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# The Canadian Courier

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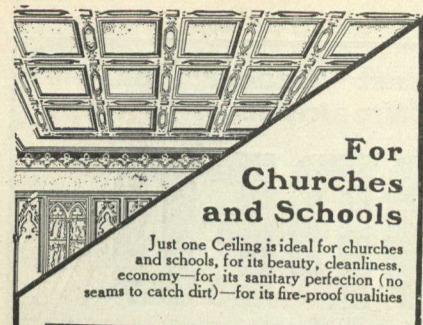
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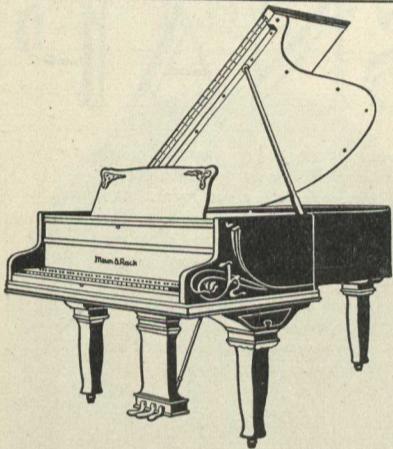




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# THE Canadian Courier

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### CONTENTS

IN THE PUBLIC VIEW	5
REFLECTIONS	6
THROUGH A MONOCLE	8
THE OLD FORT AND THE NEW CAPITOL	10
LORD CURZON IN PUBLIC LIFE	11
WINTER SPORTS OF MONTREAL	12
TRUST, Story	13
LIFE'S CHEQUERBOARD, Story	15
DEMI-TASSE	17
MUSIC AND DRAMA	20
BRITISH GOSSIP	21
FOR THE CHILDREN	22



### PUBLISHER'S TALK

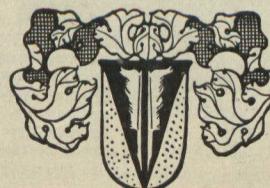
DURING February, we hope to add at least one thousand new subscribers to our list. In this work, we ask the co-operation of all our present readers. As will be seen in our advertising column, we offer a set of four splendid coloured pictures, all Canadian subjects, by John Innes, as a present to every old subscriber who sends us the name of a new subscriber.

THE yearly subscription price is still three dollars—only fifty cents a year more than when the COURIER contained one-third less reading matter. We are not yet asking the full price of four dollars, because we have not yet brought the COURIER to the size which we hope to make it ultimately.

WE have arranged for a series of weekly letters from a resident correspondent in London, England. The first of these appeared last week. The second is in this issue. Ultimately, we hope to have correspondence from other parts of the Empire.

IN three weeks we will commence the publication of Rider Haggard's latest story, "The Yellow God." The many admirers of "She," "King Solomon's Mines," and other famous stories, will find this new tale quite equal to the author's reputation. "The Yellow God" will run through sixteen issues.

CONGRATULATIONS upon our wonderful series of coloured cover designs by Canadian artists continue to arrive. Miss Ramsay's St. Bernard seems to have been most popular. Some fifteen artists have already contributed in this way and the list will soon be extended by the addition of Mr. Arthur Heming, who has sent several designs from New York, in addition to some special paintings for full page plates.



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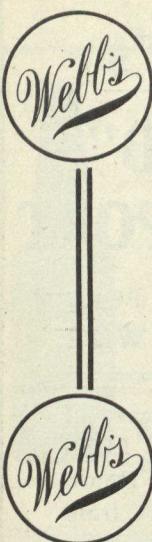
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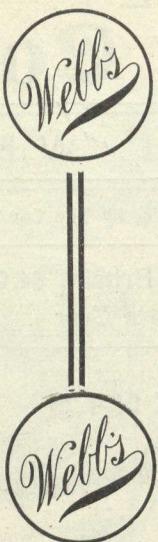
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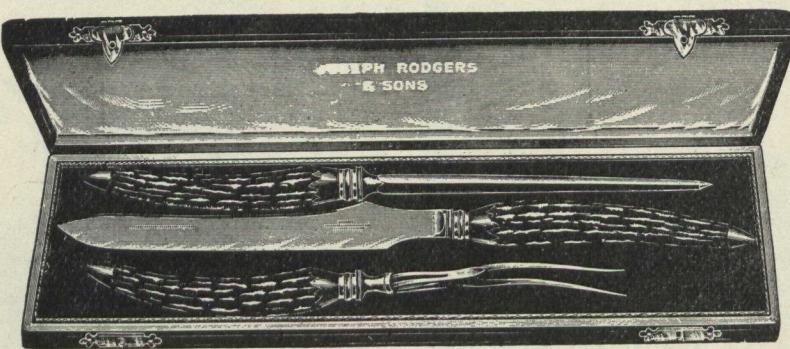
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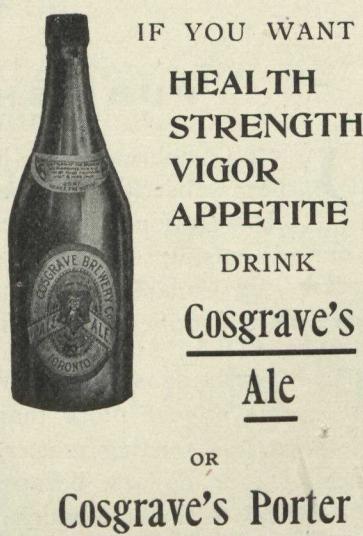


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# The Canadian Courier

A National Weekly

Subscription : \$4 00 a Year.

Vol. III.

Toronto, February 1st, 1908.

No. 9

## IN THE PUBLIC VIEW



Hon. Adam Beck,  
Ontario's Power Minister.

**H**ON. ADAM BECK, Ontario's Power Minister, has been more in the public eye since the opening of the year than even the Premier of the Province. There is a personal reason why Mr. Beck has been able to make himself a strong public man without a portfolio. During the Christmas vacation Mr. Beck called on a farmer friend in the County of Kent, and as he has a passion for good horses as well as a string of some of the best horses in Canada, he was taken out to the stable to look over the inmates. One ambitious bay at once attracted the Minister's attention.

"That horse," said the farmer, "has only one fault. He's the breachiest brute I ever had on the place. He can get over a fence nine

rails high." Mr. Beck looked the animal over with that peculiarly keen gaze that he has been turning on power problems.

"I shouldn't call that a very great fault," he said. "That horse if properly trained ought to be one of the best high jumpers in the country. That fault is worth money."

That's the Adam Beck eye. A year or two ago the Power Minister knew no more about electricity than the average man. Hear him discuss electrical problems on the platform and you conclude that he has picked up a marvellous amount of useful knowledge on that subject that he has a rare gift of imparting to others. If Adam Beck were appointed a commissioner to investigate microbes he would find out more practical things about germs than a professor of bacteriology. Wherever you see Adam Beck, whether on the platform, or on the race track, or on the streets of his home city of London, he is a wide-awake, keen-sighted man that looks into the real character of things. This year when the municipalities of Western Ontario begin to put into practical effect the power by-laws that have already been passed in fourteen towns and cities, Adam Beck will have a chance to discover how much use to him and the public has been his knowledge of electrical problems.

\* \* \*

**T**HE first Minister of Telephones and Telegraphs ever appointed in any Anglo-Saxon country is Hon. J. H. Howden, the latest addition to the Manitoba Cabinet. For \$3,300,000 the Manitoba Government has purchased the Bell Telephone Company's interests in Manitoba. Hon. Mr. Howden has been taken into the Cabinet partly for the purpose of seeing that this \$3,300,000 concern is wisely utilised for the public good. He will conduct his department under the authority of an amendment to the Telephone Act to go on the statute books during the present session of the Manitoba Legislature. The real work of telephone administration, however, will devolve upon a Telephone Commission. This Commission has already been appointed by the Cabinet. The members are all Bell Company employees. Mr. F. C. Paterson, the chairman, has been manager of the Northwest

department of the Bell system. He has been with the Bell Company since 1889, when he was appointed manager of the exchange at Brandon. In 1903 he was made manager of the entire Northwest system. His salary as chairman of commissioners will be \$7,000 a year which is greater than the salary of any Provincial Cabinet Minister and more than he received from the Bell Company, owing to the fact that the entire responsibility for the management of the system will be shifted from Montreal to Winnipeg. The other two Commissioners are Mr. W. H. Hayes and Mr. H. J. Horan. Mr. Hayes was formerly assistant manager of the Bell system and will now be in charge of the engineering department. His salary will be \$6,000. He has been with the Bell Company for twenty-two years and before going to Manitoba was manager at Windsor for Western Ontario. Mr. Horan will have charge of the auditing on the Commission. His salary will also be \$6,000. He has been fourteen years with the Bell Company.



Prof. Reginald W. Brock.

**M**R. REGINALD W. BROCK, Professor of Geology in the School of Mining, Queen's University, Kingston, has been appointed by the Dominion Government Acting Deputy Minister of Mines and Director of the Geological Survey. This appointment will be popular with mining men, especially in the Provinces of British Columbia and in Ontario, where Mr. Brock is best known. Canada has not yet produced a better all-round man in geology and mining than Mr. Brock. While student at Toronto University '91-'95, Mr. Brock spent several summers as field assistant to the Geological Survey. In 1893, on the organisation of the School of Mining in Kingston, Mr. Brock became a student in Queen's University, where he was graduated with high honours in science in 1895. He spent the following summer at the University of Heidelberg, Germany. In 1895 he took temporary charge of the Department of Mineralogy at Queen's. Afterwards he was for five years a permanent member of the staff of the Geological Survey of Canada, chiefly in British Columbia. After another year at the University of Heidelberg, Mr. Brock became Professor of Geology in the School of Mining at Queen's University. He has also since that time kept up his connection with the Geological Survey, spending the field seasons in British Columbia, where his most recent work has been the detailed examination of the Rossland mineral area. His report on the Le Roi, War Eagle, Centre Star, and other mines of Rossland two or three years ago at the request of the companies, was probably the most important report then undertaken on the metal mines of Canada.

\* \* \*



Hon. J. H. Howden,  
Minister of Telephones and Telegraphs.

**M**R. R. C. STEELE, who has just completed his year as president of the Toronto Board of Trade, is taking a very sensible attitude on the Niagara power question. In his annual address he pointed out how public agitation for cheap power had practically arrested private corporate electric development. Under the circumstances, the Government should step in and purchase one or more of the existing companies. Cheap power is a necessity, but legitimate enterprise should be honourably and fairly dealt with. The attitude is the only sensible one and Mr. Steele is to be congratulated on his wisdom and also upon his courage. In the present state of the Ontario temper, it requires courage to advocate such a course.

# REFLECTIONS

BY STAFF WRITERS

**M**R. FRANK E. HODGINS, K.C., in an article in the "Canada Law Journal," makes the suggestion that the title of director should be abolished. He finds that the courts have attached small legal responsibilities while the public have attached larger public responsibilities. In view of this divergence between the legal

**DIRECTORS WHO DO NOT DIRECT**

and public view the function of "director" is misunderstood and needs some delimitation. The public believe that a director really directs, while the courts do not hold such a broad view of his responsibility. In actual practice only the executive officers of a company direct its business. They are in constant touch with the details of management and financial methods of a company and really direct. The other so-called directors merely agree with and sanction what is done by the executive officers. Apparently Mr. Hodgins would confine the title "director" to these executive officers. He does not say what designations should be used, but thinks there should be some distinction between these inside and outside directors so that the public and the legal views would correspond.

Certainly if the courts are to continue to take the view that a director is only responsible for frauds or mistakes of which they have direct knowledge, then the public should be in the same position. If the public's idea of a director's responsibilities is too great there should be a modification. The legal significance of the term and the popular idea should correspond so that the public will not be misled. Just how this could be brought about, it is difficult to see, but Mr. Hodgins has done a public service in drawing attention to this divergence of view.

It is to be hoped that further discussion of this subject will take place. Perhaps the various legislatures might do something towards improving the situation by defining more clearly the legal status of directors. Our whole company law is loose and lacking in clear definition. If all joint-stock companies were subject to some sort of inspection much might be gained in the public interest. This inspection would eventually work out a series of rules which would be a guide both to directors and to those who invest in joint-stock companies.

**N**EW BRUNSWICK is to have a general election on March 3rd. Since the previous election in 1903, Premier Tweedie has become Lieutenant-Governor Tweedie and Premier Pugsley has become Minister of Public Works in the Laurier Government. Premier

**NEW BRUNSWICK GENERAL ELECTIONS** Robinson is the man who appeals to the province for support. The leader of the Opposition is Mr. J. D. Hazen.

In an address to his supporters at a banquet held in St. John on December 4th, Mr. Hazen outlined his policy. He related how he entered the Legislature in 1899 when only five Opposition members were returned. He was at once elected leader. In 1903, the Opposition strength was increased to nine in a Legislature of forty-six members. One of his first acts as Opposition leader was to introduce a resolution in favour of a secret ballot such as was used in the other provinces, but only the five Opposition members voted for it. In the first session after the general election of 1903, the Government introduced an Act of this kind which passed unanimously. He thought, however, that the credit for it should be given to the Opposition. He then set forth a platform containing twelve planks. One of these is the repeal of the Highways Acts and the placing of all public roads under control of the county councils. It is claimed that the Government is also in favour of this. Another is a reduction in price and an improvement in quality of school-books, following the lead of the Province of Ontario. Two others refer to improvements in local schools and the provincial allowance to teachers. Others relate to improved financial management and the appointment of an auditor-general independent of the Government.

The chief dispute between the two sides is, as is usually the

case in provincial elections, the question of economy. The Government claims that the provincial revenues have been well managed and that the net increase in the provincial debt is trivial. The Opposition retort that the figures are not reliable and that the real increase is considerable.

As the present Government of New Brunswick represents a line of administrators extending in an unbroken series through about thirty years, it would seem to be "time for a change." That this will occur is extremely doubtful, though an increase in the Opposition strength would probably be welcomed by that portion of the public which may be classed as "independent." During the past twenty-five years Oppositions have been quite unpopular in the Maritime Provinces, the great majority of voters preferring to vote with those who hold the purse-strings.

**M**R. HAROLD BEGBIE of the London (England) "Chronicle" has written some excellent letters of imperialistic import for that journal but he has also contributed to its columns the expression of certain rashly-conceived ideas. It would be interesting to know

**A "CHRONICLE" COMPLAINT** just how long Mr. Begbie spent in this country and just what class of Canadians he met during his sojourn. It is merely possible that the crude,

boastful despisers of the cuspidore, with whom he seems to have held occasional converse, were not representative citizens. They may even have taken an ungenerous joy in exaggerating their own unlovely traits and in depreciating the achievements of Great Britain. One of Mr. Begbie's latest bits of lamentation is concerned with the bitter regret which is aroused in the truly patriotic Briton when he observes "the definite leaning of Canada towards the commercial realism of America." By "America," we suppose that the English journalist means the Republic of the United States, as Honduras, Ecuador and Dutch Guiana are fairly idyllic countries little troubled by commercial realism. Mr. Begbie is so far perturbed by our frantic chase of the clearing-house certificate that he ponders whether it would not be better to amend the English land laws and "plant the English countryside with happy and independent husbandmen than to send the blood of England and Scotland to be Americanised in Canada." Is not the latter reflection enough to make the salt tears course down the rugged cheeks of Mr. Andrew Carnegie? What his mute, inglorious lot would have been if he had been "planted" on a Scottish countryside instead of being allowed to mingle his honest Caledonian blood with the tonic of Pittsburg metal! Where would our libraries be—those monuments to worthy Andrew which are springing up wherever a Canadian community has nerve enough to write a begging letter and subscribe the contingent fund? Mr. Begbie had better turn his attention to the "Americanising" influences at work in the British Isles. With the alarming spectacle of a semi-Stars-and-Stripes over Skibo Castle, New York Duchesses in several of the stately homes of England and the good old "Times" given over to journalism of a slightly saffron dye, it seems as if John Bull were endeavouring to look quite comfortable in shoes made in New England. However, even if Mr. Begbie's remarks are rather tactless in expression, his intentions are most amiable, and Canada may as well promise not to be persistent in Mammon-worship if Mr. Begbie will only promise to look up our country on the map and note that it occupies a few million square miles of "America."

**F**EW will deny that it will be more fruitful of result to see that the Western farmer has plenty of seed grain than to spend a few extra thousands of dollars on bringing in new immigrants. The Government is prepared to invest four millions of dollars in providing

**ASSISTANCE FOR THE FARMER** seed grain to those who, by reason of the failure of their crops in 1907, find it difficult to finance for their seed. If these accounts are properly looked after and a fair interest charged, the Government runs little risk of

losing any part of the principal. The whole scheme, however, should be managed by an independent commission which will not be influenced by political considerations when settling time arrives. In the hands of scheming politicians, the whole undertaking might resolve itself into a huge bribe.

The political danger is more important than the economic. If the Government should lose a few thousand dollars by the experiment, no great evil would be done. If the people were taught that it is easy to get Government help and then evade a prompt and just settlement much harm would result. In itself the undertaking is reasonable and statesmanlike; if the execution is placed on a similar basis, much will be gained for the general social good.

In fact, if this experiment is successful, it might be wise to have a permanent commission in the West to make general advances to needy settlers. There would be much danger in so daring an undertaking, but this could be foreseen and guarded against by a carefully prepared Act and by the appointment of a strong commission responsible directly to the Auditor-General. Remembering many political experiences, one hesitates to make the suggestion; our legislators are not yet above remembering their own elections when drafting legislation and when voting away public monies. New Zealand has experimented with success in this direction and there is no reason why similar good results should not be obtained in Canada if the work were undertaken with an eye single to the general public welfare.

**D**ECEMBER'S Chartered Bank Statement gave the public some valuable information. As compared with the same date in 1906, the Banks, on December 31st, 1907, held seven millions more specie and Dominion notes—their immediately available reserves.

**THE DECEMBER BANK STATEMENT** Their call loans in Canada showed a decrease of thirteen millions and their call loans abroad fifteen millions as compared with the same date a year ago. This shows that the Banks are not encouraging stock speculation as much as they were. Nevertheless it is to be noted that the amount out in New York on December 31st was two and a half millions more than on November 30th, a feature which indicates that the Banks have plenty of money on hand if they cared to "loosen up."

In current loans, we find that during the year the Banks increased their commercial accommodation to Canadian customers about eight millions—not a very large amount. At the same time their loans of this class abroad were decreased over thirteen millions. From this, we would gather that they have been giving a preference to home needs.

However, during December there was a shrinkage of fourteen million dollars in these same current loans, probably due to special causes such as the smaller quantity of wheat moving.

Perhaps the most notable feature of the year was the decline in deposits. People have found a better use for their money than leaving it in the Banks to draw a paltry three per cent. By taking it out, loaning it on good security or investing it in good stocks, they can get six to seven per cent. The demand deposits fell off from 192 to 157 millions, while the "deposits after notice" increased from 398 to 402 millions. Thus the whole deposits declined from \$590,908,000 to \$559,811,000. This cannot be due to any lack of confidence in the banks, because they are just as high in public estimation as they ever were. It must be explained mainly by the failure of the Banks to raise the rate of interest and to the exceptional opportunities for profitable investment.

**G**RAIN shipments during 1907 from Fort William and Port Arthur over the Great Lakes, were larger than in any previous year. The shipments comprise wheat, oats, barley and flax. In 1904, the total shipments were 30,211,000 bushels; in 1905, they mounted up to 42,405,000 bushels; in 1906, there was another large increase to 51,086,000 bushels; in 1907, they reached the total of 60,294,000 bushels. In short, the shipments in 1907 were exactly double of those in 1904. This is an enormous increase in three years.

It is interesting to note that the shipments from Fort William continue to exceed those from Port Arthur, although the increases are in about equal proportions for each of the twin harbours. In 1907 the sixty million bushels was divided between the two ports in the following ratio: Port Arthur 21½, Fort William 38½. A great C.P.R. official once claimed he would destroy Port Arthur and make grass grow in its streets. A port that sends out twenty-one and a half million bushels of grain in one short season is not very dead.

Of the total sixty million bushels, 47,636,000 were wheat and

10,706,000 were oats. The destinations are also interesting. Buffalo got twelve and a half million bushels of wheat and the remainder went to Montreal and St. John. Very little of Montreal's share went direct, most of it going through Owen Sound, Midland, Depot Harbour, Port Edward, Meaford, Goderich, Kingston and Prescott. Of these towns, Kingston leads, with Depot Harbour second.

There is another notable feature. The amount carried by foreign vessels decreased in 1907 as compared with 1906; consequently the amount carried in Canadian bottoms showed a very large increase. Thirty-eight of the forty-seven and a half million bushels of wheat was transported by Canadian vessels.

From these facts, it may be seen that the shipping season on the Great Lakes has been most successful and, no doubt, exceedingly profitable. An increase of twenty per cent. in a poor harvest year shows what may happen in 1908 if the harvest is more normal.

**C**OLONEL GEORGE DENISON, Police Magistrate of the city of Toronto, recently declared regarding a young criminal who had stolen certain United States newspapers from the Canadian Express Company: "Anyone reading them deserves to go to jail." The stolen

**TOO MUCH THAW** sheets were alleged to contain startling reports of the Thaw trial and were therefore attractive to a youth of debased instincts. But why any citizen of Toronto should risk an excursion over the Don by stealing such journals when the press of his own enterprising town supplies him with Thawesque material in liberal splashes may well puzzle the bystander. Some of the Canadian papers show commendable reserve in dealing with this rechauffe of crime and degeneracy; but any New York paper which outdoes a certain Toronto journal in "featuring" the unsavoury heroine of this sordid affair is achieving wonders. This pandering to the worst elements of the community may mean a "phenomenal" increase in circulation but in the end such sensational methods will do neither the city nor the press anything but harm. During the first trial of the millionaire criminal, the public was served with brainstorm and dementia Americana to the extent of many bewildering columns, but a second infliction of such nasty rubbish is inexcusable. In this respect, the reputable journals of the United States afford an example to the Canadian evening paper, as the former publish merely the unadorned facts regarding the second trial. Indeed, the latter pays its readers an exceedingly poor compliment when it regales them daily with yards of filth at one cent for the lot.

When a paper which has a deserved reputation for brightness and cleanliness obscures its pages with this stuff, the better class of its readers naturally regrets the circumstance.

## REASONS FOR OPTIMISM

The Bank of England's rate of discount has been lowered from seven to four per cent. Another world-wide money crisis has passed.

In 1907, Canada received 17,000 more British emigrants than did the United States.

Last year 117,586 British emigrants left for Canada, while only 14,369 went to Australasia.

The Grand Trunk Pacific hopes to have its line from Edmonton to Winnipeg in operation by September. The distance is 794 miles.

The Dominion Government has decided that every man in the West, who has a farm, some horses and a seeding machine, shall have plenty of seed grain.

The mild weather has made living less expensive and has saved hundreds of thousands of dollars for the railway companies.

# Through a Monocle

I WISH they would let me reform the Senate. In fact, I wish they would let almost anyone who is unconnected with either political party and never expects to be summoned to the Chamber of the Great Snuff Box. The first ten men you meet on the street could nominate a better Senate than the Cabinets of the two parties have been able to select. I should begin by calling Mr. George Ham to a front seat. Everybody knows George Ham, and everybody would be delighted at his elevation. If George were in the Senate to-day, you would see much less "talk" in the press about the abolition of that august body. "The boys" on the newspapers would not be "so mean" to George's job. Then I should have called to the Senate such men as the late Mr. W. H. Howland and the late Mr. E. F. Clarke—men the people like to vote for. I wouldn't wait until the people had got tired of a man and decided to elect him to oblivion before I summoned him to the Upper House; but I would have looked around for popular public men and invited them to lend the glamour of their popularity to the House which needed it most. It does not so much matter whether the Commons is popular or not; for the people know that they can change it if they do not like it. But it is absolutely essential that the composition of the Senate shall be popular.

\* \* \*

Then the people should have confidence in the Senate. When a man like Sir Mortimer Clark was ready to serve his country in some capacity, I would never have wasted him on a Lieutenant-Governorship which any bank clerk could fill fairly well. I would have called him to the Senate. A Senate of Mortimer Clarks would command the esteem and faith of the people to such an extent that the strongest Government would think twice before challenging it to combat. If it held up a bill, the people would come to the *prima facie* conclusion that it ought to be held up. Moreover, I never would have made the mistake of leaving the plain people out of the Senate. There ought to be a number of farmers there—men who have the confidence of the agricultural community. Three or four labour leaders should always be in the Senate ready to assure their fellows that it is not a Millionaires' Club.

\* \* \*

Since the politicians have been discussing Senate Reform at Ottawa, there have been a number of remarkable suggestions looking in that direction. The Premier, for instance, proposed that it should be elected by the members of the Commons. Now that was a frank House-of-Commons idea. It shows you just how the Premier is looking at it. He says to himself: "It is elected now by such members of the House of Commons as belong to the Cabinet. A lot of people do not like the result. Very well. We will let all the members of the Commons vote, Conservatives as well as Liberals; and then no one can complain." Do you see? His mind is not obscured by any hazy constitutional twaddle about the Senate being appointed by the Governor-in-Council. He knows better. He knows that it is chosen by the Cabinet. Now he also knows the Cabinet. It is composed of a few members of the House of Commons. But, of necessity, only members of one Party are admitted. This he will remedy by letting the other party vote, too, in proportion to its numbers. What could be simpler?

\* \* \*

But the trouble in the popular view is that there is too much House of Commons about the Senate already. They would not be a bit better satisfied if Mr. Borden and his colleagues were permitted to choose a part of the Senate, and Sir Wilfrid and his colleagues the rest. They want the Senate to be independent of the House of Commons if it is to earn its "keep" by sitting in criticism of the measures of the House of Commons. It must have a "pou sto" outside of the House which its business is to check. Nothing short of popular election will make the Senate popular; and even that may fail. A few judicious appointments might delay its fate; but when was a party machine ever judicious in distributing "the

plums"? Our old friend, Hon. George Ross, sees the need, and he proposes to satisfy the wolves that are following the chariot of the elect by flinging them half of his colleagues. The wolves, however, will never believe that half of the loafers are equal to the whole "baking."

\* \* \*

Not only in selections for the Senate but in nominations for the Commons, the parties would be well advised if they thought more of the national popularity of their nominees. They seldom seem to look beyond the taste of the constituency in which the man is to run. If he is well and favourably known there, that is all that can be asked. Yet a man of national popularity, set up by one of the parties in any constituency, strengthens that party throughout all the other constituencies. The nomination of Hibbert Tupper, for example, by the Conservatives will gain votes for the party in dozens of constituencies where he is not running. The magic of the name of Laurier in Quebec is well known. Thousands of people used to vote for Sir John Macdonald without any regard to the local men who chanced to be bearing his party colours. To take a lesser example, it is only the simple truth that John Charlton used to bring strength to the Liberal forces in many a constituency throughout Ontario. Mr. Charlton was always stronger in the country than in the Commons, where an unfortunate manner weakened his hold on his immediate colleagues. The party which first gives Ontario "a man to cheer for," will reap a rich reward in votes.

## Pamphlets.

AMONG the pamphlets received is "The Downfall of the Huron Nation," by C. C. James, a lecture delivered last year and published recently by the Royal Society of Canada. Mr. James, Deputy Minister of Agriculture for Ontario, is known as one of the best-informed and most indefatigable students of our local and national historical records.

The annual report of the Ontario Historical Society for 1907 is now being distributed by the acting secretary, Mrs. E. J. Thompson, 108 McCaul Street, Toronto. It contains a full list of the members.

"The Vintage of 1907" is the title of an interesting pamphlet issued by W. & A. Gilbey, being two letters which appeared in the London "Times." A copy of this may be secured by writing to their Montreal office.

An attractive pamphlet entitled "A Woman in the West" will interest the general reader. Gertrude Balmer Watt has written some bright little sketches of her experiences, with sufficient colour and enough human nature to make them generally acceptable. (Edmonton: News Publishing Co.)



New Life Boat supplied by the Dominion Government for service on the west coast of Vancouver Island, the scene of so many wrecks. It will be stationed at Bamfield Creek, the terminus of the Canada-Australia Cable. Photo taken by Donald A. Fraser, during the trial trip in Victoria Harbour.

## A Manager's Views.

**I**N the annual report of the Bank of Nova Scotia for 1901, Mr. H. C. McLeod, the general manager, advocated Government inspection of all chartered banks. His language was as follows:

"The oft-expressed anticipations of benefit to be derived from supervision by the Canadian Bankers' Association, of the circulation of banks have not been realised, and as they appear impossible of realisation, we shall again urge on the Government the propriety of having this work undertaken by the Finance Department, where it properly belongs. The banking system of Canada is one of the best in the world, and with a few added safeguards, such as public inspection and fixed cash reserves, would be ideal. Some argue that government inspection is impracticable in a bank with numerous branches, but in the United Kingdom, where banks have more numerous branches than here, chartered accountants are called in to make an examination and to certify to the correctness of statements. What is practicable there is worth a trial here, and in view of the magnitude of the interests involved, that trial should be made under the supervision of the Finance Department. Notwithstanding statements to the contrary, it is well known that government inspection in the United States has resulted in much good. We hope that the matter will be dealt with by the Government at the present session of Parliament."

As the Government did not move in the matter, Mr. McLeod decided to adopt the system followed by the Bank of England and other large institutions in Great Britain and have an independent audit. He brought out from Scotland two prominent accountants, and they went through the bank's accounts on behalf of the shareholders. Their report is attached to the balance sheet and is as follows:

### AUDITORS' REPORT.

We hereby certify that we have personally checked the cash on hand at Halifax, St. John, Montreal and Toronto. We have also verified the securities held as investments, personally examining those held by the Canadian branches of the Bank, and procuring certificates by responsible business men, not in the employ of the Bank, certifying to the existence of the remainder of these securities.

We have further to report that having examined the foregoing Balance Sheet, and having compared the same with the books of the Head Office, and the certified returns from the branches, we are of the opinion that it is a full and fair Balance Sheet, exhibiting a true and correct view of the Bank's affairs as at 31st December, 1901.

D. H. HUIK, C.A., Edinburgh.

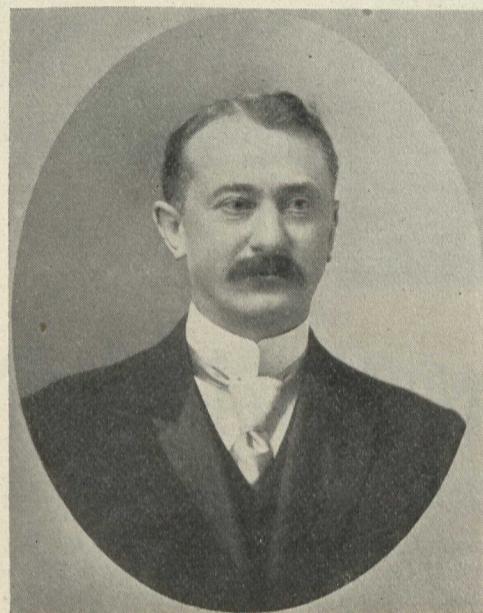
J. MAXTONE GRAHAM, C.A., Edinburgh.

The Bank of New Brunswick has also adopted the same method, but these are the only two banks in Canada following the British system.

The Bank of Nova Scotia gives two reasons for having Scotch auditors. In the first place, these men are experts in the work, one of them being auditor for the Bank of Scotland. In the second place, there is greater guarantee of secrecy by having auditors who do not live in this country. The Bank of New Brunswick does not recognise the force of the second objection, and its auditing is done by a Montreal firm of specialists.

## People, Places and Progress.

**L**EISLATURES are looming large these days. The last session of the Ontario House opens next Thursday. The British Columbia House is busy in its Socialist section with a motion to impeach Lieutenant-Governor Dunsmuir for disallowing at last session the Natal Act affecting Japanese immigration. The Alberta Legislature is heavily concerned with a programme of big public works. The Manitoba House is absorbed in the



Hon. C. W. Robinson,  
Premier of New Brunswick.

questions of boundary extension and the recent acquisition of the only Government-owned telephone line in Canada. The New Brunswick Legislature has just dissolved and a new election will be held on March 3. The Government just dissolved in

New Brunswick was a Liberal Government. It went into office in 1903. Four ministers have been removed since that time—Messrs. Tweedie, Pugsley, Dunn and McKeown; Hon. Mr. Pugsley becoming Minister of Public Works in the Dominion Cabinet. The Opposition platform as enumerated by Mr. Hazen, the leader, includes economy in expenditure, repeal of the Highways Act, survey of Crown lands, improvement of school books, extension of schools and an increase in the provincial allowance to teachers.

\* \* \*

**R**AILWAY camps are again looming up. It is said that between two and three thousand men will soon be needed at Edmonton for construction work on the western section of the Grand Trunk Pacific; some gossip, too, that the engineering headquarters of the mountain section may be at Prince Rupert instead of at Edmonton. The first hundred miles east from Prince Rupert will cost \$7,000,000. Tracklaying in the prairie section will continue all winter. Three hundred and forty miles have been laid between Portage La Prairie and Saskatoon. The section between Saskatoon and Edmonton—325 miles—shows 200 miles of grading. Two weeks ago the second of the two biggest piers in the world was finished for the crossing at Clover Bar near Edmonton. The sub-structure is to be finished by the middle of March. General expectation that the whole of the 794 miles between Winnipeg and Edmonton will be ready for next harvest.

\* \* \*

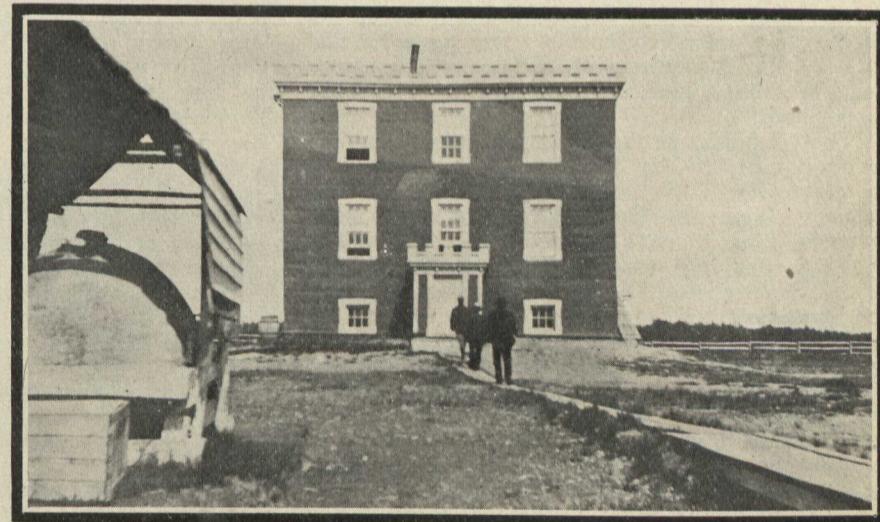
**T**HE "City of Churches" stands first in America in per capita offerings to the Laymen's Missionary Movement lately represented in Canada by Mr. J. Campbell White. Eight and a half dollars each for the 60,000 church members of Toronto. St. Louis next with five dollars; Topeka with three dollars and a fraction; Atlanta with three dollars and a fraction; Nashville, two dollars and a half. Hamilton stands next to Toronto in the total—\$75,000. Brantford gives \$30,000.

\* \* \*

**T**HE first Sikh temple in America was opened last week in Vancouver. It is a little temple on Fairview Avenue dedicated to a faith that in a land of many religions is perhaps the strangest of all. These Hindus probably feel a good deal like the Pilgrim Fathers did, for they have been persecuted at home by the Mahometans, and they rather expect to be worried by the Christians of Canada. They are not a nationality, but a religious sect resembling the Doukhobors—with one great difference: they believe in war and are great soldiers; they have fought Tommy Atkins for more than a century in India, at Lahore in 1806, at Chillianwala in 1848, when the British lost 2,400 men, four guns and the colours of three regiments.



An open air Operating Room—Amputation by Dr. Berube, assisted by a medical student.



Afterwards the patient was transported 600 miles to the Roman Catholic Hospital at Fort Albany.

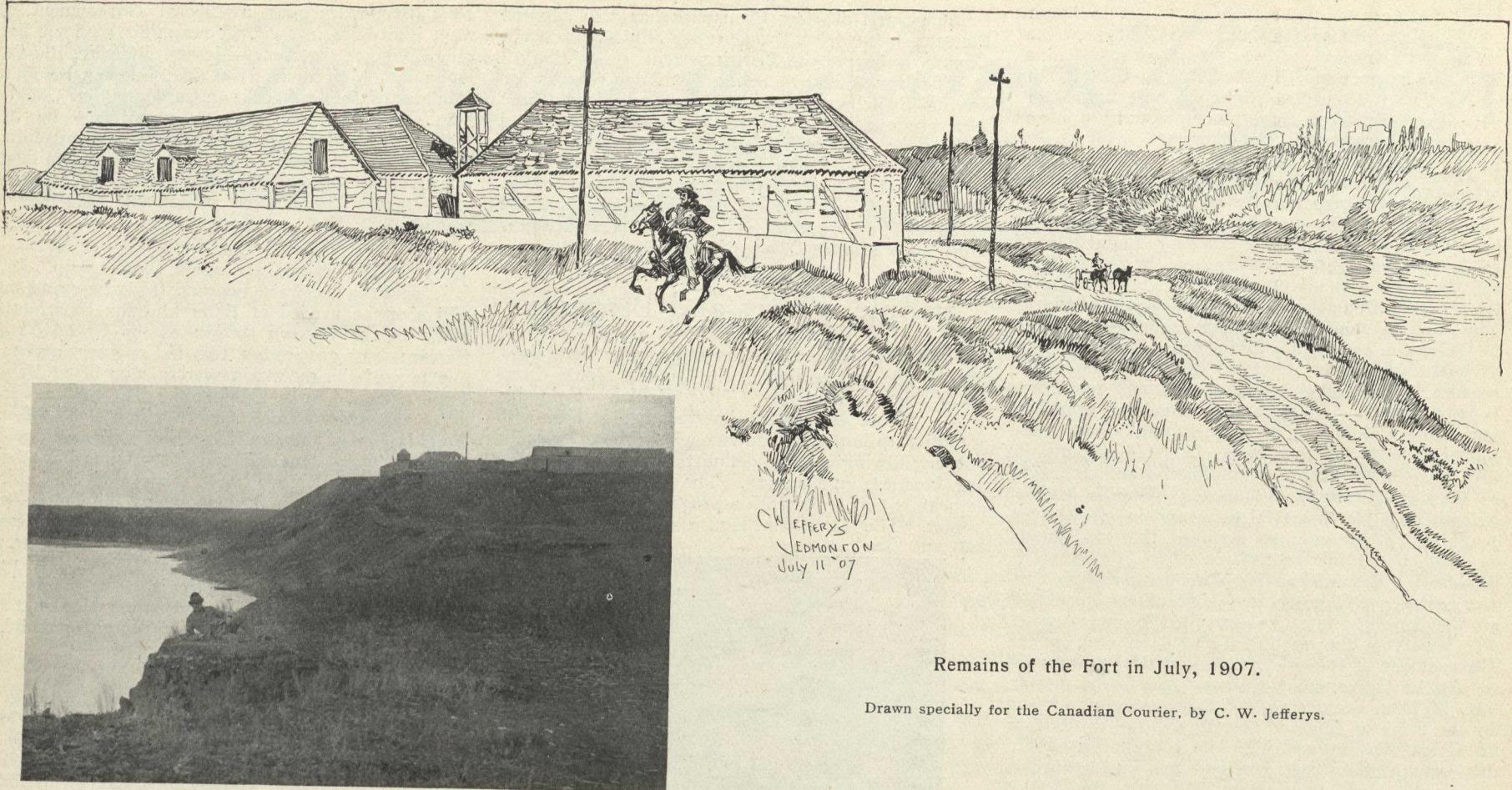
## Hardships in the North

**T**HERE are many stories of hardships in the North where doctors and hospitals are few and far between. Mr. J. G. Ramsden, who has had two years' experience in and around James Bay, tells the following story concerning an Indian who had a miraculous escape from death:

"To illustrate the hardships which some of the poor red men endure I may tell of a little instance that came under my notice. The officers of the

Government and other white residents of that district do all they can to alleviate any suffering that comes under their notice. In this case Charles Keechense, an Indian, had been severely wounded by the explosion of his rifle. It shattered the wrist of his right arm, and to stop the bleeding the arm had been bandaged tightly in two places, above and below the elbow, and left in that condition for about sixteen

days. This caused gangrene to set in and necessitated amputation when the Government party arrived. The operation was performed by Dr. Berube with the assistance of Harry Dunnett, a medical student. The injured man was carried by canoe a distance of six hundred miles to the Roman Catholic hospital at Fort Albany. As this occupied three weeks the reader will have some idea of the difficulties encountered on this long journey, and the patience required to take care of a man suffering as this poor Indian was. It is pleasant to be able to say that the unfortunate man was able to leave the hospital in a few weeks in a good state of health."



Fort Edmonton in 1885.

Remains of the Fort in July, 1907.

Drawn specially for the Canadian Courier, by C. W. Jefferys.

# An Old Fort and a New Capitol

*A Classic Building on a Famous Historic Site.*

By AUGUSTUS BRIDLE.

TEN years ago when the Klondike rush made Edmonton the jumping-off place for most of the nationalities on earth, an eccentric and very parochial Englishman changed cars at Calgary and went north to the old fur town. The Calgary-Edmonton line in those days was the nearest thing on ties anywhere to a corduroy road, and the Englishman had been badly bumped for two hundred miles and fourteen hours before he got to Strathcona, which was the end of the line. He was sore in body and sore in spirit. He had never been man-handled in such a fashion before. As he got off the train and stretched his weary limbs he said with all the earnestness of his race: "Ah, thank God! We shan't have any more of this. The worst is over now."

That Englishman had no conception that the overland route to the Klondike could contain any horrors equal to that steam-wagon ride up from Calgary. If any one had told him that in ten years time the foundations of a new two-million-dollar Legislative building would be laid on the north bank of the Saskatchewan he would have said: "Stuff and nonsense!"

However, on Thursday, the 16th of January, the third session of the first modern Legislature of Alberta met in a temporary building for the first time on the historic site chosen for the permanent home of all future Legislatures in Alberta. In selecting the site and grounds of old Fort Edmonton the Government of that enterprising province showed a fine sense of the historic fitness of things. For more than a hundred years all the legislatures known in that part of the Saskatchewan valley had a permanent home above those flats of the Hudson's Bay Company. The first session of the old fur legislature convened there some time in the latter part of the eighteenth century in a large log house overlooking the palisades of the fort. The Lieutenant-Governor of those days was the Factor of the Company. He carried a gun. His government was a dictatorship, and he made the redskins tremble. The house in which he gave laws to the Indians cost nothing but labour to get and put up the logs. The old house was torn down long ago. The Legislative building in which the session of 1912 will probably be held is to cost two million dollars, according to the plans lately accepted by the Public Works Department of Alberta.

The Capital of Alberta has always been a re-

markable town. It has turned out more furs in a hundred years than any other town in the wide world. For years after its discovery by the settler it was a dreary outpost the very name of which made the reader shudder; the town where people used to go and still go two thousand miles to market. For years its only carriers were dogs and York boats. When the Klondike rush came there were caravans of kyuses, steers, mules and burros; steam sleighs and waggons mounted on barrels.

The site of Fort Edmonton was a celebrated fighting ground long before either Grits or Tories were known in the West. Ex-Factor Harrison Young, now living in Edmonton, well remembers the last great fight between the Crees and the Blackfeet—the Grits and the Tories of the old days. The fight took place on the south side of the Saskatchewan on the site of Strathcona, nearly opposite the present Government site. It was a fight to a finish and the Crees took a large number of Blackfeet scalps. But the memory of most people in Alberta has very little to do with the ancient history of the Fort; though there are perhaps a hundred in Edmonton who remember when the entire population of the town was huddled within the old palisades under the shadow of the bastions in 1885, after news came of the massacre at Frog Lake.

If there had been no fort at Edmonton there would have been no capital of Alberta on the Saskatchewan. Nearly a century before a mile of railway was built in the West the trade in the northwest part of the Saskatchewan valley centred at Fort Edmonton. The first carriers were York boats that came up with sixteen-oar crews from York Factory on Hudson's Bay—loaded with goods on the up trip and with bales of furs on the down voyage. They landed at the flats beneath the wooden palisades. When the York boats went off the river and the Red River carts from Fort Garry went on the thousand-mile trail the settlement that had sprung up about the Fort became the fur market of the north. "Pro pelle cutem" was the only political slogan in those days. In its carts the great Company brought in the goods and sent out the skins and furs that came from all the posts north, two thousand miles from the Land of the Midnight Sun. When the steamers went on the Saskatchewan and the carts trailed from the end of the C.P.R. at Calgary the old log town still held and extended its

fur trade; and it was so when the railway was built from Calgary to the south shore of the river opposite Edmonton in 1892.

But by this time the old Fort had begun to decline. For nearly twenty years then the laws of the Lone Land had ceased to be administered by the great Company. The mounted police had come. The town was growing. The independent trader came in. Frank Oliver got into the public eye with the first newspaper. There was a town of Edmonton—no longer known as Fort Edmonton. The great Company built a store up town and kept the buildings of the old Fort as storehouses for goods which they sent on scows to the trading posts down the river. Then ten years ago now came the Klondike rush that put Edmonton before the eyes of the world as the starting point of the most stupendous overland trek ever known. Edmonton, which for years had been languishing without a railway, became a mart of all nations. Immigration set in. The railway era came. Before the Canadian Northern rushed its line from the east through the Saskatchewan valley the Territory of Alberta was a Province. After a brief but lively war between Calgary, the cow town, and Edmonton, the fur town, the latter became the Capital of Alberta. Premier Rutherford and his Cabinet came into view. The day of the old Cree and Blackfeet chiefs in their war paint about the old Fort is forever gone. The new Chiefs are now in session on the site of the old Fort.

The foundations of the new buildings are already almost constructed. The building is to be of the famous Calgary sandstone. The Speaker's chair in the new Legislature will be very near the place where stood the old Factor's house overlooking the entire Fort down on the flats by the river side.

The Government made a study of many capitols before deciding on the present style, which bears a resemblance to no other Parliament building in Canada—unless it be that of Victoria, B.C. The two United States buildings it resembles most are the State Capitol at St. Paul and the Capitol at Washington. This, however, has nothing to do with the American invasion. The style was chosen as far as possible to suit the splendid scenic and historic environment of the site, and the new Legislature will be a real western classic fit to compare with any Parliament buildings in Canada.

At the main entrance are six Corinthian columns,

each four feet in diameter and 40 feet in height. The entrance proper consists of three large circular masonry openings in which are placed ornamental bronze doors. The interior of the building will be fitted up in magnificent style. There will be a museum in the basement and a library and cafe on the first floor.

Architect A. M. Jeffers was assisted by John Chalmers, structural engineer, under the supervision of Wm. Fingald, structural engineer, of Winnipeg, who is acting in an advisory capacity to the Government. The whole design was finally submitted to Professor Nobbs of McGill University.

The session of 1908 was opened with military pomp and circumstance. The Speech from the Throne shows how history has been making in that Province since the decadence of the fur regime. In his address Lieutenant-Governor Bulyea reminded the House that during 1907 his Ministers had been engaged in both an Imperial and international conference; that there had been Royal Commissions appointed to inquire into the meat and coal industries; that the labour age of industry had set in along with the era of agriculture and would find expression in labour measures. The House would deal also with a network of public works including the completion of a normal school at Calgary, a provincial asylum at Ponoka, court-houses in Edmonton and Wetaskiwin and either a court-house or a jail at Lethbridge. Roads will also be considered. The old crooked fur trails are going off the map; the straight road is coming; and while this is a simple matter in the prairie country, it is a complicated business to build a road from Edmonton to Dawson City.



The Future Home of the Alberta Legislature.

# Lord Curzon's Return to Public Life

By H. LINTON ECCLES.

**L**ORD CURZON'S recent election by the Irish Peers as their new representative in the House of Lords sets at rest—for the present at least—a curious political controversy. The successor to Lord Kilmaine in the Upper House succeeded in defeating Lord Ashtown by a very small majority. The Ex-Viceroy of India has come still further into the limelight by being selected as the rival Conservative candidate to Sir Henry Campbell-Bannerman for the Lord Rectorship of Glasgow University. In both the election and the candidature Lord Curzon has pitted himself against the Prime Minister. When he became Ex-Viceroy it was generally supposed that he would have succeeded to the House of Lords as an English peer following the example of other ex-viceroys—but that the Prime Minister refused to recommend him as an English peer, making it necessary for Lord Curzon to seek entrance to the Upper House by election as the representative of the Irish peers.

The rather complicated history of this affair is exceedingly interesting as a sample of political by-play. It is no secret now that the ex-Viceroy recently intimated to Sir Henry Campbell-Bannerman his willingness to take a seat in the House of Lords, which he was not, of course, entitled to as an Irish peer unless elected on the occurrence of a vacancy. But the Prime Minister did not reciprocate, as Lord Curzon no doubt anticipated. The Prime Minister would naturally want to know why Mr. Balfour did not recommend Lord Curzon for an English peerage before he went out of office. This Mr. Balfour might well have done, seeing that he was still Prime Minister when Lord Curzon resigned the Viceroyalty.

Therein lies the secret of Lord Curzon's recent predicament. The pages of parliamentary history abundantly show that there can be no two Joshuas in one camp at the same time; that is, if harmony is to prevail. We need not go further back than the famous instances of Lord Rosebery and Sir Henry Campbell-Bannerman, and Mr. Balfour and Mr. Chamberlain as proof of this. In the Liberal camp, "C.-B." became leader, whilst Lord Rosebery retired to plough his "lonely furrow" and to look after his race-horses. On the Conservative side, Mr. Balfour, with the powerful Cecil family at his back, gradually asserted himself as head, Mr. Chamberlain, handicapped by his extreme Tariff Reform views and his serious illness, being obliged to take a back seat.

Having thus, through many tribulations and much wavering among his followers, as last succeeded to his inheritance, it was not to be expected

that Mr. Balfour would willingly endanger his hard-won position by admitting such a dangerous, as well as brilliant, rival as Lord Curzon into the inner fold. Clever as Mr. Balfour certainly is, it is more than likely that, given equal chances, Lord Curzon would prove himself cleverer still. For Curzon is a man of great talents, and many of his own side look upon him as the party's bright and particular star.

So this man of parts, who would have proved himself a sharp thorn in the side of the Liberals, has had to sit on the fence until the present. He has obviously been baffled in his desire to enter the House of Commons, since a place there as an ordinary and isolated Member would not be to the taste of his Lordship. Thus, failing a peerage from the Liberals, on the ground of his services in India, Lord Curzon has been moved to resort to the expedient of entering the Upper House as one of the twenty-eight Irish representative peers who,

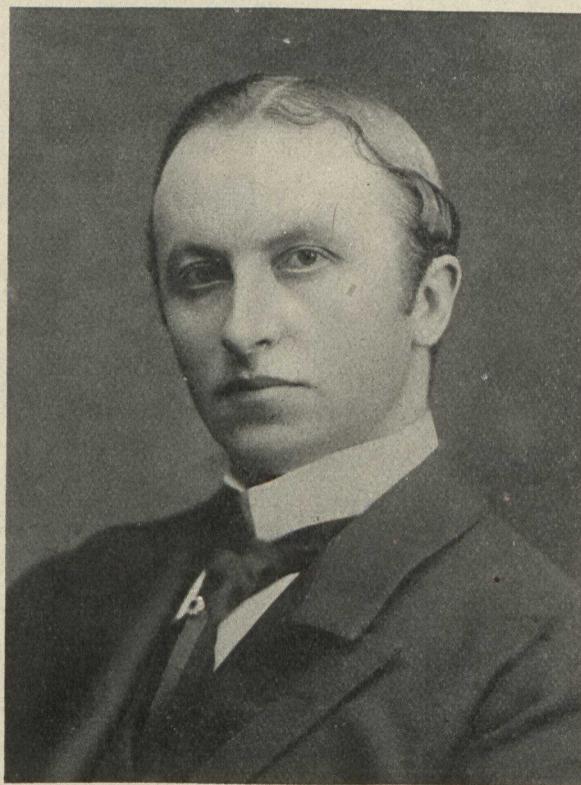
unlike those of Scotland, are elected for life. His opponents claim, however, that as Lord Curzon was not entitled to vote as an Irish peer his election is thereby invalidated.

It may be recalled that, on his nomination to the Viceroyalty of India, Mr. Curzon preferred to accept an Irish peerage, expressly in order to leave open the opportunity, when his term of office in India was completed, of entering the House of Commons, which is the real arena for the ambitious and active politician. An important point of Lord Curzon's programme is that, differing from the great majority of his party, he is a staunch Free Trader.

#### LORD CURZON'S CAREER.

Lord Curzon is still a young man, as politicians go, for he is only forty-nine, having been born in January, 1859, at Kedleston, near Derby. He is the eldest son of Lord Scarsdale, and will, in the ordinary course, succeed to his father's English peerage. George Nathaniel Curzon, as he then was, received his education at Eton and Oxford, and gained the proud appointment of President of the Union in 1880. He commenced his political career proper six years later as M.P. for the Southport Division of Lancashire, at which time he had seen something of the game of politics from the outside as assistant private secretary to the late Marquis of Salisbury. Lord Salisbury, indeed, was one of the first to recognise the young man's qualities, and gave him his first official appointment as Under-Secretary for India in 1891. Four years afterwards, when Lord Salisbury was again in office, Curzon was made Under-Secretary for Foreign Affairs. The young member's industry and adroitness in debate had already marked him out as one of the coming men of the party, and Lord Salisbury, who showed fine judgment in picking his men, had no hesitation in appointing him to succeed Lord Elgin as Viceroy of India in 1899. As it is usual for this highly important post to carry a title, Curzon was raised to the peerage, he himself selecting an Irish title, which would, as stated, leave him at liberty later to offer himself as candidate for the House of Commons.

Lord Curzon's seven years' record in India is familiar to everyone, as, doubtless, are the circumstances of his resignation, two years ago, owing to serious differences with Lord Kitchener on the question of army administration. He then returned to England, and ever since, speculation has been busy as to Lord Curzon's plans. He was, very soon after his return to England, invited to stand for the City of London, which had previously conferred its freedom upon him, but he declined the new honour.



Lord Curzon.



Union Snow Shoe Tramp, Montreal. This flashlight photograph shows a scene in the annual meet, when all clubs unite to make Mount Royal a scene of such mid-winter brilliance as only a northern city can afford.

Photograph by George Barret, Jr.

## WINTER SPORTS OF MONTREAL

MONTREAL as a city of diversified sports has no superior on this continent. That city has always shared with Ottawa the distinction of giving the English people their earliest notions of Canada as a field for winter sports. The toboggan, the snowshoe and the ski are as native to Montreal as they are to Norway. When Champlain climbed the steep which he named Mount Royal he probably had no idea what that mountain would mean to the future metropolis as the theatre of royal sport. No city in Canada has such famous toboggan slides or more splendid reaches of snow for both snowshoes and skis. In the southern parts of Ontario a capricious winter makes it possible to wear snowshoes to-day and rubber boots to-morrow. In the West the king of winter sports is necessarily hockey owing to the absence of deep snow, the scarcity of hills and the prevalence of low temperatures. In Halifax and Vancouver, snowshoes, skis and toboggans are largely curiosities. But in Montreal, walking and riding on the snow are possible

the whole winter long, and a thousand snowshoers in one turn-out is by no means a novelty.

Winter sport in Montreal recognises no distinctions of nationality. An annual event in that city is the meeting of all the snowshoe clubs for a turn-out. At the turn-out recently there were over a thousand men in line. Particularly remarkable is the good fellowship growing between the English and French speaking races in this country as shown at this great union tramp. The clubs at this turn-out left the city and climbed up over Mount Royal with their torches, to the sound of bugles and the roll of drums. The calls of the various clubs from one to the other, coupled with a scene of ever-changing colour from the Roman candles and rockets, and the variegated costumes of the trampers made an inter-racial sporting picture of the happiest kind.

We are enabled to reproduce on this page a flashlight photograph taken in the open by night

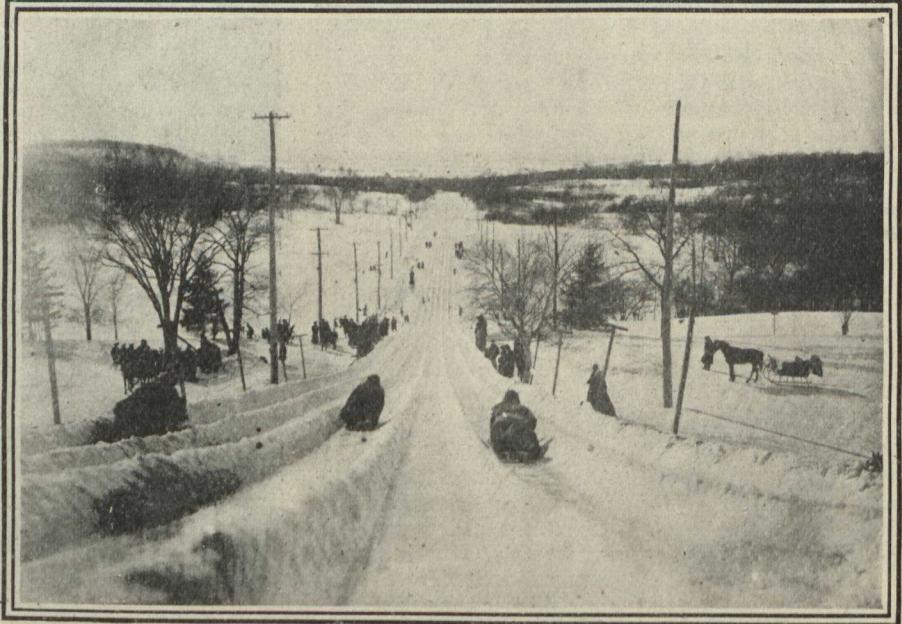
showing a part of the turn-out, which was taken by Mr. Geo. Barret, Jr., of Montreal.

Seventeen members of the Montreal Ski Club took an outing a few days ago. They went to Manitou Hill, which is about as wild a spot as can be found in the Province of Quebec. Two days here as guests of the Manitou Fish and Game Club the skiers spent among the high treeless hills; the Laurentian rocks covered with snow almost fence high. Cloudless sunshine, sparkling frost and long shadows on the wintry landscape gave these sportsmen on skis the best possible chance for a glorious winter outing in the wild places. Up at the first peep of day over the rugged white hills, the members breakfasted on real new-laid eggs and the best of country cream and milk provided by the hospitality of Manitou Hall before setting out for the hills. When they came back at twilight they had huge appetites for the Club's good cheer and the warmth of the big log fireplaces of Manitou Hall.



Montreal Athletic Association Skating Rink.

Photographs by R. F. Smith.

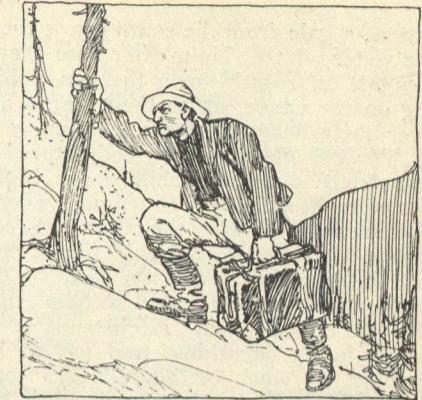


Mount Royal—Park Slide, showing different Tracks.



# TRUST\*

By JACK LONDON.



**A**LL lines had been cast off, and the "Seattle No. 4" was pulling slowly out from the shore. Her decks were piled high with freight and baggage, and swarmed with a heterogeneous crew of Indians, dogs and dog-mushers, prospectors, traders, and homeward-bound gold-seekers. A goodly portion of Dawson lined up on the bank, saying good-bye. As the gang-plank came in, and the steamer nosed into the stream, the clamour of farewell became deafening. Also, in that eleventh moment, everybody began to remember final farewell messages, and to shout them back and forth across the widening stretch of water. Louis Bondell, curling his yellow moustache with one hand and languidly waving the other hand to his friends on shore, suddenly remembered something and sprang to the rail.

"Oh, Fred!" he bawled. "Fred!"

The "Fred" desired thrust a strapping pair of shoulders through the forefront of the crowd on the bank, and tried to catch the message of Louis Bondell, who grew red in the face with vain vociferation. Still the water widened between steamboat and shore.

"Hey, you! Captain Scott!" he yelled at the pilot house. "Stop the boat!"

The gongs clanged, and the big stern-wheel reversed, then stopped. All hands on steamboat and on bank took advantage of this respite to exchange final, new, and imperative farewells. More futile than ever was Louis Bondell's effort to make himself heard. The "Seattle No. 4" lost way and drifted down stream, and Captain Scott had to go ahead with her and reverse a second time. His head disappeared inside the pilot house, coming into view a moment later behind a big megaphone.

Now Captain Scott had a remarkable voice, and the "Shut up!" he launched at the crowd on deck and on shore could have been heard at the top of Moosehide Mountain and as far as Klondike City. This official remonstrance from the pilot house spread a film of silence over the tumult.

"Now what do you want to say?" Captain Scott demanded.

"Tell Fred Churchill—he's on the bank there—tell him to go to Macdonald. It's in his safe, a small grip-sack of mine. Tell him to get it and bring it out when he comes."

In the silence Captain Scott bellowed the message ashore through the megaphone.

"You! Fred Churchill! Go to Macdonald! In his safe! Small grip-sack! Belongs to Louis Bondell! Important! Bring it out when you come! Got it?"

Churchill waved his hand in token that he had. In truth, had Macdonald, half a mile away, opened his window, he'd have "got it" too. The tumult of farewell rose again, the gongs clanged, and the "Seattle No. 4" went ahead, swung out into the stream, turned on her heel, and headed down the Yukon, Bondell and Churchill waving farewell and mutual affection to the last.

That was in mid-summer. In the autumn of the year, the "W. H. Willis" started up the Yukon with two hundred homeward-bound pilgrims on board. Among them was Churchill. In his stateroom, in the middle of a clothes-bag, was Louis Bondell's grip. It was a small, stout, leather affair, and its weight of forty pounds always made Churchill nervous when he wandered too far from it. The man in the adjoining stateroom had a treasure of gold-dust hidden similarly in a clothes-bag, and the pair of them ultimately arranged to stand watch and watch. While one went down to eat, the other kept an eye on the two stateroom doors. When Churchill wanted to take a hand at whist, the other man mounted guard, and when the other man wanted to relax his soul, Churchill read four-months-old newspapers on a camp-stool between the two doors.

There were signs of an early winter, and the question that was discussed from dawn till dark, and far into the dark, was whether they would get out before the freeze-up, or be compelled to abandon the steamboat and tramp out over the ice. There were

irritating delays. Twice the engines broke down and had to be tinkered up, and each time there were snow flurries to warn them of the imminence of winter. Nine times the "W. H. Willis" essayed to ascend the Five Finger Rapids with her impaired machinery, and when she succeeded she was four days behind her very liberal schedule. The question that then arose was whether or not the steamboat "Flora" would wait for her above the Box Canon. The stretch of water between the head of the Box Canon and the foot of the White Horse Rapids was unnavigable for steamboats, and passengers were transhipped at that point, walking around the rapids from one steamboat to the other. There were no telephones in the country, hence no way of informing the waiting "Flora" that the "W. H. Willis" was four days late, but coming.

When the "W. H. Willis" pulled in to White Horse, it was learned that the "Flora" had waited three days over the limit and departed only a few hours before. Also, that she would tie up at Tagish Post till Sunday morning at nine. It was then four o'clock Saturday afternoon. The pilgrims called a meeting. On board was a large Peterborough canoe consigned to the police post at the head of Lake Bennett. They agreed to be responsible for it, and to deliver it. Next they called for volunteers. Two men were needed to make a race for the "Flora." A score of men volunteered on the instant. Among them was Churchill, such being his nature that he volunteered before he thought of Bondell's grip-sack. When this thought came to him he began to hope that he would not be selected; but a man who had made a name as captain of a college football eleven, as a president of an athletic club, as a dog-musher and a stampeder in the Yukon, and, moreover, who possessed such shoulders as he, had no right to avoid the honour. It was thrust upon him and upon a gigantic German, Nick Antonsen.

While a crowd of the pilgrims, the canoe on their shoulders, started on a trot over the portage, Churchill ran to his stateroom. He turned the contents of the clothes-bag on the floor and caught up the grip, with the intention of entrusting it with the man next door. Then the thought smote him that it was not his grip, and that he had no right to let it out of his own possession. So he dashed ashore with it and ran up the portage, changing it often from one hand to the other, and wondering if it didn't really weigh more than forty pounds.

It was half-past four in the afternoon when the two men started. The current of the Thirty Mile River was so strong that rarely could they use the paddles. It was out on one bank with a tow-line over the shoulders, stumbling over the rocks, forcing a way through the underbrush, slipping at times and falling into the water, wading often up to the knees and waist; and then, when an insurmountable bluff was encountered, it was into the canoe, out paddles, and a wild and losing dash across the current to the other bank, in paddles, over the side, and out tow-line again. It was exhausting work. Antonsen toiled like the giant he was, uncomplaining, persistent, but driven to his utmost by the powerful body and indomitable brain of Churchill. They never paused for rest. It was go, go, and keep on going. A crisp wind blew down the river, freezing their hands and making it imperative, from time to time, to beat the blood back into the numb fingers.

As night came on they were compelled to trust to luck. They fell repeatedly on the untravelled banks and tore their clothing to shreds in the under-brush they could not see. Both men were badly scratched and bleeding. A dozen times, in their wild dashes from bank to bank, they struck snags and were capsized. The first time this happened, Churchill dived and groped in three feet of water for the grip-sack. He lost half an hour in recovering it, and after that it was carried securely lashed to the canoe. As long as the canoe floated it was safe. Antonsen jeered at the grip, and toward morning began to curse it, but Churchill vouchsafed no explanations.

Their delays and mischances were endless. On one swift bend, around which poured a healthy young rapid, they lost two hours, making a score of attempts and capsizing twice. At this point, on both banks, were precipitous bluffs, rising out of deep water, and along which they could neither tow nor pole, while they could not gain with the paddles against the current. Each attempt, they strained to the utmost with the paddles, and each time, with hearts nigh to bursting from the effort, they played

out and were swept back. They succeeded finally by an accident. In the swiftest current, near the end of another failure, a freak of the current sheared the canoe out of Churchill's control and flung it against the bluff. Churchill made a blind leap and landed in a crevice. Holding on with one hand, he seized the swamped canoe with the other till Antonsen dragged himself out of the water. Then they pulled the canoe out and rested. A fresh start at this crucial point took them by. They landed on the bank above and plunged immediately ashore and into the brush with the tow-line.

Daylight found them far below Tagish Post. At nine o'clock Sunday morning they could hear the "Flora" whistling her departure. And when, at ten o'clock, they dragged themselves into the Post, they could just barely see the "Flora's" smoke far to the southward. It was a pair of worn-out tattered demalions that Captain Jones, of the Mounted Police, welcomed and fed, and he afterwards averred that they possessed two of the most tremendous appetites he had ever observed. They lay down and slept in their wet rags by the stove. At the end of two hours Churchill got up, carried Bondell's grip, which he had used for a pillow, down to the canoe, kicked Antonsen awake, and started in pursuit of the "Flora."

"There's no telling what might happen—machinery break down, or something," was his reply to Captain Jones' expostulations. "I'm going to catch that steamer and send her back for the boys."

Tagish Lake was white with an autumn gale that blew in their teeth. Big swinging seas rushed upon the canoe, compelling one man to bail and leaving one man to paddle. Headway could not be made. They ran along the shallow shore and went overboard, one man ahead on the tow-line, the other shoving on the canoe. They fought the gale up to their waists in the icy water, often up to their necks, and often over their heads and buried by the big, crested waves. There was no rest, never a moment's pause from the cheerless, heart-breaking battle. That night, at the head of Tagish Lake, in the thick of a driving snow-squall, they overhauled the "Flora." Antonsen fell on board, and lay where he had fallen and snored. Churchill looked like a wild man. His clothes barely clung to him. His face was iced up and swollen from the protracted effort of twenty-four hours, while his hands were so swollen that he could not close the fingers. As for his feet, it was an agony to stand on them.

The captain of the "Flora" was loth to go back to White Horse. Churchill was persistent and imperative; the captain was stubborn. He pointed out, finally, that nothing was to be gained by going back, because the only ocean steamer at Dyea, the "Athenian," was to sail on Tuesday morning, and that he could not make the back trip to White Horse and bring up the stranded pilgrims in time to make the connection.

"What time does the 'Athenian' sail?" Churchill demanded.

"Seven o'clock, Tuesday morning."

"All right," Churchill said, at the same time kicking a tattoo in the ribs of the snoring Antonsen. "You go back to White Horse. We'll go ahead and hold the 'Athenian.'"

Antonsen, stupid with sleep, not yet clothed in his waking mind, was bundled into the canoe, and did not realize what had happened till he was drenched with the icy spray of a big sea, and heard Churchill snarling at him through the darkness:

"Paddle, can't you! Do you want to be swamped?"

Daylight found them at Caribou Crossing, the wind dying down, and Antonsen too far gone to dip a paddle. Churchill grounded the canoe on a quiet beach, where they slept. He took the precaution of twisting his arm under the weight of his head. Every few minutes the pain of the pent circulation aroused him, whereupon he would look at his watch and twist the other arm under his head. At the end of two hours he fought with Antonsen to rouse him. Then they started. Lake Bennett, thirty miles in length, was like a mill-pond; but half-way

across, a gale from the south smote them and turned the water white. Hour after hour they repeated the struggle on Tagish—over the side, pulling and shoving on the canoe, up to their waists and necks and over their heads in the icy water.

Toward the last the good-natured giant played completely out. Churchill drove him mercilessly; but when he pitched forward and bade fair to drown in three feet of water, the other dragged him into the canoe. After that, Churchill fought on alone, arriving at the police post at the head of Bennett in the early afternoon. He tried to help Antonsen out of the canoe, but failed. He listened to the exhausted man's heavy breathing, and envied him when he thought of what he himself had yet to undergo. Antonsen could lie there and sleep; but he, behind time, must go on over mighty Chilcoot and down to the sea. The real struggle lay before him, and he almost regretted the strength that resided in his frame because of the torment it could inflict upon that frame.

Churchill pulled the canoe up on the beach, seized Bondell's grip, and started on a limping dog-trot for the police post.

"There's a canoe down there, consigned to you from Dawson," he hurled at the officer who answered his knock. "And there's a man in it pretty nearly dead. Nothing serious—only played out. Take care of him. I've got to rush. Good-bye. Want to catch the 'Athenian'."

A mile portage connected Lake Bennett and Lake Linderman, and his last words he flung back after him as he resumed the trot. It was a very painful trot, but he clenched his teeth and kept on, forgetting his pain most of the time in the fervent heat with which he regarded the grip-sack. It was a severe handicap. He swung it from one hand to the other, and back again. He tucked it under his arm. He threw one hand over the opposite shoulder and the bag bumped and pounded on his back as he ran along. He could scarcely hold it in his bruised and swollen fingers, and several times he dropped it. Once, in changing from one hand to the other, it escaped his clutch and fell in front of him, tripped him up, and threw him violently to the ground.

At the far end of the portage he bought an old set of pack-straps for a dollar, and in them he swung the grip. Also, he chartered a launch to run him the six miles to the upper end of Lake Linderman, where he arrived at four in the afternoon. The "Athenian" sailed from Dyea next morning at seven. Dyea was twenty-eight miles away, and between towered Chilcoot. He sat down to adjust his foot-gear for the long climb, and woke up. He had dozed the instant he sat down, though he had not slept thirty seconds. He was afraid his next dose might be longer, so he finished fixing his foot-gear standing up. Even then he was overpowered for a fleeting moment. He experienced the flash of unconsciousness, becoming aware of it, in mid-air, as his relaxed body was sinking to the ground, and as he caught himself together, stiffened his muscles with a spasmodic wrench and escaped the fall. The sudden jerk back to consciousness left him sick and trembling. He beat his head with the heel of his hand, knocking wakefulness into the numb brain.

Jack Burns' pack-train was starting back light for Crater Lake, and Churchill was invited to a mule. Burns wanted to put the grip-sack on another animal, but Churchill held on to it, carrying it on his saddle. But he dozed, and the grip persisted in dropping off the pommel, one side or the other, each time wakening him with a sickening start. Then, in the early darkness, Churchill's mule brushed him against a projecting branch that laid his cheek open. To cap it, the mule blundered off the trail and fell, throwing rider and grip-sack out upon the rocks. After that, Churchill walked, or stumbled, rather, over the apology for a trail, leading the mule. Stray and awful odours, drifting from either side the trail, told of the horses that had died in the rush for gold. But he did not mind. He was too sleepy. By the time Long Lake was reached, however, he had recovered from his sleepiness; and at Deep Lake he resigned the grip-sack to Burns. But thereafter, by the light of the dim stars, he kept his eye on Burns. There were not going to be any accidents with that bag.

At Crater Lake the pack-train went into camp, and Churchill, slinging the grip on his back, started the steep climb for the summit. For the first time, on that precipitous wall, he realised how tired he was. He crept and crawled like a crab, burdened by the weight of his limbs. A distinct and painful effort of will was required each time he lifted a foot. An hallucination came to him that he was shod with lead, like a deep-sea diver, and it was all he could do to resist the desire to reach down and feel the lead. As for Bondell's grip-sack, it was inconceivable that forty pounds could weigh so much. It pressed him down like a mountain, and he looked

back with disbelief to the year before, when he had climbed that same pass with a hundred and fifty pounds on his back. If those loads had weighed a hundred and fifty pounds, then Bondell's grip weighed five hundred.

The first rise of the divide from Crater Lake was across a small glacier. Here was a well-defined trail. But above the glacier, which was also above timber-line, was naught but a chaos of naked rock and enormous boulders. There was no way of seeing the trail in the darkness, and he blundered on, paying thrice the ordinary exertion for all that he accomplished. He won the summit in the thick of howling wind and driving snow, providentially stumbling upon a small, deserted tent into which he crawled. There he found and bolted some ancient fried potatoes and half a dozen raw eggs.

When the snow ceased and the wind eased down, he began the almost impossible descent. There was no trail, and he stumbled and blundered, often finding himself, at the last moment, on the edge of rocky walls and steep slopes, the depth of which he had no way of judging. Part way down, the stars clouded over again, and in the consequent obscurity he slipped and rolled and slid for a hundred feet, landing bruised and bleeding on the bottom of a large, shallow hole. From all about him arose the stench of dead horses. The hole was handy to the trail, and the packers had made a practice of tumbling into it their broken and dying animals. The stench overpowered him, making him deathly sick, and, as in a nightmare, he scrambled out. Half-way up, he recollects Bondell's grip-sack. It had fallen into the hole with him; the pack-strap had evidently broken, and he had forgotten it. Back he went into the pestilential charnel pit, where he crawled around on hands and knees and vainly

was his arrival at Sheep Camp. He stumbled into a saloon, slid his shoulders out of the straps, and started to deposit the grip at his feet. But it slipped from his fingers and struck the floor with a heavy thud that was not unnoticed by two men who were just leaving. Churchill drank a glass of whiskey, told the bar-keeper to call him in ten minutes, and sat down, his feet on the grip, his head on his knees.

So badly did his misused body stiffen, that when he was called it required another ten minutes and a second glass of whiskey to unbend his joints and limber up the muscles.

"Hey! not that way!" the barkeeper shouted and then went after him and started him through the darkness toward Canyon City. Some little husk of inner consciousness told Churchill that the direction was right, and, still as in a dream, he took the trail. He did not know what warned him, but, after what seemed several centuries of travelling, he sensed danger and drew his revolver. Still in the dream, he saw two men step out and heard them halt him. His revolver went off four times, and he saw the flashes and heard the explosions of their revolvers. Also, he was aware that he had been hit in the thigh. He saw one man go down, and, as the other came for him, he smashed him a straight blow with the heavy revolver full in the face. Then he turned and ran. He came from the dream shortly afterward, to find himself plunging down the trail at a limping lop. His first thought was for the grip-sack. It was still on his back. He was convinced that what had happened was a dream, till he felt for his revolver and found it gone. Next he became aware of the sharp stinging of his thigh, and after investigating he found his hand warm with blood. It was a superficial wound, but it was incontestable. He became wider awake, and kept up the lumbering run to Canyon City.

He found a man, with a team of horses and a waggon, who got out of bed and harnessed up for twenty dollars. Churchill crawled in on the waggon-bed and slept, the grip-sack still on his back. It was a rough ride, over water-washed boulders, down the Dyea Valley; but he only roused when the waggon hit the highest places. Any altitude of his body above the waggon-bed of less than a foot did not disturb him. The last mile was smooth going, and he slept soundly.

He came to in the grey dawn, the driver shaking him savagely and howling into his ear that the "Athenian" was gone. Churchill looked blankly at the deserted harbour.

"There's a smoke over at Skaguay," the man said.

Churchill's eyes were too swollen to see that far, but he said: "It's she. Get me a boat."

The driver was obliging, and found a skiff and a man to row it for ten dollars, payment in advance. Churchill paid, and was helped into the skiff. It was beyond him to get in by himself. It was six miles to Skaguay, and he had a blissful thought of sleeping those six miles. But the man did not know how to row, and Churchill took the oars and toiled for a few more centuries. He never knew six longer and more excruciating miles. A snappy little breeze blew up the inlet and held him back. He had a gone feeling at the pit of the stomach, and suffered from faintness and numbness. At his command, the man took up the bailer and threw salt water into his face.

The "Athenian's" anchor was up and down when they came alongside, and Churchill was at the end of his last remnant of strength.

"Stop her! Stop her!" he shouted hoarsely. "Important message! Stop her!"

Then he dropped his chin on his chest and slept. When half a dozen men started to carry him up the gang-plank, he awoke, reached for the grip, and clung to it like a drowning man.

On deck he became a centre of horror and curiosity. The clothing in which he had left White Horse was represented by a few rags, and he was as frayed as his clothing. He had travelled for fifty-six hours at the top notch of endurance. He had slept six hours in that time, and he was twenty pounds lighter than when he started. Face and hands and body were scratched and bruised, and he could scarcely see. He tried to stand up but failed, sprawling out on the deck, hanging on to the grip-sack and delivering his message.

"Now put me to bed," he finished; "I'll eat when I wake up."

They did him honour, carrying him down in his rags and dirt and depositing him and Bondell's grip in the bridal chamber, which was the biggest and most luxurious stateroom in the ship. Twice he slept the clock around, and he had bathed and shaved and eaten and was leaning over the rail smoking a cigar when the two hundred pilgrims from White Horse came alongside.

By the time the "Athenian" arrived in Seattle,



"He blundered on, paying thrice the ordinary exertion for all that he accomplished."

Churchill had fully recuperated, and he went ashore with Bondell's grip in his hand. He felt proud of that grip. To him it stood for achievement and integrity and trust. "I've delivered the goods," was the way he expressed these various high terms to himself. It was early in the evening, and he went straight to Bondell's home. Louis Bondell was glad to see him, shaking hands with both hands at the same time and dragging him into the house.

"Oh, thanks, old man; it was good of you to bring it out," Bondell said when he received the grip-sack.

He tossed it carelessly upon a couch, and Churchill noted with an appreciative eye the rebound of its weight from the springs. Bondell was volleying him with questions.

"How's the boys? What became of Bill Smithers? Is Del Bishop still with Pierce? Did he sell

my dogs? How did Sulphur Bottom show up? You're looking fine—what steamer did you come out on?"

To all of which Churchill gave answer, till half an hour had gone by and the first lull in the conversation had arrived.

"Hadn't you better take a look at it?" he suggested, nodding his head at the grip-sack.

"Oh, it's all right," Bondell answered. "Did Mitchell's dump turn out as much as he expected?"

"I think you'd better look at it," Churchill insisted. "When I deliver a thing I want to be satisfied that it's all right. There's always the chance that somebody might have got into it when I was asleep or something."

"It's nothing important, old man," Bondell answered, with a laugh.

"Nothing important!" Churchill echoed in a

faint, small voice. Then he spoke with decision. "Louis, what's in that bag? I want to know?"

Louis looked at him curiously, then left the room and returned with a bunch of keys. He inserted his hand and drew out a heavy .44 Colt's revolver. Next came out a few boxes of ammunition for the revolver and several boxes of Winchester cartridges.

Churchill took the grip-sack and looked into it. Then he turned it upside down and shook it gently.

"The gun's all rusted," Bondell said. "Must have been out in the rain."

"Yes," Churchill answered. "Too bad it got wet. I guess I was a bit careless."

He got up and went outside. Ten minutes later Louis Bondell went out and found him on the steps, sitting down, elbows on knees and chin on hands, gazing steadfastly out into the darkness.

# LIFE'S CHEQUERBOARD

*By Helen Wallace*

Resume: Lady Marchmont and her granddaughter, Lesley, are visiting the former's nephew, Richard Skene, at "Strode," his Scottish home. They withdraw from the dining-room, after Lady Marchmont has pled with her nephew to forgive an erring member of the family. Mr. Skene's lawyer, Dalmahoy, ventures to refer to this injury of many years before. The offender, Adrian Skene, the son of Richard's cousin, had refused years before to marry Lesley and the old lawyer advises his friend to alter his will. Mr. Skene tells of how Adrian had won Mary Erskine, the girl whom he had loved, and the emotion called up by this recital of past wrongs proves too much for his failing strength. He falls to the floor and dies of an attack of heart trouble. Lesley Home, after her uncle's death, dreads the prospect of meeting Adrian again. Adrian arrives and is greeted warmly. At the reading of the will it is found that the property is left to him, on condition that he marries Lesley. Otherwise the latter becomes owner of "Strode." In the excitement following this announcement, Adrian's wife appears. Lesley wishes Adrian to accept position of manager of the Strode estate. The latter accepts and informs his wife, Alys, a shallow and rather disappointing young person, of his new position with which she is naturally delighted since Adrian had not been successful as a London journalist. Sir Neil Wedderburne, one of the trustees, is dissatisfied with Adrian's management and shows plainly that he desires Lesley to become his wife. In the meantime, Alys becomes restless and discontented with the quiet life of "Strode."



ERE there was a mere confusion of papers without any attempt at order. Alys tumbled them somewhat carelessly over. A chill fear was growing that Mr. Dalmahoy was right. Most likely those old letters had been thrust into these little-used drawers and forgotten. Her sifting was growing with each moment more languid, when

suddenly her breath caught. Deep down, pushed in as if at hazard, was a crumpled but fresh sheet of paper. She snatched it up, darted to the little window, thrust the shrouding curtain a chink aside, spread the paper on the low window-seat, and read:

"I, Richard Skene, being in full possession of all my powers of mind and body, though I have received a warning that my time in the latter may be brief, do now revoke all bequests in my last will to my niece, Lesley Home, and I now bequeath the mansion-house of Strode, and all the heritable property known as the Strode estates to Adrian Skene, Mary Erskine's son, and after the minor bequests in my former will are duly paid, I desire that the entire residue of my estate be divided, and I bequeath the one half to the aforesaid Adrian Skene and the other half to my niece, the aforesaid Lesley Home, and this I declare to be written with my own hand, on this, the 30th day of August, 1902."

Alys's breath came in deep, sobbing gasps

as she read these scant, bald words which changed her world. She sprang from her crouching position, brain and heart aflame. Adrian would be rich, he would be free—free to use his powers as he would—he would no longer be at any woman's beck and call—and for herself! The surging swell of triumph filled her veins till she clasped her hands to her temples, feeling as if they would burst. She, too, would be free. Her husband would be her own again, she could bow Miss Home to the door. A vindictive smile curved her lip. Strode would be her own, she could live her own life there, it would be good-bye to dullness then!

She caught up the paper again exultantly, and her heart stopped.

There was no signature!

The dim light turned to blackness about her. With a faint cry she dropped where she stood and lay prone, the soaring pinnacles of her glittering aerial palace crashing to ruin about her.

A long yellow sunray pierced through the chink of the curtains and roused her at last from her forlorn abandonment. With vacant eyes she looked round the dim, bare, little room, at the old bureau and the open drawer. She felt dazed and shaken, as if, along with her dream-castle, she had fallen from giddy heights; then her dull gaze fell on the paper still clutched in her hand, and she flung it from her with a fierce, stifled cry. Nothing was changed, her last wild hope was gone. There was neither wealth nor power for Adrian, and she—oh, God pity her!—she must stand by and see the man she loved drift farther and farther away from her. He had never loved her, she saw it now, though she had laid her heart under his feet, and had made no secret of it. It was his Cousin Lesley whom he had always loved. He might not realise it yet, but some day, and that soon, he must awaken, and then—He would never break faith with his wife, of that she had no fear, he would always be kind and gentle to her, but what of that when she knew that in his heart it had always been Lesley—Lesley!

With her head on her knees, she sat still, a faint moaning like that of some tiny hurt creature escaping from her parted lips, when a sudden alarm seized her, and daily life thrust itself in again. How long had she been there? It seemed a lifetime since she had stolen in and opened that drawer.

She hastily looked at her watch—Lesley's gift—and stared in wonder. It was little more than noon, still she had been over long on this forbidden ground, truly the dead had been well avenged for her intrusion.

As she lifted languidly the paper to put it back into the drawer she looked at it again, at the blank space, still waiting the signature.

And only a name, only two words were needed to give back to Adrian his rights, and to her her sole hope of winning back her husband's heart. Suddenly she stood rigid, her eyes fixed on the words "I, Richard Skene—" She remembered what Mr. Dalmahoy had said, that for a will like this no witnesses were needed.

Supposing—only supposing—slowly the words formed themselves, as if someone were uttering them

in her ear—supposing someone were to copy these two words, "Richard Skene," it would not be difficult, and who would suffer? It would fulfil the dead man's last wish. The date was but a day or two before his death. His heart had relented, but pride may have held him back from setting down his name, and yet he had kept the paper and may have meant to complete it, any day, any hour, had not the final stroke fallen. It would right a cruel injustice, while it would leave Lesley still a wealthy woman, and as for herself—she clasped her hands hard and close over her leaping heart.

Then, with a shudder, she thrust the paper back into the drawer, and flung herself on her knees by the great chair.

"Oh, God—oh, God—oh, God!" she gasped, writhing in the full grip of desperate desire, helpless before this blast of fierce temptation. "It would be so easy—so easy."

To whom or to what she cried the poor distracted soul hardly knew—to some Force without herself and stronger than herself which might make it less hard to do the bitter right. Within there was no help for her. What rule of life had she ever known, save to seize if she could any scanty good within her reach? Now she was fronted by possibilities fairer to her than any faint, half-forgotten vision of a far-off heaven. Heaven—that meant for her Adrian's love.

For a moment the balance wavered. She strove to turn away her eyes, but prayer, alas, is no magic spell to divert in a moment the current of passion, of jealousy, of craving, unchecked desire. With the wild appeal still upon her lips there flashed before her a vision of Lesley and Adrian as they had stood by the hall fire last night. The girl's face was in shadow, but in the man's eyes, as he leaned forward in earnest talk, a light had kindled which the watcher knew had never burned for her.

Suddenly Alys's sobs ceased. She sprang to her feet, her face white, her mouth tense.

"They say God helps those who help themselves," she uttered with a reckless, half-delirious laugh.

Step by step, as if impelled onward, she moved towards the bureau, took the paper from the drawer, locked it with a steady hand, and left the dead man's room to silence and emptiness again.

## CHAPTER X.

"Poor Uncle Richard, I think few men ever got so little good out of life and all its gifts as he did," said Lesley softly.

The curtains were drawn back from the narrow window of the turret-room, and the wintry sunlight entered freely. Lesley was sitting at the bureau, passing the letters to Adrian, who, after a brief glance, added them to the smouldering heap in the high, old-fashioned grate, already half-choked with charred papers. Hardly a word had been spoken since they had begun their task. Unlike Alys, each was penetrated by the pathos of this poor jetsam of the hope and love and ambition, of the plans and schemes of a heart and head and hand now in a little dust quiescent.

But as the silence grew and lengthened Lesley's

regret grew with it that she had asked the fulfilment of Adrian's promise, given a day or two ago, to help her in this dreary task. She ought to have remembered that it was not only to the dead man's hopes that they were giving fiery burial.

And Adrian's face looked set and stern enough as, one by one, he took from Lesley's hands the memorials of the man who had hated him, and who yet, in the bitter irony of life, would have forced into his hands all that would have made life worth living. What was passing behind that still mask of settled gravity Lesley could not know. If man could save her from the knowledge, she must never know. When the consciousness of his love had first dawned upon him Adrian could not tell, but, like an Eastern day, that first faint trembling streak seemed in a moment to have leaped to the glare of full-orbed, all-revealing day.

Now as he looked upon the girl, intent upon her task, the low winter sun lighting her clear, strong profile, he saw with the merciless clearness of eyes opened too late that his impulse of protective pity for Alys had been but a bubble on the surface of the deep, strong current of his early love, which, like some underground stream, had at last suddenly burst through into the daylight. The bitter waters had overflowed his own soul, how much longer could he keep them pent up within?

Lesley's hand touched his as she passed him another sheaf of papers, and the thrill which searched through every nerve and fibre was answer enough to the question. There was no blinking of his duty any longer. He must go, and go at once, lest at some chance moment, when honour and vigilance slept, those dark waters might break forth, spreading ruin and desolation all around.

"Lesley," he said abruptly, before difficult resolve had time to slacken, "we may not have such a quiet moment again, so I had better speak now. You have been all that is good and generous, but I think you won't wonder if I say that I think our experiment has lasted long enough."

Lesley faced round, the look of tender gravity swept from her face.

"What do you mean, Adrian?" she exclaimed, a sudden startled appeal in her eyes.

"I mean that I am a cumberer of the ground here. I see it quite as plainly as Sir Neil does."

"Sir Neil! And what has Sir Neil Wedderburne to do with the matter?" with a sudden haughty lifting of her head, a sudden chill in her voice.

"Nothing whatever, if I were not unfortunately compelled to agree with him. He is quite right, Lesley. I must admit it, I am not the man for the place, I've neither the knowledge nor the experience nor, I'm afraid, the right kind of qualities for it. I can't go on serving you on false pretences. I felt it almost from the first, but I can't keep it from you longer."

Lesley had pulled out another drawer, and her hands moved aimlessly amid the disorder of loose papers which it contained.

"I know, of course, that for you to stay here is cramping your best gifts, but I hoped that for a time at least you might care to be here—it was all that seemed possible—if there had been any other way—" She stopped abruptly.

"My best gifts!" said Adrian, with rather a rueful laugh. "They haven't done much for me yet, but it's plain enough that I haven't the gifts which are needed here, and in justice to you and to the place—well, there's only one thing to be done," he added almost harshly.

"If you feel that you must go, I can't urge you further," said Lesley in the same strained, difficult voice. Something vague yet compelling held her back from the eager persuasion she had used upon the sun-steeped moor. "But—but what of Alys?"

The papers rustled under her hands like dry, wind-sifted leaves.

"Yes, poor child," said Adrian, with a change of voice. "It is hard upon her."

Lesley's hands, groping among the papers, clenched hard as she said, with an effort:

"She at least might care to stay till—till you have arranged something. At first I feared that she found it dull here, but lately she has seemed more—more cheerful."

Involuntarily Adrian smiled rather bitterly at the word. It was hardly descriptive of Alys's bursts of loud, flippant gaiety or freakish caprice.

Poor little Alys, she had been spreading her wings, wings whose existence he had never suspected under their quiet, chrysalis sheath. How, indeed, would she bear the return from the butterfly to the grub state?

"But we are talking as if the matter were all settled, and I won't admit that," said Lesley. "Adrian, must you really go?"

She looked up and their eyes met. There was

silence in the little room save for the thin crackling sound of the papers charring in the grate.

"I must go," said Adrian, and the stillness closed again over the three hardly-uttered words.

Lesley began putting the loose papers together with feverish haste, as if by their rustle she would fain break that many-tongued silence, when suddenly the busy hands stopped dead. A faint gasp broke from her, and she sat staring rigid.

"Lesley, what is it?" exclaimed Adrian, springing forward.

For answer she thrust a sheet of paper into his hands.

"Tell me quick—is it all right—does it mean what it says? It is my uncle's writing, I know, but is it valid—is it *enough*? Oh, you know what I mean."

Adrian's startled glance caught a word here and there, "I now bequeath the mansion-house of Strode—Adrian Skene—Mark Erskine's son."

"Where was this—how did you find it?" he asked, in a thick, changed voice.

"Pushed away among these loose papers. We must send it to Mr. Dalmahoy at once. He was right. Uncle Richard changed his mind after all. If only he had avowed it, but it is not too late! Oh, Adrian, thank God—thank God!" with a deep breath as of unutterable relief. "I feel like the pilgrim when the burden rolled away from off his back."

She tried to laugh, but her voice broke. Two great tears welled up in the brown eyes, and brimmed over as Adrian took her outstretched hands into his and kissed them passionately. Then he tightened the rein upon himself again.

"We do not know if you are quit of your burden yet," he said with a smile which brought back the youth to his eyes. "There are no witnesses to this, you see," turning to the document again. "I am not lawyer enough to know whether it is valid without these; but, Lesley," and his voice deepened, "do you think I would willingly rob you of your inheritance for so slight a thing as this? I know what Strode is to you—"

"No more than it is to you," broke in Lesley. "Long ago, whenever that psalm was sung in church about those who took pleasure in the stones of Jerusalem—'Her very dust to them is dear'—I always thought of you and Strode," with an unsteady laugh.

Adrian tried to echo it.

"It has been good to see the old place again," he said, "but, Lesley, I cannot build much upon this. If my cousin Richard had really changed his mind would he have left nothing but this fragment, and left even that to mere chance? Was that like him? He was always so deliberate in his purposes. These papers might have lain undisturbed for years or have been all burned together. Since it chiefly concerns me, I think I have a right to say that that would still be the wiser plan. I'm afraid you must still submit to being mistress of Strode."

He lifted the paper and quietly dropped it on the blackening heap in the grate, but, in a flash, Lesley struck his hand aside and snatched up the paper before the slow-curling blue flames could lick its edges.

"Are you mad, Adrian?" she exclaimed. "You have no right to think of yourself alone. I shall submit to be mistress of Strode only till Mr. Dalmahoy gives his opinion on this will. I don't agree with you, I don't think it was strange that Uncle Richard should leave it in this chance fashion. It was always hard for him to admit any change of opinion, even in small things. Since it was I who found this, I shall send it to Mr. Dalmahoy, and I pray God his answer will relieve me of my burden. Don't think I am speaking lightly." She looked at Adrian with sudden piercing directness. "Do you think I can take any joy in what is mine only through 'malice, hatred, and all uncharitableness.' I say it though it is the dead I am accusing. Strode is mine now not from my uncle's love for me, but only from his ha—his dislike to you. Would you wish to owe your prosperity to a bitter grudge and to that only? Can I take any pride or pleasure in mine?"

Her rare tears had been dried by that sudden flash of indignation, but her eyes had still that tremulous brightness which speaks of tears not far away. Adrian's glance fell before her look.

"You are right—forgive me!" was all that he dared to say, lest he might say too much.

"This is a case in which the half is distinctly better than the whole," said Lesley, trying to speak more lightly.

Then the primeval emotion which for a moment had been overlaid by the excitement of this amazing discovery surged up again.

"Adrian," she cried, "there will be no need for you to leave Strode now!"

Vain words and vain rejoicing. If not Adrian, then it was she who must leave Strode. For good or for ill, their paths lay for ever apart. Face to face with the narrow limits of the Round Room, an impassable gulf lay between them, and woe be to the one who would seek to narrow it by one hair's-breadth.

Words are not always needed for mind to communicate with mind, nor heart with heart. The very air seemed charged to oppression with passion and despair, but, with unflinching resolve, Lesley trembled before this strange new consciousness.

"I shall go and write at once," she exclaimed, snatching at the first pretext and hurriedly quitting the room.

## CHAPTER XI.

"Who is this Mr. Ferrier, and what can he want with me?" exclaimed Alys pettishly.

"He is Dalmahoy's partner, and has come instead of him, as poor old Dalmahoy is seriously ill. I am sorry for it. I wish he could have been with us today, and so I am sure will he," said Adrian.

"But what can this Mr. Ferrier want with me?" reiterated Alys

"I don't know, unless perhaps he wants to make more of a ceremony of the affair, but since he has asked for you, I must tell you something. I thought it better not to tell you until it was a certainty one way or the other."

"Oh, don't trouble to explain, I am quite accustomed to being left out," said Alys with bitter lightness. "Don't I sit by day after day while you and Miss Home discuss things I know nothing about?"

"Because they in no way concern you," said Adrian, with a touch of impatience veiling some deeper feeling; "but this does—closely—and it was to save you from very cruel suspense that I thought it kinder to keep it from you for a time, but now you had better be prepared for what Mr. Ferrier may have to say. A very wonderful thing has happened, Alys," his voice changing. "When Lesley and I were looking over some papers of my cousin's, she found among them what appeared to be a will in his own handwriting. I thought at the time it might be invalid because it had not been witnessed, but I have learned since that that is not needful in wills of this kind. Alys—" He paused a second—it was difficult to go on.

"Well?" was all she said, instead of the outburst of excited questions he had expected.

She did not even turn round, but stood still in the window recess, a slim, dark silhouette against the frosty panes. They were in their own sitting-room, and while they talked Alys had been half-absently plucking off a few faded leaves from a tall plant of white chrysanthemum which stood in the window. In the brief pause the plucking hand was still busy, but Adrian was too absorbed to notice that now it was stripping off fresh as well as faded leaves.

"Alys, if this will is valid," Adrian went on, "it will give you all you could desire."

"It must be a wonderful will to do that," broke in Alys bitterly.

All she could desire! So she had once thought, but—oh, the mockery of it! No power on earth, or in heaven, if there were a heaven, could do that for her now.

"It would make you mistress of Strode—how would you like that, little wife?" said Adrian, but even in uttering the words the thought smote him how he had last used them.

He could think of no one but Lesley as mistress of the old house, moving with her frank, gracious ease about the great rooms, sitting at the head of the table in the ruby glow of the dining-room. A hundred old familiar pictures rose before him, when Alys's continued silence plucked him away in quick shame and remorse from these wayward fancies. He made a hasty step to her side, and, putting his arm round her, gently turned her towards him

"Alys, my poor child," he exclaimed in shocked surprise, "this has been too much for you. I wish I could have kept it from you till I knew the truth."

The small oval of her face might have been carved in old ivory, so lifeless and rigid it looked, all save the imploring eyes.

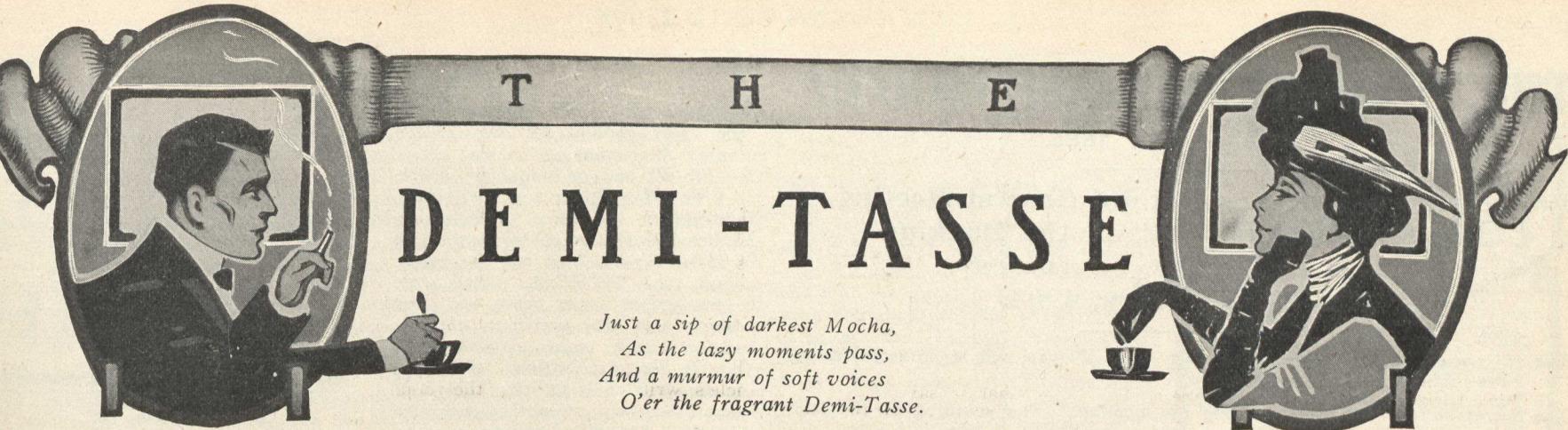
"You were right not to tell me sooner," she whispered. "It's the suspense that is so dreadful. Don't ask me to go to the library and wait and listen while Mr. Ferrier wraps up the truth, whatever it may be, in words which no one can understand. I couldn't bear it."

"Of course, I can tell Ferrier to excuse you," said Adrian. In his pity for her distress it did not occur to him how eagerly she had thrust herself upon such an ordeal before. "I hate to urge you, but he has made rather a point of it, I don't know why, so if you could face it, it might be as well."

(To be continued)

T H E

## DEMI-TASSE



*Just a sip of darkest Mocha,  
As the lazy moments pass,  
And a murmur of soft voices  
O'er the fragrant Demi-Tasse.*

## UNSTATED.

HON. G. E. FOSTER is a statesman whose eloquence is as dazzling as January sunshine on a field of snow. Years ago, when the Scott Act was young and untried, the Fosterian oratory would turn a cup of cold water into a beverage as enticing as champagne and with no ensuing "head." As the Foster periods flowed on, even the city water which comes bimicrobed from ten thousand taps turned into a thing of harmlessness and a liquid joy forever. Mr. Foster is still in demand as a speaker on inspiring themes. Recently he gave an address before an audience of Upper Canada College boys who applauded his ringing remarks in a fashion to bring happiness to the heart of any jaded M. P.

"Well, how did you like the speech, my boy?" asked an authority who had not been present.

"Fine," said one of the smallest boys.

"What was the subject?"

"He didn't tell us, if you please, sir."

\* \* \*

## THE GREATEST EVER.

M R. E. A. EVANS, general manager of the Quebec Railway Light and Power Company, tells many an interesting yarn about visitors to the Ancient Capital. Some years ago a Methodist Conference was being held in the city of Quebec and it was proposed to give the visiting clergymen a complimentary trip to some historic point of interest. Ste. Anne de Beaupre was suggested but it was feared that the followers of Wesley might consider the spot unorthodox. However, they were approached with the project and about three hundred of them accepted the invitation with alacrity. Mr. Evans accompanied the clerical tourists to Ste. Anne where Father Holland, a jovial Irish priest, soon made them feel quite at home. They spent an hour or two at the shrine and Father Holland accompanied them to the station on their departure. There are not a few Irishmen in the ministry of the Methodist church and one of these sons of Erin said with a twinkle in his eye:

"Now, Father Holland, you must have seen many miracles in your day. What do you consider the greatest wonder of them all?"

Father Holland appeared to be in deep reflection for a moment and then said slowly: "Well, I've never seen anything to equal the miracle this afternoon when three hundred Methodist ministers were gathered at this sacred spot." The visitors appreciated the reply and parted from their new friend with due regret.

\* \* \*

## HEROIC TREATMENT.

A CANADIAN senator, talking of suffragettes and their gentle ways, told of a strenuous sister who was recently addressing an audience on the subject of happy homes.

"Do you think," demanded the speaker, who was of alarming height and weight, "that when my husband comes home intoxicated that I storm and scold and jeer at his helpless state? No, my friends, I run to him and throw my arms about his neck and—"

"Serves him right, mum, serves him right," ejaculated a humble hearer with fervid approval.

\* \* \*

## A WORD FOR DUFFERIN.

T HE recent visit of the Governor-General to Toronto caused an elderly citizen to indulge in certain reminiscences of former representatives of the British sovereign.

"I've nothing to say against any of them," he said condescendingly, "though it seemed as if Lady Aberdeen did too much of the governing, when her husband was at Rideau Hall. Earl Grey is one of the best and is more in sympathy with Canadians than most of the governors who have come our

way. But you should have seen Dufferin when he'd come down here way back in the seventies. I remember a banquet he gave in the old Parliament Buildings and the echo of that laughter is in my ears yet. It was a great night, I tell you! And Dufferin had brought his own wine down from Ottawa with him—some of it old Austrian stuff such as I haven't tasted since. Well, I swore off long ago and, of course, local option is a fine thing; but he brought his own special port and—oh, Dufferin was a gentleman."

\* \* \*

## WHY?

An English journal arises to ask, "Why is Canada like courtship?" and replies in the next breath: "Because it borders on the United States."

\* \* \*

## WHICH?

DURING a political campaign in Mississippi, the Hon. Jeff Truly was one of the unsuccessful aspirants for the suffrage of his fellow-citizens. Prohibition doctrines figured in the struggle and seemed very important. "Brother Truly," said a minister, "I want to ask you a question. Do you ever take a drink of whiskey?"

"Befo' I answer that," responded the wary candidate, "I want to know whether it is an inquiry or an invitation."—Short Stories.

\* \* \*

## HIS UNHAPPY MARRIAGE.

WILLIAM JAMES, the famous psychologist of Harvard, said at a dinner in Boston:

"An odour often recalls to us a childhood scene. A voice brings back memories that we had thought buried forever. As we regard some strange landscape, it often seems to us that we have been just here before. The oddest, the most momentous associations oftentimes attach themselves to the most trifling things."

"Thus, at a Thanksgiving dinner that I once attended, the hostess said to a sour-faced man on her left:

"May I help you to some of the boiled rice, Mr. Smith?"

"Rice? No, thank you; no rice for me," Smith answered, vehemently. "It is associated with the worst mistake of my life."—Rochester Herald.

\* \* \*



Where Ignorance is Bliss.

"Bad luck to ye! Oi've done nuthin' but burn coal since Oi got ye,"—The Circle.

## A LEAP-YEAR LIMERICK.

THE Limerick is by no means extinct and, thanks to Sir Thomas Lipton, is making the month of January merry. A "Courier" reader contributes the following lines:

There was an old man in Toronto  
Who a gay leap-year party had gone to,  
Several times, it is said,  
He was asked would he wed,  
But he firmly replied, "I don't want to."

\* \* \*

## CRUEL CZAR!

SHORTLY after the Crimean War, two officers who were quartered in Dublin drove on an outside car from the barracks to the North Wall Quay, a distance of about four miles and on their arrival presented their Jehu with a shilling. Pat fixed his eye attentively on the coin and ejaculated viciously: "Bad luck to the Czar of Rooshia!"

One of the officers asked, "What do you say?" Pat repeated in a louder tone, "Bad luck to the Czar of Rooshia!"

"Why?" asked the officer.

"Becos, bedad, he has kilt all the gentlemint that used to be in the army."

\* \* \*

## THE WRONG KIND.

SIR EWIN RAY LANKESTER, the English naturalist, says M.A.P., once received a visit from a woman who carried a basket in her hand and appeared to be in a state of great mental excitement.

"I've got them," she remarked, "two of them!" "Two what?" asked the professor, beginning to be interested.

"Two 'awk's eggs," answered the woman, opening the basket as she spoke. "I'm told they're worth a lot of money."

The professor carefully examined the treasures but the scrutiny was not satisfactory. "These are not auk's eggs," he said, much to his visitor's surprise.

"They are 'awk's eggs," she insisted, "my son found them." Suddenly the professor understood.

"The kind of eggs which are so valuable," he said kindly, "are the eggs of a now extinct bird called the auk—a-u-k." The woman was greatly disappointed and went away vowing vengeance on the person who had told her "it was 'awk's eggs as was wanted."

\* \* \*

## PUZZLING.

RIDING in an omnibus up Regent Street, London, an old lady was annoying the other passengers by her remarks. The conductor remonstrated with her, saying: "Ma'am, remember you are in a public vehicle and behave as such."—Spectator.

\* \* \*

## FINISHED ART.

PLAYWRIGHT: "Is her acting natural?" Manager: "Natural? Why, when she appeared as the dying mother last night an insurance agent who has her life insured for five thousand pounds, and who was in the audience, actually fainted."—Tit-Bits.

\* \* \*

## DANGEROUS.

"BACHELORS," said George Ade at a dinner—Mr. Ade is himself a bachelor—"have a certain grim and sardonic humour, due, no doubt, to the bleakness of their lonely lives. I was once remonstrating with a bachelor in New York.

"No," I said to him, "stay here with us. A poker game is to start soon. Don't you know, my dear fellow, that a man should never call on a girl when he has been drinking?"

"That is right," said the bachelor, taking off his hat and coat. "Many a man has become engaged through so doing."

# THE TRADERS BANK OF CANADA

INCORPORATED 1885

## Proceedings of the Twenty-third General Meeting of the Shareholders, held at the Banking House at Toronto, on Tuesday, the 28th January, 1908.

The chair was taken by the President, Mr. C. D. Warren, and Mr. Stuart Strathy was requested to act as Secretary.

The Secretary read the notice calling the meeting. The minutes of the last annual meeting were received as read.

### Statement of the Result of the Business of the Bank for the Twelve Months Ending 31st December, 1907.

The net profits for the twelve months, after making provision for bad and doubtful debts, and reserving accrued interest, amounted to ..... \$522,822.81  
Premium on New Stock ..... 2,520.00  
Balance at credit of Profit and Loss last year ..... 44,349.87

..... \$569,692.68

Appropriated as follows:  
Dividend No. 44, quarterly, at the rate of 7 per cent. per annum. .... \$ 75,894.38  
Dividend No. 45, quarterly, at the rate of 7 per cent. per annum. .... 76,124.13  
Dividend No. 46, quarterly, at the rate of 7 per cent. per annum. .... 76,151.07  
Dividend No. 47, quarterly, at the rate of 7 per cent. per annum. .... 76,158.71  
Transferred to Rest Account ..... 100,000.00  
Written off Bank Premises ..... 100,000.00  
Written off Furniture and Safes ..... 30,000.00  
Transferred to Officers' Guarantee Fund ..... 5,000.00  
Transferred to Pension Fund ..... 5,000.00  
Balance at credit of Profit and Loss, new account ..... 25,364.39

..... \$569,692.68

### GENERAL STATEMENT

31st December, 1907

#### LIABILITIES.

Capital Stock paid up .....	\$4,352,310.00
Rest Account .....	2,000,000.00
Dividend No. 47, payable 2nd January .....	76,158.71
Former Dividend unpaid .....	578.09
Interest Accrued on Deposit Receipts .....	4,664.12
Balance of Profits carried forward .....	25,364.39
 Notes of the Bank in circulation .....	\$ 3,081,065.00
Deposits bearing interest, including interest accrued to date .....	\$19,951,193.62
Deposits not bearing interest .....	3,421,567.07
 Balance due to other Banks in Canada .....	28,664.30
Deposits from Banks in U. S. ....	220,115.00
Balance due to London Agents .....	557,959.85
 ASSETS.	
Gold and Silver Coin Current .....	\$ 356,805.19
Dominion and Government Demand Notes .....	2,503,160.00
Notes of and Cheques on other Banks .....	583,261.21
Balance due from other Banks .....	358,503.96
Balance due from Foreign Agents .....	465,334.34
Dominion and Provincial Government Securities .....	573,337.03
Railway and other Bonds, Debentures and Stocks .....	497,038.05
Call and Short Loans on Stocks, Bonds and other Securities .....	1,289,545.94
 Bills discounted current .....	6,626,985.72
Notes discounted overdue (estimated loss provided for) .....	25,009,249.60
Deposit with Dominion Government for security of general bank note circulation .....	38,601.01
Real Estate, the property of the Bank (other than the Bank premises) .....	144,000.00
Bank Premises (including safes, etc.) .....	4,800.00
 STUART STRATHY, General Manager.	1,896,003.82
 and advancement it discloses. It is a pleasure to be able to remark that the financial stringency that has prevailed with varying degrees of intensity the past year, with its consequent unrest and relaxation of business enterprise, has not prevented the conservative methods of administration and management of the Bank from achieving	27,092,654.43
 The secretary having read the foregoing report, the president addressed the meeting as follows:	\$33,719,640.43
In presenting the twenty-third annual general statement of the Traders Bank of Canada, for the year ending 31st of December, 1907, your Directors desire to congratulate the Shareholders upon the continued prosperity	

gratifying results, and closing the year with all its interests in a sound and satisfactory condition.

The net profits for the twelve months, after making ample allowance for all bad and doubtful debts, and after allowing for any possible depreciation in the value of Dominion and Provincial Government Bonds and Municipal Bonds held by the Bank, amount to \$522,822.81, which, with the sum carried from profit and loss account, and the premium on new stock, makes a total of \$569,692.68 available for distribution. This has been disposed of as follows: The Rest Account has been strengthened by the addition of \$100,000, bringing it up to the gratifying figure of \$2,000,000. The sum of \$100,000 was written off Bank premises and \$30,000 off Bank furniture and safes. The Pension Fund and the Officers' Guarantee Fund were increased by \$5,000 each. The substantial sum of \$304,328.29 was distributed to the Shareholders in the form of dividends, leaving \$25,364.29 to be placed at the credit of Profit and Loss new account; on the whole a substantially excellent record on the year's operations.

From the statement it will be observed that the relation of assets to liabilities gives the Bank a most substantial standing. The assets are all of an excellent character.

It is a subject for additional congratulation that the Savings Bank deposits increased during the year by \$1,700,000. Owing, however, to the conditions of restricted credit, current accounts or non-interest bearing balances are less than last year, which is the natural result in all financial institutions when money is in active demand at high rates of interest.

It is also gratifying to be able to refer to the condition of our Bank Premises account as being very satisfactory from a revenue producing standpoint. In our magnificent new building, and in our new building at the corner of Yonge and Bloor streets all the available space is leased, and for long terms, thus guaranteeing a substantial income for the next eight or ten years. This, taken in conjunction with the fact that the rental income yields a very fair profit, and the situation of these buildings in the best parts of the City makes them also an asset, the value of which is bound to increase with the prospective rapid growth of the city; a circumstance which, taken in conjunction with their recognized rental value, well justifies the expenditure involved in their erection. It must also be borne in mind that the Bank owns fifteen other Bank buildings, at the principal centres occupied by the Bank, besides those referred to above, making seventeen Bank buildings in all. Your Directors consider that we have good value for the property owned by the bank as it stands in our books. In acquiring any property for Bank premises, this Bank has made it a rule to buy the same, holding the property in the name of the Bank. The Bank obtains a very fair return upon the amount invested, besides having suitable accommodation for its growing business.

An important change in the management of the Bank took place during the year. Mr. H. S. Strathy retired from the position of General Manager, and was succeeded by Mr. Stuart Strathy, who in turn was succeeded as Assistant General Manager by Mr. Norman Hillary. Mr. H. S. Strathy had devoted, and with a large measure of success, many years to the promotion of the interests of the Bank. He began as the founder of the Bank twenty-two years ago, and continued to perform the duties of General Manager with great vigor and success. By his energy and ability he overcame many formidable obstacles, and on his retirement he has the satisfaction of feeling that he leaves as a legacy to

the Shareholders a sound and stable Banking Institution. In his successor, Mr. Stuart Strathy, we have a banker of sound judgment, a careful investor, and a Manager of large experience in one of the most important Branches of the Bank, that at Hamilton, where he built up an excellent and extensive business. He brings experience and sound and conservative business methods to his new position of responsibility. He will doubtless discharge his onerous duties to the advantage of all the interests concerned.

Mr. Hillary, who becomes Assistant General Manager to Mr. Strathy, has had a large and valuable experience, is shrewd and careful, and has an excellent record as Manager, and for a time as Directors' Auditor.

Mr. Willis, who succeeds Mr. Hillary as Directors' Auditor, has had many years of experience as Manager, and, for a time, as Bank Inspector, and brings to the important duties of his position qualities which especially fit him for their effective discharge. In this capacity Mr. Willis is an official of the Directors and Shareholders, and entirely free from the control of the Executive Management. His duties include investigation into all matters affecting the business or interests of the Bank, and for the information of the Board.

There will be submitted at this meeting for your consideration a By-Law to increase the number of the Board from six to seven, in order to retain as Director the services of the retiring General Manager, who has been made a Member of the Board.

I have much pleasure in moving the adoption of this report.

#### VICE-PRESIDENT'S REMARKS

The Vice-President said:

In seconding the motion for the adoption of the Report of the Directors of the Bank, with its accompanying Statement, it gives me much pleasure to endorse the remarks of the President in regard to the satisfactory outcome of the operations of the past year, as the results of careful administration and business-like management.

I may be permitted to add a few observations, to emphasize what has been said.

It must be gratifying to note that prosperous as have been the conditions of the past few years, the profits for the year just closed have been the largest in the life of the Bank. The net profits for the year, with all the usual deductions made, amount to the satisfactory sum of \$522,822.81. These earnings have permitted of the payment of four quarterly dividends of, in round numbers, \$76,000 each, representing a rate of seven per cent. per annum. Besides, the Rest has been strengthened by the addition of \$100,000, bringing this account to a total sum of \$2,000,000, which, it may be remarked, is about 46 per cent. of the paid-up capital stock of \$4,352,310.

The Statement submitted shows the liquid assets of the Bank to be in a satisfactory healthy condition, there being a substantial increase over the amount reported last year.

It is also gratifying to observe that the amount of the notes of the Bank in circulation has been much in excess of that of any other year in the history of the institution, indicating the excellent condition of its general business. It is also worthy of note that the stock of the Bank is well held, being distributed among some 1,800 shareholders.

In a word, a careful perusal of the statement will reveal an advance in practically every account, every department of the operations, and in every interest of the Bank, of such generally good character as to make the Annual Statement very satisfactory.

The changes in the personnel of important officers of the Bank will not

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**T**HREE are books to be read and thrown away; there are other books to be read and kept. It is often said that Canadians do not buy good books, but this is untrue. Here are three books which should appeal to every man who desires to be better informed.

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## The Outlook for the Average Man

By DR. ALBERT SHAW, editor of the American Review of Reviews. It is a book for young men, for fathers to give to their sons. It points out how the average man must educate and train himself to enable him to fight successfully the battle of life under present economic conditions. It describes modern opportunities and how to take advantage of them. It is a guide to success. 240 pp; postpaid \$1.25.

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impair the effectiveness of management. Mr. H. S. Strathy, after many years of faithful service, retired from the position of General Manager, and took a place on the Board of Directors. The filling of the vacancy thus created by the appointment of Mr. Stuart Strathy, with an excellent record as Manager and Assistant General Manager, the appointment of Mr. N. Hillary as Assistant General Manager, and of Mr. Willis as Directors Auditor, have already been referred to, and their appointment will without doubt be in the best interests of the Bank. They have the full confidence of the Directorate, and the respect and confidence of all in financial circles who have knowledge of their experience and qualifications.

As intimated to the shareholders last year, an official known as Directors Auditor was appointed; whose duty it is to co-operate with and assist the Board in the investigation of every transaction, the examination of every account, record or document in connection with the business of the Bank, and to take any course of inspectorial action, under the direction of the Board, or on his own initiative, which they or he may consider advisable or necessary to protect or promote the interests of the Bank and the Shareholders. To this end and for these purposes, he has practically unlimited authority and liberty of access to all departments of every office of the Bank, from the Head Office to the humblest Branch, and in the discharge of his duties, is subject to no restraint on the part of any official, in any capacity, being responsible only to the Directors, whose officer he is, and to whom he must directly make his report upon every incident and condition that in any way affects the interests of the Bank.

Your Board of Directors, with the Directors' Auditor, have thoroughly examined and checked in detail the entire assets of the Bank at the Head Office, as comprehended in the annual statement, and they have personally and collectively satisfied themselves by individual examination, count and comparison, that these assets correspond with the statement. Your Board together with their Auditor, further examined the reports and statements from every Branch, and the Inspectors have carefully inspected and examined with the greatest care these Branch accounts, and report them to be as represented, and most satisfactory.

Thus, with a strong and capable official equipment; with all the interests of the Institution in a sound, stable and healthy condition; with a fairly justified expectation that the somewhat relaxed conditions of prosperity, commercial, industrial and financial, will be only temporary, it is not unreasonable to anticipate for the Traders Bank a continuation of prosperity, and a repetition in the record of the year to come of the many gratifying features of the excellent report now submitted for adoption.

The Report was adopted unanimously, and a by-law was passed increasing the number of Directors to seven, and another authorizing the Directors to make provision for the retiring General Manager.

At a subsequent meeting of the Directors, Mr. C. D. Warren and Mr. J. R. Stratton were elected President and Vice-President respectively.

### A Colony of Dunkers.

It is worthy of note, says the "Victoria Daily Times," that a deputation recently in Victoria to interview the Government represents a special class of people who have started a colonising movement in British Columbia. They are known as the Dunkers, who are said to have ideas and fancies similar to those of the Quakers. They believe in love. At least it is rumoured that they

disbelieve in hate. In any case their arms are religiously folded against the suggestion that any sort of offensive weapon should repose in them.

"The deputation which was in Victoria recently was headed by F. E. Hopkins, an American. Mr. Hopkins is officiating as the agent for a colony of Dunkers, which proposes to settle at Ashcroft this spring. On behalf of these people he has already purchased about 100,000 acres of land including the Langley ranch, the 'Boston' flats and Beddards ranch. He informed a reporter that they had also bought out the plant of the Ashcroft Water and Light Company, and proposed to utilise the same as a commercial venture, and for the purpose of lighting their own settlement. The money consideration said to have been involved in these purchases is figured at about \$500,000. About one thousand and Dunker families are expected to locate in the colony this year.

"The information was vouchsafed by Mr. Hopkins that his colony was being gathered from 'all over—from Maryland to North Dakota.' But the reporter was not permitted to learn the cause of their migration into a strange land. He was only allowed to guess that it was because the beauty, peace and solitude of the mountains are suited to the Dunker taste; and that there are special opportunities in British Columbia for establishing a settlement after their own heart."

### A New Magazine.

THE growing relations between North and South America are emphasised by the establishment of "Tropical America," a new magazine dealing with subjects pertaining to the West Indies, Mexico, Central and South America. It is published in New York but is edited by a former Canadian, Mr. G. M. L. Brown, whose father was a prominent Methodist minister in Ontario. His uncle, Mr. Richard Brown, has been connected with the book and stationery business in Toronto for more than half a century. The artist who assists Mr. Brown in this new production, Mr. Will Jenkins, is also a Canadian by birth. Mr. Brown has travelled much in the West Indies and South America and is greatly impressed with the possibilities of those regions. He has written many articles on the various countries and is quite competent, both in ability and experience, to edit the periodical which he has launched.

### Winter Magic.

BY KATE STEVENS LOOMIS.

STARK and naked the bleak trees stood  
Till winter's magic bewitched the wood.  
Then phantom-like from the white below  
Rose shafts of shadow, half-clad in snow,  
Losing themselves in a mazy bower  
Of branched frost and soft snow shower.  
And through this wood of dazzling white,  
Wove shimmering threads of silvery light,  
O'ershot with the fire of the slant sunbeam,  
With crystal glimmer, and diamond gleam;  
While prismatic colours flashed hither and yon  
And like wills-o'-the-wisp from the sight were gone;  
And shadows soft through the trees were laced  
And over the ground in a network traced.

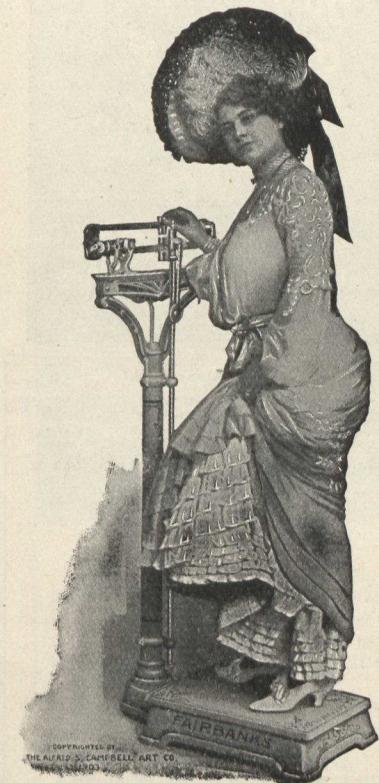
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—The Metropolitan Magazine.

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His Excellency Earl Grey.

THE management of the Royal Alexandra Theatre, Toronto, is to be congratulated on the successful conclusion of "University Week," when "Old Heidelberg" made a fitting attraction for the crowds which attended. While Monday night of last week was surrendered to the students, the great occasion was on Friday when His Excellency, the Governor-General, came from Ottawa to honour the event, while parliamentary and academic dignitaries smiled on the hilarious audience, in sympathy with youthful appreciation. The manner in which these performances were carried out proves that the modern student audience has discarded ancient horseplay and is equal to furnishing agreeable entertainment between the acts.

His Excellency's ready acceptance of the invitation for "University Night" is in keeping with his interest in the dramatic and literary side of national life. It is announced in connection with the Earl Grey Musical and Dramatic trophy

competition which takes place at Ottawa in the week commencing February 24th, that Professor Horatio N. Parker of Yale University has accepted the task of judging the musical productions. Much disappointment has been occasioned by the fact that Sir Squire Bancroft of London, England, who had accepted His Excellency's invitation to judge the dramatic performances, has been obliged to decline in view of the serious illness of Lady Bancroft.

\* \* \*

THIRTEEN years ago next month the Theodore Thomas Orchestra gave two concerts in Massey Hall, Toronto. They have not visited Canada since. The houses they played to were miserable; the concerts magnificent. One of the programmes—considered classical at that time in Toronto—contained Tschaikowsky's "Symphony Pathetique," played here by the Pittsburgh Orchestra two seasons ago. In 1894, six months previous, Mr. Thomas and his men gave a programme in Massey Hall that packed the house and swelled the box office accounts to the second place to Paderewski, who up to that time held the record. The audience was enthusiastic over a programme that has rarely been equalled in Toronto. Nobody seemed able to explain the sudden frost in 1895. It was one of those fits of musical humour to which some towns in Canada are subject without knowing why. But it called up in the veteran conductor's mind a bleak memory of his first visit to Toronto. That was somewhere back around the early seventies when most of the orchestras in Canada were in the woods. The Chicago aggregation played in Shaftesbury Hall on Queen Street to about enough people to fill a street-car. It was only the enthusiasm aroused by the opening of Massey Hall that brought Thomas sceptically back.

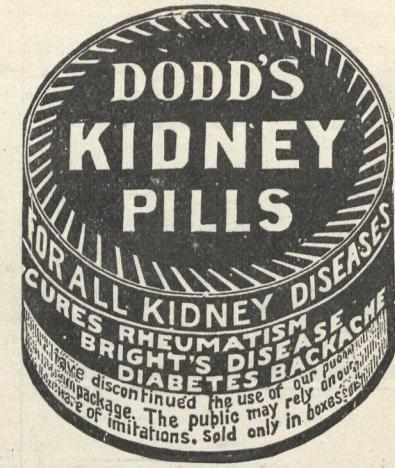
There is no doubt that the splendid personnel and unusual discipline that prevail in the Thomas Orchestra to-day under Mr. Stock were inherited in a great degree from the iron-clad drill-master who looked every inch a general. So gruelling were his drills in the rehearsal hall, and so perfect his control at the concert desk, that Mr. Thomas used his baton as though he had been painting a picture. At one of the latter concerts given in Toronto he stopped his band well on into a fine fortissimo as suddenly as though every man had been taken with lightning paralysis. That was before the initiation of the closed-doors rule during the performance of numbers. Mr. Thomas did not care for the banging of seats as an accompaniment, so with a downward stroke of his baton he stopped the piece till the people were seated, and went back for a fresh start.

The Thomas Orchestra will be associated with the Mendelssohn Choir for three out of the four concerts given in the week of February 10th. Mr. Vogt's recent visit to Chicago was highly satisfactory to Canada's champion conductor and public anticipation of Mendelssohn Choir achievement is higher than ever.

\* \* \*

A DECIDEDLY unusual programme was that furnished last week in the Greek Theatre of the Margaret Eaton School, when "Scenes from Grand Opera" were presented under the able directorship of Mr. August Wilhelmj and Mr. H. O. Wendt, the latter acting as accompanist throughout a varied and exacting programme. There was no allowance to be made for "amateurish" attempts. In fact, the manner of staging, in its quiet taste and sense of historic fitness, quite outclassed some of the professional efforts which Toronto has witnessed. The performance was given in aid of the Residence Fund of the Alumnae Association of Victoria College, and it would be a pleasure to have it repeated. Those whose solo work contributed to the success of the event were Mrs. Gorrie, Miss K. Miller, Miss Scholey, Miss Landers, Miss Katie Tough, Miss McConnell, Messrs. Wilhelmj, Jolliffe, Edmondson, Stonburg, Fulton and Wockey. The bandit scene from "Stradella" as sung by the last-named in the characters of "Malvolio" and "Barbarino" was comparatively new to a Toronto audience and was warmly applauded. Humperdinck's "Hansel and Gretel" in which Mrs. Gorrie and Miss Miller sang the parts of the erring children, was a charming bit of frolic harmony. Mr. Wilhelmj in the "Song of Hans Sachs" from the "Meistersinger" made a realistic German bard, while the "Spinning Song" and Ballade from "The Flying Dutchman" in which Miss Landers sang the dramatic role of the mourning "Senta," brought the programme to an effective close.

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## BRITISH Gossip

THE public interest in the utterances of Father Bernard Vaughan is not on the wane. The sins of the smart set are not so heavily belaboured by the eloquent priest this season but fashionable congregations are still eager to embrace every opportunity of hearing their practices condemned. During the winter months, Father Vaughan spends most of his time in the East End, working among people whom even the police are reluctant to approach. The two extremes of society seem to be Father Vaughan's chosen hearers and are favoured with addresses of equal vigour. The story is told by an English weekly that, while standing beneath a famous picture of Henry VIII., he was asked what he would do if the original of the picture were to step down from the canvas.

"I should ask the ladies to leave the room," he replied. This bit of repartee, however, has been reported about several other celebrities, all of them clergymen.

\* \* \*

THE suffragettes have nobly come forward once more to relieve the January days of the dullness which invariably follows the Christmas vacation. How easy it is, as a Bromide would remark, for a luxury to become a daily need! At first, the suffragettes seemed a trifle exotic, something hardly needed by the everyday household. But now life would be lonely without the ladies of the lifted voice. Five more of these worthy dames have been carried off in the arms of the stalwart guardians of the peace and consigned to lonely meditation. Poor Sir Henry Campbell-Bannerman and unhappy Mr. Asquith! Their ways are strewn with fair demanders of votes and their carriages are blocked by bands of determined spinsters and matrons, while Mr. Arthur Balfour smiles a dreamy, gentle smile and blandly advises the suffragettes: "Remember you won't get what you want unless you ask for it."

\* \* \*

IT appears that dramatised works of Dickens are having an unusual run in London. Mr. Tree has made the last venture with "Edwin Drood," as turned into a play by Mr. Comyns Carr. The great success several years ago of "The Only Way," the stage version of "The Tale of Two Cities," was due, perhaps, more to Mr. Martin Harvey's acting than to any surpassing dramatic virtue in the production itself. The last act was, of course, full of thrilling interest, but the rest of the play was awkward and mechanical. "Edwin Drood," because of its unfinished condition, has always had an attraction for those who like to embroider the work of others. The newspapers are not slow to hint that the witness at the Druce trial who endeavoured to drag in the name of the great novelist has contributed to making all mysteries singularly enticing for this dramatic season.

\* \* \*



A "Motored" Grange in Hampshire.

The motor has long been an all-pervading influence of England's one-time stately homes. At last it has been fairly and squarely recognised that houses must be architecturally adapted to its uses—that one's grange, to be durable, must certainly be "motored." Above is a representation of such a house—that of Mrs. Walker Munro, at Milford, Hants. The central idea of the house is a garage with suitable motor-entrance in place of the front door now almost as obsolete as pedes-trianism itself.—The Bystander.

\* \* \*

THE collapse of the Druce case, after the opening of the famous and disputed coffin, was prompt and complete. The announcement that certain spectacular witnesses are to be prosecuted for perjury is hardly likely to arouse half the interest which formerly centred around the claimants to a dukedom. Truly the Portland properties were tempting to any man who could persuade himself that his own grand-daddie was the fifth Duke in disguise. But the public seems to be satisfied that Druce of the Bazaar was what he appeared, a steady-going British merchant, and not an aristocrat playing tricks with his identity. So the nine days' wonder disappeared into the Druce coffin and will probably soon be forgotten. Nearly everyone who has read shilling shockers can persuade himself that he is rightful heir to an imposing castle and broad estates but the law has a cold, cruel way of demanding documentary evidence.

\* \* \*

M R. WALTER WELLMAN'S trip by airship to the North Pole ended in bubbles, as August of 1907 proved unfriendly to such an undertaking. The latest expedition, in which the English public is deeply interested, takes a different direction. The "Nimrod," with Lieutenant Ernest Shackleton on board, sailed from Lyttleton, New Zealand, on January 1st, bound for the Antarctic. The crews of the Australian squadron, the "Prometheus," "Pegasus," "Pyramus," and the flagship "Powerful"—all under the supreme command of Admiral Sir Wilmot Fawkes, manned ship and cheered as the "Nimrod" passed, with the flag presented by Queen Alexandra flying at the fore. The most interesting feature of the equipment is a motor car of peculiar construction. Another novelty is the use of Manchurian ponies to drag the sledges instead of depending entirely upon dogs. Egg powder, beef extract, milk powder and dried vegetables afford tinned food to last many months. Lieutenant Shackleton hopes to return to New Zealand in April, 1909, the Discoverer of the South Pole.

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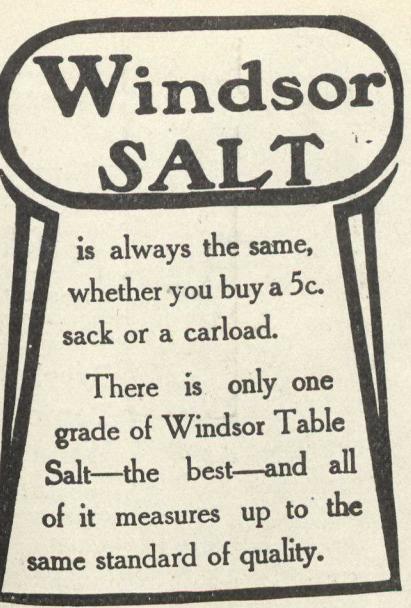
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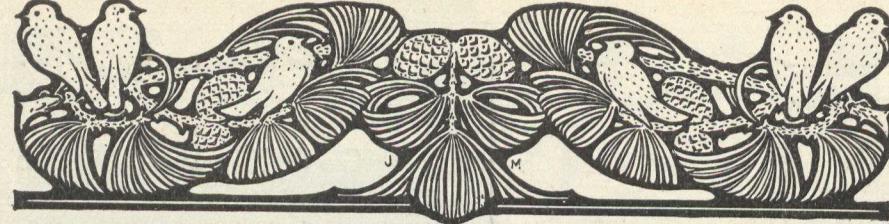
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## FOR THE CHILDREN

### THE MIRROR IN THE WATER.

AN IROQUOIS LEGEND.

MANY years ago when the Great Spirit made the springs and rivers, the streams and the lakes, he did not give to them the power to show in their depths the faces of his children, the red men, who lived beside their shores. For thousands of summers the younger sister of the sun was never seen far down in the bosom of the lake at night; the warriors could not don their war-paint beside the deep pools in the forests, nor could the laughing Indian maidens plait their shining braids with their faces reflected in the merry waters of the stream that flowed beside the wigwam.

But a day came when the young hunters hurried in from the chase with news of strange warriors that had been seen coming from across the river. Fearfully the sachems went forth to the cave in the rocks to take council with the Great Spirit, who soothed their fears and told them but to obey the three fathers and the fire-keepers of the nation and he, the Great Spirit, would watch over and protect them. Thus when the night came the fathers told them to build many fires along the shore, and when they were built the red men were filled with fear to see burning deep down in the water a fire for every fire burning on the shore.

The strange warriors also saw them and dared not cross. But when morning broke and the smiling face of the Great Spirit appeared in the blue of the heavens, they took courage and plunged into the river to swim to their enemy on the opposite shore. Then the Great Spirit loosed the spirits of the storm and caused the waters from the mountain to rush down upon the river, swelling and flooding it, bursting upon it in savage glee, and when he called them back the strange warriors were nowhere to be seen.

Then the red men went forth in their canoes and looking down upon the surface saw their own faces looking up at them from the clear white waters. And so it has ever been, for the Great Spirit saw that it gave his children pleasure, and he loved his children then.

\* \* \*

### WHEN LETTY READS.

WHEN Letty comes to read to us  
We all sit in a row,

And never make a speck of noise—

She likes to have us so.

She always makes it seem just real,

The stories and the rime,

And all the little fairy-tales

About "Once upon a time."

Sometimes she reads about Indians,

Or pirates that are bad,

And then she always husks her voice,

And all the girls are scared.

I think they like the dollish things,

'Bout pets or loving deeds;

But then, I don't care what it is,

So long as Letty reads.

—Youth's Companion.

\* \* \*

### DISASTER AHEAD.

"IN my school-days," said a story-teller who was trying to illustrate the absurdity and futility of unfounded fears, "we used to have a lecture, every Friday afternoon. One

day the lecturer was a geologist, and chose Niagara Falls for his topic.

"He told us about the geological formation of the falls, described the different periods to be traced in the gorge, and then went on to say that the falls were slowly wearing back towards Buffalo, and that in the course of some two hundred thousand years they would have worn back to Erie, Pennsylvania, and that town would be left high and dry.

"Suddenly one of the girls in my class began to sob convulsively.

"What is the matter?" asked the teacher, in alarm.

"Oh," wailed the girl, "my sister lives in Erie!"

### ABOUT OCTAGONS.

"JOHNNY, tell us what your lesson was about to-day."

"About octagons," replied Johnny. "And what," pursued the questioner, "is an octagon?"

"It's a many-sided animal," piped the lad, "that grabs you when you go in swimming." —New York Evening Post.

### INNOCENT.

MOTHER: You and Willie have been at my cherries again. I found the stones in the nursery.

Johnny: It wasn't me, mother, 'cause I swallowed all the stones of mine.—Frankfort Witzblatt.

\* \* \*



A Tea-Party.

—Pall Mall Magazine.

\* \* \*

### CHATTERBOX.

ONCE I knew a little girl—  
Dimple-cheek and hair a-curl—  
Never said a thing at all  
When the comp'ny came to call  
And her mother tried to show—  
Just as mothers will, you know—  
All her cute and charming ways,  
All the cunning tricks she plays.  
Never was a bit of use,  
She just wouldn't talk, the goose!

But when she was by herself,  
Then she talked enough, the elf!  
Chatter, chatter went her tongue,  
Oh, the merry songs she sung,  
And the laughter ringing sweet,  
And the dancing of her feet,  
And the gladness of her face  
Love had gloried with its grace!  
Never had to coax at all  
"Till the comp'ny came to call!

Ah, the mystery of the Child,  
In its own world, undefiled!  
Who shall solve it, who shall know  
All its golden gleam and glow,  
All the wonder of its will  
When with little lips a-thrill,  
It shall render each to each  
Sweetness of its treasured speech,  
Or, in silence go its way,  
With: "I'm not on show to-day!"

—The Bentzown Bard.



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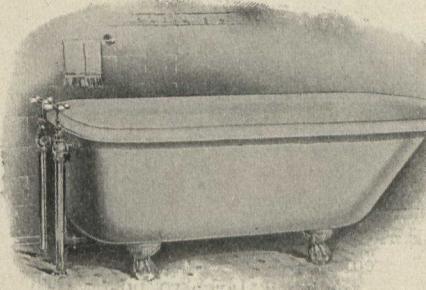
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