitted, and did not shrink from his touch visibly when he drew the fur robe about her shoulders and packed the end of it round her feet. Still, there was a faint warmth in her face, and she was grateful for his unconcernedness.

"Fate or fortune has placed me in charge of you until to-morrow, and if the position is distasteful to you it is not my fault," he said. "Still, I feel the responsibility, and it would be a little less difficult if you could accept the fact tacitly."

Maud Barrington would not have shivered if she could have avoided it, but the cold was too great for her, and she did not know whether she was vexed or pleased at the gleam of compassion in the man's grey eyes. It was more eloquent than anything of the kind she

had ever seen, but it had gone and he was only quietly deferent when she glanced at him again.

"I will endeavour to be good," she said, and then flushed with annoyance at the adjective. Half-dazed by the cold as she was, she could not think of a more suitable one. Witham, however, retained his gravity.

"Now, Macdonald gave you no supper, and he has dinner at noon," he said. "I brought some eatables along, and you must make the best meal you can."

He opened a packet, and laid it, with a little silver flask, upon her knee.

"I cannot eat all this—and it is raw spirit," said Maud Barrington.

Witham laughed. "Are you not forgetting your promise? Still, we will melt a little snow into the cup."

An icy gust swept in when he opened the door, and it was only by a strenuous effort he closed it again, while, when he came back panting with the top of the flask a little colour crept into Maud Barrington's face. "I am sorry," she said. "That at least is your due."

"I really don't want my due," said Witham with a deprecatory gesture as he laid the silver cup upon the stove. "Can't we forget we are not exactly friends, just for to-night? If so, you will drink this and commence at once on the provisions—to please me!"

Maud Barrington was glad of the reviving draught, for she was very cold, but presently she held out the packet.

"One really cannot eat many crackers at once; will you help me?"

Witham laughed as he took one of the biscuits. "If I had expected any one would share my meal, I would have provided a better one. Still, I have been glad to feast upon more unappetizing things occasionally."

"When were you unfortunate?" said the girl.

Witham smiled somewhat dryly. "I was unfortunate for six years on end."

He was aware of the blunder when he had spoken, but Maud Barrington appeared to be looking at the flask thoughtfully.

"The design is very pretty," she said. "You got it in England?"

The man knew that it was the name F. Witham his companion's eyes rested on, but his face was expressionless. "Yes," he said. "It is one of the things they make for presentation in the old country."

MAUD BARRINGTON noticed the absence of any attempt to explain, and having pride of her own, was sensible of a faint approval. "You are making slow progress," she said, with a slight but perceptible difference in her tone. "Now, you can have eaten nothing since breakfast."

Witham said nothing, but by and by poured a little of the spirit into a rusty can, and the girl, who understood why he did so, felt that it covered several of his offences. "Now," she said graciously, "you may smoke if you wish to."

Witham pointed to the few billets left and shook his head. "I'm afraid I must get more wood."

The roar of the wind almost drowned his voice, and the birch logs seemed to tremble under the impact of the blast, while Maud Barrington shivered as she asked, "Is it safe?"

"It is necessary," said Witham, with the little laugh she had already found reassuring.

He had gone out in another minute, and the girl felt curiously lonely as she remembered stories of men who had left their homesteads during a blizzard to see to the safety of the horses in a neighbouring stable, and were found afterwards as still as the snow that covered them. Maud Barrington was not unduly timorous, but the roar of that awful icy gale would have stricken dismay into the hearts of most men, and she found herself glancing with feverish impatience at a diminutive gold watch and wondering whether the cold had retarded its progress. Ten minutes passed very slowly, lengthened to twenty more slowly still, and then it flashed upon her that there was at least something she could do; and, scraping up a little of the snow that sifted in, she melted it in the can. Then she set the flask-top upon the stove, and once more listened for the man's footsteps very eagerly.

(To be continued.)



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