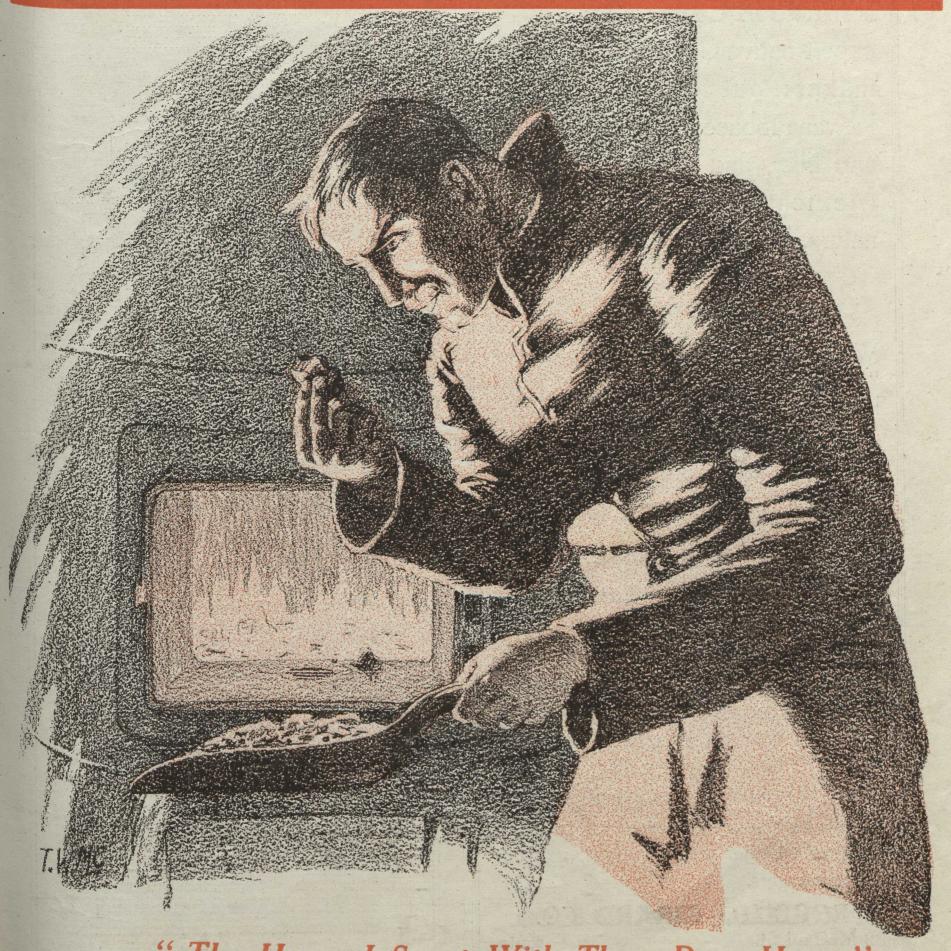
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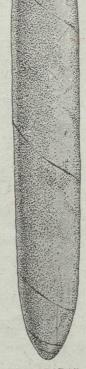


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EIGHTY-SIXTH

ANNUAL REPORT

The Bank of Nova Scotia

The Dank of Nova Scotta	
Capital Paid-Up, \$6,500,000 Reserve Fund, \$12,000,000	
PROFIT AND LOSS 584,653 95	
Dividends for year at 14% \$ 910,000 00 War Tax on circulation to December 31st, 1917 65,000 00 Contribution to Halifax Relief Fund. 100,000 00 Contributions to Canadian Patriotic, British Red Cross and other Funds. 44,700 00 Contribution to Officers' Pension Fund 50,000 00 Written off Bank Premises Account 150,000 00 Balance carried forward December 31st, 1917 560,269 47 \$ 1,879,969 47	
RESERVE FUND	
Balance December 30th, 1916	
Balance forward December 31st, 1917	
GENERAL STATEMENT AS AT DECEMBER 31st, 1917	
Carital Shadhara and LIABILITIES	
Capital Stock par in	
Account	
\$19,289,277 97 Notes of the Bank in circulation	
Deposits bearing interest, including interest accrued to date 78,235,361 00 104,338,170 54	
Balances due to other Banks in Canada 511,554 12 Balances due to Banks and Banking Cor-	
respondents in the United Kingdom	
118,363,138 56	
Acceptances under Letters of Credit	
ASSETS	
Current Coin	
Notes of other Banks	
Balances due by Banks and Banking Correspondents in the United Kingdom, and sterling exchange 3,435,721 08	
Balances due by Banks and Banking Correspondents elsewhere than in Canada and the United Kingdom. 2,002,382 04	
33,764,860 62	
Deposit in the Central Gold Reserves	
Canadian municipal securities and British, Foreign and Colonial public securities other than Canadian, not	
exceeding market value	
Demand loans in Canada secured by grain and other staple commodities	
Call and demand loans elsewhere than in Canada 7,928,753 oo 88,107,682 40	
Call and demand loans in Canada secured by bonds, debentures and stocks	
Dentures and Stocks	

92,035,247 28

Other current loans and discounts in Canada (less rebate of interest). 34,145,581 49

Other current loans and discounts elsewhere than in Canada (less rebate of interest). 7,373,289 89

Liabilities of Customers under Letters of Credit, as per contra. 644,828 53

Overdue debts, estimated loss provided for 129,638 92

Bank Premises at not more than cost, less amounts written off. 2,991,418 98

Real Estate other than Bank Premises 89,600 00

Other assets not included in the foregoing 65,420 19

\$138,297,245 06

AUDITORS' CERTIFICATE

CANADIAN COURIER

Published fortnightly at 181 Simcoe St., Toronto, by the Courier Press, Limited, Subscription Price—Canada and Great Britain \$1.00 per year, United States \$1.50 per year, other countries \$2.00 per year, payable in advance. IMPORTANT: Changes of address should be sent two weeks before the date they are to go into effect. Both old and new addresses must be given. CANCELLATIONS: We find that most of our subscribers prefer not to have their subscriptions interrupted in case they fail to remit before expiration. While subscriptions will not be carried in arrears over an extended period, yet unless we are notified to cancel, we assume the subscriber wishes the service continued.



GOING TO THE FRONT

UR editor of the Woman's Page, Miss Estelle M. Kerr, has gone to the front. This is no new thing for her. She has been at the front ever since she began to write and illustrate the unique woman's page which has become so happy a feature of the Canadian Courier. Miss Kerr's expectations are partly suggested in her article,



A Council of War. She goes into V. A. D. work. Several months ago she began to drive a motor, when nobody suspected that the motor would eventually land her in France. Readers of the Courier will be glad to know that we expect to continue Miss Kerr's department in whatever form it happens to take from experience. She is an eminently practical woman, an observer and an artist. We may be sure she will make the best use of her many faculties for the sake

of getting to us the benefits of her observations and experience.

Varley, whose brilliant cover design appeared on the first issue of the new Canadian Courier, is also getting ready to go to the front. He is one of the first four Canadian artists chosen to work on the Canadian front in the War Records corps established by Lord Beaverbrook.

In our next issue we expect to have an enlarged Woman's Department with Miss Kerr's page and a third instalment of Jonathan Gray's Woman as a ground-plan. T. G. Greene, whose excellent sympathetic drawings will decorate the Jonathan Gray series, is peculiarly fitted by knowledge and training for the task. He personally believes in the old-fashioned things that made the economy of our forefathers.

We shall continue Hoag. No fear. Hoag next issue will demonstrate what a man can spiritually do against the most formidably organized material opposition. And Hoag is an out-and-out Canadian story written exclusively for the Canadian Courier.

The Man From Windermere we have with us once more, illustrated by Fergus Kyle. He has a message framed up in vigorous style that makes easy reading.

Our Music Editor has cut clean away from all customary forms of criticism. He has grouped what he has to say this week concerning the musical doings that come under his notice into a general line-up that ought to interest even a man who hates music.

Six Canadian articles are represented in this number-our staff artist, T. W. McLean, Fergus Kyle, T. G. Greene, Frank Carmichael, A. M. Wickson, and Miss Kerr.

N all this you will notice that we continue to bank on the fact that What is Canadian from the inside out is the thing that makes the life of the Canadian Courier. The world as seen from the Canadian angle is our parish.

Canada is a world country. We believe in the future of Canada as a country. There are those who try to believe that in future the world will discard nations and substitute geographical groups. Well, ask the people of any nationality about this.

The world's curriculum is not going to put history on the shelf and geography on the blackboard. Whatever happens to war lords and monarchies, Canada as a nation has yet to go ahead on her own steam. We have only began to co-ordinate this vast country. The work of the Canadian Courier is only a small item in that huge programme. Such as it is it stands or falls—with the future and the destiny of Canada.

———— The—

NATIONAL DIRECTORY

STANDARD PRODUCTS

T HIS directory includes the names of the leading Canadian firms making and handling the various classes of goods indicated. The Courier recommends these concerns as leaders in their classes and every prospective purchaser can rely upon getting honest wares from Most of them have years of reputation behind them. Moreover, they are "National" and a constant reminder of the steady growth in Canadian Industries. The Directory will appear in the last issue in each month. Watch it grow.

Buyers unable to find the desired information in this directory are invited to write to this office for information, which will be furnished free of charge.

APPLES, (Evaporated):

Graham Co. Limited, Belleville,

AUTOMOBILE ACCESSORIES. Hyslop Bros., Toronto.

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Hoyt Metal Co., Toronto.

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Tarbox Bros., Toronto.

BICYCLES AND SUPPLIES. R. G. McLeod, Toronto.

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Standard Warehouse & Mercantile Co., Toronto.

BOOTS AND SHOES.

W. B. Hamilton Shoe Co., Limited, "Model" Shoes, Toronto.

BOOTS, SHOES & RUBBERS

McLaren & Dallas, "Imperial Shoes," "Independent" Rubbers, Toronto.

BRICKS AND TERRA COTTA. Don Valley Brick Works, Toronto.

BUILDERS' SUPPLIES.

Britnell & Co., Limited, Toronto.

CARBORUNDUM GRINDING

Norman Macdonald, Toronto.

CARPETS AND RUGS.

Toronto Carpet Mfg. Co., Ltd., Toronto.

CAR WHEELS AND CASTINGS.

Dominion Wheel & Foundries, Limited, Toronto.

CHARCOAL.

Ely Bros., Toronto.

CIGARS.

Andrew Wilson & Co., "Bachelor" Cigars, Toronto.

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R. Laidlaw Lumber Co., Ltd., To-

MILK. S. Price & Sons Limited, Toronto. MOPS (Scrubbing and Dry Dusting). Tarkox Bros., Toronto.

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Harry Edwards, Toronto.

PAINTS AND VARNISHES. International Varnish Co., Limited,

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Heintzman & Co., "Ye Olde Firm," Toronto.

PIANOS & PLAYER PIANOS The Newcombe Piano Co., Ltd., Toronto.

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Carter's Tested Seeds. Inc., To-

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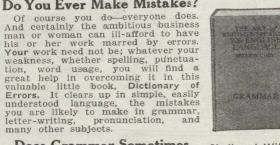
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Nineteenth Annual Report

A Record of Achievement

Total Cash Income	\$ 942,427.59
(Increase over 1916 of \$223,965.71)	
Total Payments to Policyholders	245,212.26
Applications for new Assurances	5,001,612.00
Policies issued and placed	4,336,237.00
Total Business in Force	22,686,816.00
Annual Premiums thereon	777,854.97
Interest Earning, plus profits from Sale of	
Securities	181,393.96
(Increase over 1916 of \$20,254.32)	
Paid Up Capital, Reserves and Surplus	3,781,263.15
Net Surplus	350,014.37

Points of Interest

- 1. The increase in actual Cash Receipts from Insurance Premiums and Interest Income for the year 1917 by way of comparison with the year 1916, as appears in the Government Blue Book, shows an increase of \$233,965.71.
- 2. The Cash Interest Income for the year 1917 amounts to \$181,393.96, an increase over 1916 of \$20,254.32.
- 3. The Cash Interest Income was more than sufficient to meet all death claims occurring in 1917.

 4. Increase in Assets for the year was \$435,477.87.
- No interest or principal is overdue or in arrears on any of the invested funds of the Company. This record has now been maintained for over 18 years.
- 6. Dominion Government, Provincial Government, City, Town, County, Village, Township and School Debentures, on which there are no arrears of interest or principal, are taken in the statement \$109,498.70 below the par value.



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CANADIAN COURIER



VOL. XXIII. No. FEBRUARY 2, 1918

THE COUNTRY EXPECTS

AST August I outlined in The Courier what I believed was the real sentiment of the West toward what everybody knew must be the main issues of a general election which had become inevitable-compulsory military service and increased, sustained war effort. I said without qualification that the West would be a unit for that government, under whatever name-Grit, Tory or Union, with a preference for the latter-which stood boldly and clearly for these things; and that candidates who did not stand for them with equal boldness and clarity would be put to the political sword. The results of the polling on December 17th have proved these statements correct.

These presents are not to boost myself as a prophet, political or otherwise. In the above forecast I was right. But in another respect I was wrong. For I said that an election—and especially a party election-was unnecessary, foolish, a waste of time, energy and money, since it would leave things much as they were. This was when there seemed little or no

prospect of Union. But Union or not, I believe I was wrong in that opinion. In view of the things that emerged in the recent contest, the clear-cut divisionracial, lingual and geographical—shown during the campaign and emphasized by the electoral results, I believe it was essential that Canada, as a whole, should express an opinion on current issues. It was essential that the majority should know their majority and the minority be convinced of their minority.

Now that the electoral tumult and shoutings have died and the captains and kings departed to public or private life, according to their luck or lack of it, We can look back with clearer vision, see what actually took place, and possibly learn a useful lesson or two therefrom.

THERE was a time when it seemed that the real issues might be fogged with lesser ones. But the exact contrary happened. The vital things stood out clear, tremendous, dwarfing all others, directly present in the minds and warmly close to the hearts of the people of the West. And there was where certain politicians miscalculated. For this was no common election fought between historic-or possibly prehistoric-parties; wherein the issue so far as there was one, was some obscure tariff point, extravagance, or broken promises which nobody really understood, or, understanding, cared a hoot about. Here, for the first time in the history of the Dominion, real, vital questions, elemental in their simplicity, and involving Canada's life-blood and Canada's treasure, and above all, Canada's honor, were placed before the people for a decision. There was no obscuring such things. that some politicians thought they might be successfully obscured.

Signs and portents there were in the Western electoral sky long before December 17th plain for any man to read. And yet they were misread utterly by supposedly practical politicians. Why? Well, perhaps because they were too practical to believe in signs and portents which they had no hand in making. They thought they made politics themselves. So they did—but of another brand. They were high priests of party, and they could not conceive of any widespread heresy therein. To put a stopper on what there was, they came down to that Winnines convention which is now ancient history, bringing with them candle, bell and book. There they made incantation, and swung their censers—or possibly censors—and burnt party incense and put through their

WHAT Canada will insist on is business-like action and team-resolutions and departed in work rather than grand-stand play. The new Government the comfortable belief that was elected for the specific purpose of handling affairs properly spirit of country-first which in war-time, and it must make good or make room.

CHISHOLM M . A . GOVERNI

"The West will not only stand for, but stand and cheer for, anything that will throw a deep and lasting crimp into the Hun."

had entered into some. They did not even trouble to take down the frame of the frameup. They thought they had thrown and hog-tied the entire Western Liberal party. When, in spite of resolutions, their political yokefellows of other years refused to obey the goad and chose to follow their own convictions, they were at first incredulous, then amazed, and finally horrified. They went into the fight with their old commander-in-chief: but minus their generals of division, officered by thirdrate men, with mutiny in the rank and file and with their organization shot to pieces.

party, a good many people say that the principle of unionism has won a great victory. This means nothing whatever. The principle of unionism is so old and well established and obvious that it needs no demonstration, and never did since men first combined in tribe and clan.

N OW that the election has

been won by the Unionist

What these people really mean is that we have reached the end of political parties in Canada. The fact is that we have formed a new party, or possibly two.

Old parties outlive their usefulness and party names their meaning, because the things that call them into being are dead horse and no longer issues. For a long time there has been little or nothing in our party names. In some respects the Conservatives are more liberal than the Liberals, and the Liberals more conservative than the Conservatives. But in the beginning any party is a union of those who hold similar opinions, to give expression and practical effect to such opinions. Union arises from practical necessity, and not from belief in or thought of any abstract principle. So in the present case,

We cannot get along without political parties until we all think alike on every public question; which we are very far from doing. When we reach that point we shall have one religion, and one church as well; which also seems well in the future. As long as there are political questions to be solved there will be parties, old and new. And so the Unionists will be a party, at east while the necessity for union lasts, possibly better than the old ones, but a political party, nevertheless, just as much as the old ones, with adherents and opponents, and consequently with an organization, because it is an enforced condition. It should be looked on as a political party, created for a specific purpose which could be accomplished in no other way than by the formation of a strong political party, which it is; and not as a composite advance agent of the millennium. It is bound to make mistakes; but it should be able to avoid repeating the mistakes of others.

Let us admit that the Unionist Government is the government of a new party. The party consists of all English-speaking Conservatives, and so far as election results furnish an indication, at least fifty per cent. of Englishspeaking Liberals and non-party men in the West, and in Ontario. Note that the non-party men, as between the old parties, are now supporters of the new party. Among the members-elect there is not one French-speaking supporter of the government; nor is there a supporter of the government, so far as I am aware, from any constituency where French-speaking citizens are in the Therefore, it is plain that there was a clear-cut division at the polls between English-speaking and French-speaking citizens. It is not my

present purpose to comment upon that. I am concerned merely with the fact.

This means that French-speaking Canadians are not represented either in the Cabinet or on the government side of the house. That being the case, it has been suggested that they be given representation by inviting Sir Wilfrid Laurier to enter the cabinet. This, it is said, would be a graceful act. It would also be supremely silly.

Sir Wilfrid, when invited to enter a coalition, on equal terms, to give effect to the very policy which the Union government was subsequently elected to carry out, refused because he was opposed to that policy. He has given no indication of a change of views, and it is most unlikely that he has changed them. Therefore, it is scarcely possible that he would consent to enter the cabinet. The suggestion of inclusion is impractical, its genesis mawkish sentimentality. Little better is the suggestion that Quebec be combed fine for a representative French-Canadian, who should be given a seat in some other province, because he could not possibly be elected as a Union supporter in Quebec itself.

It is mere common sense to point out that Quebec is entitled to elect and has elected her own members, in accordance with her constitutional right, and nobody else has any business to do it for her. Nor has anybody any business to decrease the cabinet representation of other provinces which support the government in order to give increased representation to Quebec, which does not. Quebec is represented in the House by sixty-five members, elected in accord-

ance with her political views. That sixty-two of them are in Opposition is the fortune of politics. Quebec is represented exactly as she chose to be. She had the opportunity of electing French-speaking supporters of Union, and refused. She has ample opportunity to express her opinions in parliament. The government was placed in power to give effect to opinions the exact reverse of those of the sixty-two opposition members from Quebec, and the government should remember it.

The proposal to bring men into a cabinet to represent a province in which they cannot be elected is nonsense, quite different from opening a seat in another province for a minister as a mere matter of convenience, as was once done in Carleton for Sir Robert Borden. The French-speaking Unionists in Quebec are very much in the minority. Quebec now has two cabinet ministers out of three government supporters elected, which is a generous cabinet representation.

In spite of their tremendous majority, the first thing ministers and members should get firmly fixed in their minds is that they are really on probation. Canada expects a good deal, and a square deal. The people who elected them yesterday will demand their heads to-morrow, and get them, too, if they fail to make plain, visible effort to fulfil the country's expectations. Canada should not, and will not, stand a repetition of the mistakes of the old Borden Government. She overlooked a good deal, one way and another, on the part of that government, recognizing that it had a hard, heavy, new job, and was more

or less handicapped in many ways. But the new government was elected for the specific purpose of handling affairs properly in war-time, and it must make good or make room.

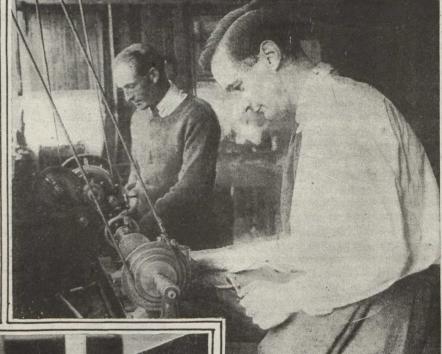
Which applies also to any minister who may be under the delusion that his main job ended with the last election, and that he is entitled to rest up for the next, or who for any reason whatever does not make good.

Not every government up to date has been an up-to-date government. Every government has carried a good deal of deadwood. Occasionally it has been at the top. There have been ministers with swelled heads and ministers with bone heads-not that there is much distinction. Some have been too lazy to turn over in bed; and others seldom went to bed. Certain bucked the society game, to the neglect of their jobs; and others bucked other games with like result. In fact, though it may not be generally known, the bulk of the work of some governments has been done by a few REAL men-who seldom got credit for it. These did not only their own departmental work, but that of others; did most of the parliamentary and committee work; coached and developed promising material among young members. among whom, by the way, was a lawyer from Halifax named R. L. Borden; dug information out of its original bed rock, compiled it laboriously and handed it on to those who were too lazy or hadn't the ability to dig it out themselves; and were always on the job, while the men whose work they were doing were giving good imitations of overworked statesmen

BEGINNING WHERE THEY DIDN'T LEAVE OFF

Returned Men, Legless, Armless, Blind, Learn to Get Hold of the World's Work Again





H ALF the men in the world before the war made their living at trades and callings for which they had no special aptitude. A man may elect to become a barber who should have been a printer; and a good salesman might have made a better engineer. Technical colleges have never taught half of mankind what to do for a living. War drove millions of men away from the things they had learned in peace. War is sending back hundreds of thousands who can never again pick up where they left off. The average returned soldier can't work at his old trade. He must learn another. He swaps jobs. He finds out that though he has lost a leg he has gained a new line of work; having lost an arm he can use his brain better on a job need-

A recent report of the Pensions Hospital on this strange job-swapping of returned soldiers points out that men with artificial arms have left the Hospital as clerks, telephone operators, commercial travellers, and teachers, and take up various less skilled occupations; to those who have lost a leg a wider field of employment is naturally opened; such men have found work as tailors, boot-

makers, chauffeurs, electrical engineers, van men, painters, grooms, and motor mechanics; a farm laborer became a cinematograph operator, and a collier a leather worker; but perhaps the most striking instance is that of a chimney sweep who became a clerk as a result of losing a limb.

A blind man at St. Dunstan's is

A blind man at St. Dunstan's is taught to read on the Braille system, and encouraged to use the Braille library at the Hospital and also to write on a specially arranged typewriter, which becomes his own when the course is finished; he is taught music to sing, if he has any inclination to do so, to play draughts, cards, dominoes, etc. Most important of all he is taught a trade. Men have been trained at St. Dunstan's to take up typing, shorthand, massage, telephone operating, poultry

farming and other occupations such as mat making and basket making, which require less skill. That the success of these methods is the rule and not the exception is shown by the fact that of 774 men who had passed through St. Dunstan's from the beginning of the war to the end of September, 1917, only 41 had left untrained or untrainable.

where the fishing and golf were good.

In all probability there is deadwood in the Union cabinet, just as there has been in others. And just now Canada cannot afford to stand for it. It should be cut out as soon as it shows up. What Canada wants and will insist on is business-like action and team-work, rather than grand-stand play. The cabinet has got to pull together, as the country did which elected its members. Any minister who can't get along with the rest, because he or they used to cuss each other out in parliament language across the floor of the House, should be fired. Also any minister who has conscientious objections to working after hours.

Much of the above applies also to private members The men elected as Unionists are there to support the Union government, and not to continue previous political games. The case I have in mind is that of Hon. W. S. Fielding, elected by acclamation as a Unionist. A recent press report states that Mr. Fielding has announced his intention of sitting in Opposition, and will support Sir Wilfrid Laurier on every question save that of compulsory service. It is to be hoped that the report is inaccurate—more for the sake of Mr. Fielding than for any other reason. As the irresistible conclusion would be that he secured an acclamation by double crossing the Unionists of Queens-Shelburne, he would forfeit the respect he has commanded throughout his public life. Because he has commanded that respect it is unlikely that there is anything in the report.

There may possibly be some who think that support of the government on compulsory service alone fulfills their obligations. If so, they are wrong. The West at least demands the wholehearted support of the government by its members on all war measures. At present domestic questions of most kinds are inextricably tangled with war measures, and may be regarded in the same way. The government must not be embarrassed by divisions among the men behind it. This does not mean that private members should not think for themselves. But it does mean that the country, having given the government a free hand, will not allow that hand to be tied by the fear of a snap want-of-confidence vote on some resurrected old party question. If the verdict of Canada means anything at all, it means that the sovernment has specific instructions to play the war Same without any limit, and it might just as well throw away white chips and use blues exclusively. The West will not only stand for, but stand and cheer for anything calculated directly or remotely to throw a deep, hard, lasting crimp into the Hun.

And just as it will do that, the West will not stand for any undue tenderness toward wealthy men, or powerful interests, or big business, or anything else. There is a widespread impression that there has been such undue tenderness in the past. I express no opinion on that. I merely say that it will not be condoned in the future.

I have no intention of going into the policy of the government, point by point, as outlined in Sir Robert Borden's manifesto. I have yet to meet a man who read the latter throughout; which goes also for Sir Wilfrid's, and such counter-manifestoes as were issued from time to time. The election did not turn upon them, nor upon campaign documents, nor upon oratory; but upon matters within the personal knowledge of every man and woman.

The country demands the immediate, speedy reinforcement of the men overseas; and to that end the application of the law as it stands, equally to every part of Canada. Neither shirking nor evasion should be tolerated; nor should spoken or written words calculated to induce unwillingness to comply with the law. It is time for a firm hand everywhere. As the Union government takes firm grip of such things or not, so it will fulfil or disappoint expectations in the West, and strengthen or weaken itself there accordingly. As I have said, there is no limit on the game now, as the West wants to play it.

The main thing in the minds of the people of the West—and this largely irrespective of how they voted in the election—is that the government shall do everything humanly possible, here and overseas, to ensure that the boys in the firing line shall have to ensure that the boys in the firing line shall have to ensure that those other good boys who sleep beneath the Flanders poppies shall not have died in vain.

PACIFIC TANTRUMS



The Typhoon

T least five varieties of winds are known to the people who inhabit the Pacific Coast, the Indian Ocean, and the part of Africa east of the Suez. Our friends in Sahara have the sirocco; in India the monsoon and the simoon; in Japan the typhoon, and in British Columbia the chinook. All these winds are related by marriage. The chinook is a sort of back-wash of the typhoon that now and again takes a wallop at Japan, as one did not so long ago-recorded by this photograph. This typhoon vented its wrath upon Tokio, and when it was all over and the city still stood, the ugly beast sicked on to the people a tidal wave which made a nice, neat job of it. The people in the Tokio suburbs are here seen wading out to get water in Biblical style, because the wave smashed the water main.

Chinooks are never so vicious. They are, in fact, quite balmy.

for at least a season or two, some altogether. The storm was an ice one, or in the language of the country, a "silver thaw." The cause of an ice storm is that the warm winds from the gulf, carrying rain and going inland toward the east, rise to go over the mountains, while an undercurrent coming from the east at a temperature just below freezing presses the rain as it falls upon every object it wets and freezing it there the next moment before it can fall. This strange storm happens only about once in a decade, and in this vicinity has never taken place in the history of the white man. The storm took down practically every pole on the C. P. R. between Hope and Hammond; and the British Columbia Electric had an enormous number of fallen poles on the Chilliwack and other interurban lines.



The Silver Thaw

By FRANCIS J. DICKIE

ETWEEN Christmas and New Year the Fraser Valley, in British Columbia and adjoining country, one of the finest fruit growing districts in the Province, was visited with the most violent and most peculiar storm in the history of the white man's residence here. Hundreds of miles of wires, telegraph, telephone and interurban railway were brought to the ground by the weight of Thousands of poles were broken off; bridges were washed out and damage done to fruit trees to an extent not yet estimated, but which will reach three million dallars. The greatest loss is that many fruit trees are ruined from bearing





GO ON TILL GERMANY GOES UNDER

B Y two days after the date on the title page of this issue Canada will have been at war just three and a half years. In the business of putting men and munitions into the trenches we have gone much further than even Sir Sam Hughes could have predicted in 1914. In the still more urgent business of organizing this country as a war state, we are still in the A B C class.

Statements of this kind are sometimes made for stage effect. Well, there is no need of a theatre. The stage is tremendously set and the great world drama goes mercilessly on in the name of Moloch. This time last year the United States was getting rid of Bernstorff and still keeping out of war. The wheel of Fate gave another turn and that great nation was compelled to go in.

All a mere matter of chronology. The stupendously unbelievable thing about the war is that it could last three and a half years without ruining the world; and that a single overgrown Prussia which, in 1866, contained a little more than twice the population of Canada could, in 1918, after so long a war, still be pounding the war map and blustering about no indemnities.

In going on four years of war we have not yet given proof that the rest of the world that goes to bed as it likes can smash the Hohenzollernized nation that walks in its sleep. The Germans were hypnotized in their cradles. They took war with their mother's milk. Behind an oily smile every Prussianized machine had the idea that there must be a new river to enlarge the boundaries of Germany—the River of Blood.

We have not been brought up that way. Having discovered that the world is divided into three parts, neutrals, war amateurs and world butchers, we tell ourselves that we can beat out the sons of Moloch. We seem to have all the material and moral reasons for thinking so. But as yet, on the shape of the world's war map, we have not proved how and when we are going to do it.

Searching for the greatest reason, we need look no further than Canada. We in this country are a fair sample in 1918 of what a country has still to do in the business of beating Moloch. The basic thing to bear in mind from the start is, that,

The finish of this conflict is the business of the people, and not the problem of a Parliament.

It's all very well to lecture Government. Anybody can do it. Let us lecture ourselves.

We have all made the welkin ring with our paeans to democracy; and we have come to know, also, the

In the Name of Moloch
People, Not Parliament
Lines of Communication
Wasted Human Energy
The Armor of Saul
Black Spots on Chalk Hills

limits of that sort of agreement between governors and governed. We know that a perfect democracy can't fight anything but a democracy. How thoroughly rotten an illusion is a war-democracy has been sadly illustrated by crystal-gazing, millennial-dawning Russia. We all hate autocrats. The idea of an army has proven to be a worse curse than any pacifist ever dreamed. But the democratic blindness of the world permitted a military monster, based upon national servility, to grow up in Europe. And if democracy is ever to put a permanent crimp into that monster, it must be by national methods that we never practised in the days of peace.

The time has gone by for all the spouting strategists. This war is not being won and lost by armies, but by nations. The lines of communication of the Allied armies reach thousands of miles across the sea and trail up to every man's boots, his desk, his plough, his horses, his bank, his factory, his church, his moral sense. Unless the people who can't go to war will realize the truth of this, the terms of the peace that ends the war will yet be dictated by Germany.

C ANADA, as an example of the peoples at war, will never win until the people have become as desperately committed to the war as Germany is. This war goes to the root of all things. It will yet uproot every idle man, conscript every unprofitable dollar, lay its hands on every acre, every animal, every tool that can be set to work. It will tucker all the sham and insincerity out of life. It will rally the living to stand behind those who are or may yet be dead or disabled. It will make of citizens a far greater army than those at the front.

The man who is making more than he can comfortably live on is a fit subject for conscription. In a fight like this, wealth piled up to any man's, any corporation's credit, is a menace. It would have been just as sensible for our forerunners to wear broadcloth to a logging bee as for citizens of the land they made possible to pretend they are at war when they are only—at wealth.

"Business as usual" was long since discarded in England. We have not discarded it here. We are still estimating our efforts in terms of what we can make, or save, when we have no right to save or accumulate a dollar, either the cash or collateral that can't be put at the service of the State. And there are men among us wearing fur coats made in 1917. Women are still keeping up to the fashions. We are all wasting things, outside of food, that takes labor and raw material to produce, at a time when every nation in this struggle ought to be a high-power engine that wastes nothing.

It is not the wasted food that does all the main counting. We are all pretty well enlightened on the folly of that, and where we don't know the Food Controller's edict can put crimps in our expenditure.

It is not the slacker dollar that keeps us back. Give the Government and the Finance Minister time and they will see that no man is allowed to leave his dollar idle. The Government has the right in this democracy to expect none of us to hold back a dollar when it is needed for the country's business.

It is not merely the unutilized resources that are weakening our purpose in the war. Though we have the word of the Chairman of the Conservation Commission in his recent address to that body:

We still persist in a great degree in the crude and wasteful methods naturally characteristic of a country where resources are abundant and where many of those who are engaged in their exploitation are totally lacking in scientific education. We are still largely dominated in Canada by the idea that any ordinarily capable amateur can do the work which ought to be done by a trained scientific man, and until we eradicate this fallacy thoroughly, we shall not begin to attain to general success in making the best use of the materials at our disposal.

He does not mention war. But he means it. War makes his warning doubly true.

What counts for more than all these is the human energy that goes to waste. Back of it all this war will be won, other things being equal, by the side that works the hardest and wastes its labor least. There are thousands of people in Canada who are doing things which the country can get along without. If ever there was a crusade against non-producers, it is now. The man who refuses to put his energy where it will do the most good in production, whether directly or indirectly, is as much of a misfit now as the man who, a year ago, might have tried to put over a speculative deal in corner lots.

SLOWLY, surely the great fact is being pushed home that we must sacrifice everything in our civilization for the time being that will not help to win the war. It is no longer a time for discussion as to who started the war. The thing to determine now is, who is going to end it, and how will it be done. In this human problem every citizen counts as much as every man used to count in the roll-up of a log at a Canadian logging-bee.

Soon we shall cease to argue about economics, because we are all too busy. We shall stop talking about back to the land, because a lot of us will be on the land as much and as long as we may. Food and clothes for doing the world's work will yet drive out fashions for the world's finery. If a community can get along with half its normal amount of coal, citizens will be forced to double up their families over one furnace instead of wasting coal by feeding two. And it may be necessary to compel landlords to ease up on rents for this purpose.

The great, terrible work of the world is still far from being done. And it will not be done right until the might of the people on the side of right becomes a more cheerful, self-sacrificing unity than it now is. We are all capable of bigger things in self-denial. None of us need all the things that we now consume in order to keep up our energies for the great struggle. If we get rid of a lot of the fictions about living we shall have greater heart, bigger strength for the work in hand; and we shall be happier. When David went out against Goliath he told the Israelites that the armor of Saul was no good for him. All he wanted was his natural strength. We have the Goliath in 1918; and a lot of us are trying to wear the armor of Saul.

A returned soldier lately described a line of chalk hillsides in France; the white hills covered with black blotches. The black spots were the black shirts of thousands of Germans whose bodies had never even been buried.

The day must come when the military might of Germany is just a lot of dead black spots on a great landscape of liberty. And the day will not come unless Canada, along with all the other nations in league with her, concentrates upon the war as Germany is doing and has been doing—because she must.

"Go on or go under" is true. It is not all. We must go on, that Germany may go under. And in this final determination Canada has yet a big role to play.



E VEN the would-be derelict le aves his smoking-plant with the police-sergeant for fear some crank organization may undertake a crusade against smoking in war-time.



PLAYING BOTH ENDS AGAINST the MIDDLE



PEACE with Russia on an honest basis of no annexations and no indemnities will in no way accomplish the plans of the German representatives, and any other sort of peace will in no way satisfy the plans of the Bolsheviki. Germany has very little to gain by the attainment of such a peace. She may be said to have had it ever since the collapse of the Russian armies. Russia ceased to be a fighting force at the moment when Kerensky began to preach democracy and the millennium to the Russian forces in the field. Germany has had nothing to fear from the military power of Russia since the revolution. Her interest in a peace treaty

that is no more than a peace treaty must necessarily

be of a very tepid kind. There is no reason to speculate as to what Germany actually does want, since she avowed it with an almost incredible cynicism at the first of the peace parleys. She wants Poland and Lithuania and Courland, and it was this, and nothing but this, that brought her to the peace meeting. Being the victor she demands the spoils. She cares little for a peace treaty that would in very truth be a mere scrap of paper, since she has a virtual peace already, and she cares still less for a peace treaty based upon own renunciation of her territorial ambitions and implying no particular renunciation on the part of Russia. Certainly she did not go to Brest-Litovsk in order to discuss international pieties and democratic sentiments with the Bolsheviki, and Von Kuhlmann lost no time in making this clear to the conference. He was doubtless surprised to find that the Bolsheviki were wholly unmoved by his hectorings. They replied with a hot defiance, and went ack to Petrograd. At the next meeting of the conference the Bolsheviki were not present, and the German delegates returned to Berlin, there to encounter the reproaches of the now united Socialists, and the dangerous disappointment of the public, who believed that a peace with Russia would be a prelude to a general and speedy victory. The conference with the Bolsheviki has now been

resumed, but at the request of the Germans and not

of the Russians—a fact of some significance. Trotsky has withdrawn his demand for a change of venue to Stockholm, but he seems not to have weakened in his determination to surrender no Russian territory. We have also an utterance by Lenine threatening to reopen the war unless Germany shall honestly abide by the basic un-

derstanding of no annexations, and this, of course, is the one thing that Germany can not do.

F Germany were able to bully the Bolsheviki into the surrender of Poland and Lithuania it would place her in the most favorable position to make peace with the western allies and also to satisfy her own people that they had not fought their war in vain. She would then be able to say to her remaining enemies: "Gentlemen, I feared that it would be necessary to present you with a heavy bill of costs and to collect payment in the shape of annexations. But the course of events is such that the whole of the bill has now been paid by Russia, and there is therefore no reason why we should not reach an understanding on

GERMANY understands this game perfectly. But the game has been played too often. Russia's debacle has given the Allies a case of nerves. When we get over it we shall discover that on a basis of men, materials and war purpose, the bogey of the German "miracle" is exploded. The Boche is in a desperately bad way—on both ends as well as in the middle.

By SIDNEY CORYN

conditions unexpectedly favorable to yourselves, and reflecting so creditably on my generosity." To her own people she would be able to display an enormous extension of eastern territory as ample compensation not only for the cost of the war, but also for her concessions in the west. There would be some kind of plausibility for her claim of victory. With Poland and Lithuania in the bank, so to speak, she would hasten to accede to the demands of the western allies in all of their main essentials, and she would do it with the magnanimity appropriate from the victors to the vanquished. She would argue that there could be no reason why the western allies should protect Russia from the results of her own treason or veto a territorial cession to which Russia herself had agreed, and that could easily be justified by some sort of bogus plebiscite.

A T the moment this scheme seems to have been thwarted by the sturdy attitude of the Bolsheviki, who are doubtless aware that a surrender of Russian territory would be their own death warrant. Whether the Bolsheviki will be able to maintain their attitude remains to be seen. Germany is actually in possession of the territory that she claims, and there is no possible way by which the Russians can eject her. All that they can do is nominally to continue the war, and to harass the invader by guerilla operations. But there can be no doubt that if the Bolsheviki had proved themselves to be acquiescent, Germany would have snatched eagerly at the bird in the hand, and would have hastened to renounce all the birds that are still in the bush. She would have hastened to receipt the

bill, and to declare that all her claims were satisfied. It was in the hope of doing this that she went to Brest-Litovsk. It is in the hope of doing so that she remains there.

WE can form our own opinion as to the volume of troops that Germany has transferred to her western lines. Russia is in chaos. The Bolsheviki are acting as though it were they that held the whip hand, and not Germany, and it may be admitted that there are few such formidable forces as a reckless desperation. Over a third part of the Russian people have repudiated the Bolsheviki, and

have established independent republics. The Russian volcano may break forth into eruption at any moment. Even if Poland and Lithuania were ceded it would be even more necessary than now to hold them with a strong force. Under such circumstances it seems incredible that Germany should meditate any formidable transfer of troops, and indeed the consensus of expert opinion seems to be that she has not done so. Trotsky-a by no means infallible guide, it is true-says that Germany can do no more than move her men "one by one," and that they jump from the train windows in order to escape the horrors of the western field. Trotsky also confirms the story, originating elsewhere, that twenty thousand German troops are in revolt in the east and are still holding out against the half-hearted efforts of their fellows to reduce them. The Manchester Guardian, a particularly well-informed newspaper, first believed that Germany would be able to transfer 3,000,000 men. but quickly reduced this estimate to a doubtful 1,500,000. Colonel Repington, the military expert of the London Times, gives the maximum number transferable in the event of an actual peace as 750,000, but he believes that only 120,000 have actually been sent-no more than a corporal's guard under modern war conditions. French authorities place the number actually sent as only about 75,000. And, finally, we have the opinion of Mr. Venizelos, who was recently in London, to the effect that Germany will probably strike at the left flank of the Saloniki army, if she strikes at all, and so clear the Italians out of Valona and drive through Albania to the Adriatic. As has been said before, Germany will strike at any point that seems to be vulnerable on the western lines.

That goes without saying. It is a commonplace of war. But she is not likely to bring any real offensive on the western front. Just now she is thinking more of peace than of war. Her supreme hope is to snatch something from Russia that shall enable her to blow victorious trumpets, and to declare that her aims have been achieved.

I T is evident that the Russian fiasco has induced an attack of nerves in a good many of us, and this has been intensified by reckless and uninformed estimates of the present size of the German army. Indeed. our credulities in this respect sometimes approach the verge of superstition. This is partly due to the well-meant efforts of authorities to combat a certain apathy that is always displayed by a nation that is at war but that is so far without a casualty list. It is partly due to the German myth, which is

(Concluded on page 34.)

BULLDOGS THAT HOLD - AND BITE





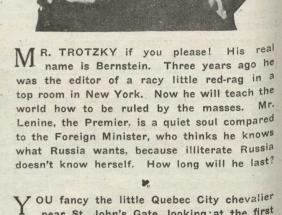


WHEN it is said that German soldiers transported from east to west front jump from train windows because they know the Gehenna that awaits them, the writer indirectly refers to several British Generals who are making it warmer yet for all Boches on that front. Excellent color portraits of these Generals, by Francis Dodd, are printed in Generals of the British Force, published from the offices of Country Life, Ltd. Three of them are reproduced. Left to right: Sir Herbert Gough, commanding the Fifth Army at Cambrai; Sir Herbert Plumer, Second Army; and Sir Edmund Allenby in Palestine.

CIRCUMSTANCES

ALTER cases, as we all know. In these photographs circumstances and cases have got oddly mixed up. But it all comes out right in the imagination that really rules the roost.





O LD gentleman with the grip is not going to the poorhouse. No, he has performed the unimaginable feat of discovering the same gold mine twice in one lifetime. Away back in '64 Dave Weaver, of Saxon, Pa., first located his mine in Montana. A band of Cherokees drove him out. Four months ago when the Indians were all dead he went and dug up that mine.

thing to a seance between a tiger and a greyhound we can ever imagine.

M AJOR NIVEN, of the P.P.C.L.I., has just the hard, grim glint in his eyes that you would expect in a man who has seen his battalion practically wiped out half a dozen times. The first big engagement Major Niven was in put 985 men and officers out of action. He got the D. S. O. for his conduct in that engagement. Lately he has been touring the Eastern States for the Canadian Recruiting Mission.



ERE'S a real Rockfeller romance—that H challenge imagination. John D., Jr., had no coal-bin-because his mansion is usually heated by a central plant. The heating-plant ran out of coal. So he decided to burn oil. But alas! so very different from the five foolish virgins who had lamps but no oil, John D., Jr., had the oil but he couldn't get oil stoves.

near St. John's Gate, looking at the first train that comes over the great Quebec Bridge and saying to himself that when he is big he will be either a railway president or a soldier.

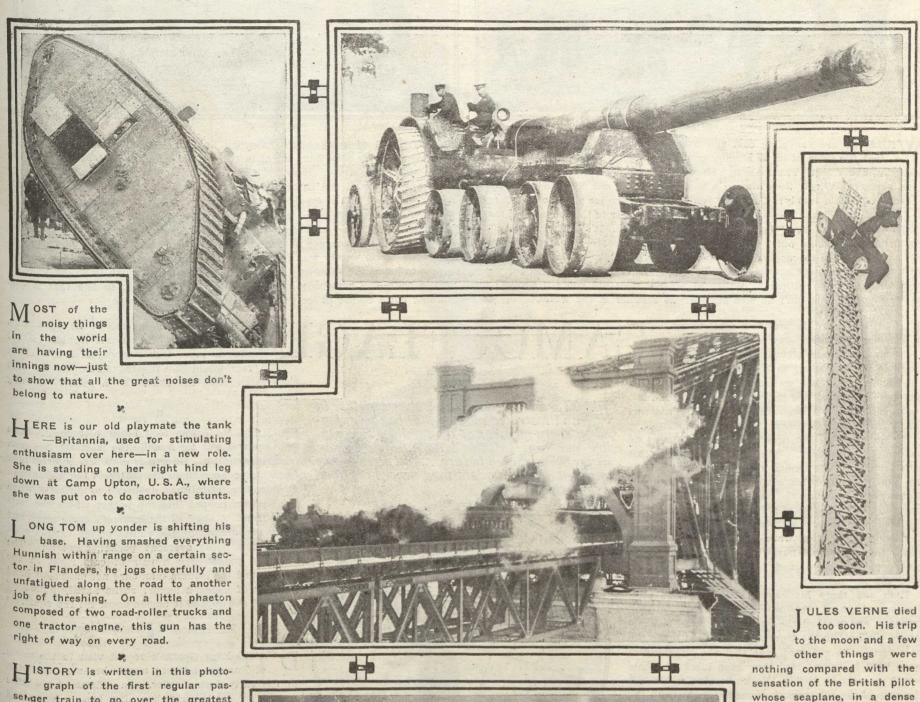
K NOWING the astute parliamentary tactics of Hon. W. H. Pugsley, can you imagine him now the polite and ceremonious Lieutenant-Governor of New Brunswick? No more political strategy for him. He will keep open house in his own home for New Brunswick which always concedes that privilege to the Governor, not caring to make a little king of the Governor, but preferring to keep him a citizen. This photograph of Hon. Mr. and Mrs. Fugsley was taken on the occasion of a skating party given by His Excellency the Duke of Devonshire at Rideau Hall. And it is remembered that in Parliament Dr. Pugsley used to do fancy skating.





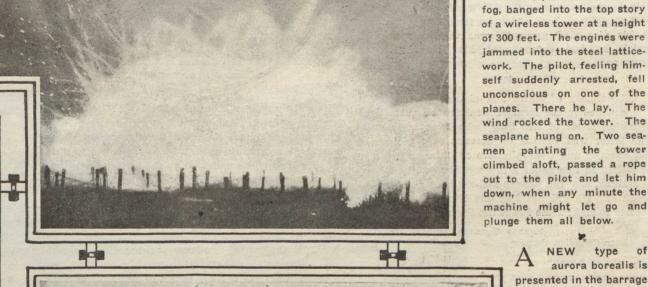
W HEN these four Winnipeg firemen who helped to put out the great fire in the En derton Block recently begin to sing what will they sing? Remember that Winnipeg has a sense of humor—always. If this quartette of human icicles were Toronto firemen they would naturally sing about ice and snow. Being Winnipeggers they are going to sing, "Carry Me Back to Old Virginny."

VIOLENCE and VIBRATIONS



graph of the first regular passenger train to go over the greatest railway bridge in the world, the Quebec Bridge.

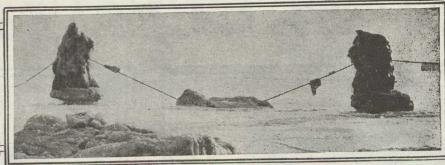
Two men working on a munitions plant smokestack in France, get a glimpse of an aeroplane and realize that they are not so high after all.



A NEW type of aurora borealis is presented in the barrage fire by night on the western front, caught by the camera. Though it was inky black night the camera saw more clearly than in a noonday blaze the outlines of barb wire.

J UST to show that all the violence and vibrations are not confined to the war zone, this trolley-car in Winnipeg ran into another one on a curve.





WHILE we are shoveling coal and wondering where to get it, we are told that the price of ice is already going up. Who's asking for ice? Who is worrying about ice? The ice-man. He tells us that we shall pay more for ice next summer. Why? Seat him on a block of ice and ask him, "Kind sir, is it scarcity of visible supply? Confound you! there is more ice and snow in Canada to-day than ever there was at this point of the calendar in the memory of man." So he wriggles and says, "Oh, no, not scarcity. It's cost. It's lack of competition. Artificial ice is going out. Cost of production too great—coal and chemicals. See? So we have to supply it all. That means hand-labor. You can't cut ice with a self-binder or a gasoline tractor. And labor is scarce. So you pay more next summer or go without." Which at present does not concern us. So far as we know, "There ain't no sich animile" as summer in the world.

RESIDENTS of a lake-shore suburban line of cottages were recently much mystified by something afloat in the icy water. They watched it from the bank with field-glasses. Hour by hour it swung and floated there between the ice-wrapt pillars of the bathers' safety-first shore line. It came up and went down; vanished and reappeared; never a sound. Was it weed, fish, or floating hair? Surely something of the kind. Some dead mariner in the cold; some derelict tired of life—poor chap! Some woman, weary of not being able to get furs, or dismayed because she must wear her boot-legs shorter. Who could it be? The world surely was full enough of sudden death without this ice-cold corpse to haunt the suburbs. And no one had courage enough to go out to fetch in the body—till somebody swallowed his fear and went; to find that it was nothing but a corpse of ice that had fastened on to the rope.

L OOKING over his available wool underwear, the other day, a thrifty citizen was suddenly struck by an amazing example of camouflage in a pair of woollen sub-trousers. He had owned them for eight

sub-trousers. He had owned them for eight years, and for some years had not worn them. On the left leg he discovered a large spot of black. What was it? With all the washings, the spot was indelible.

He sat down to con over the mystery. Then he suddenly remembered. When he was courting his wife he was at the tender mercy of landladies who did not look after his clothes. One hot summer moths got in. Among the sundry holes they chewed was one about the size of a five-cent piece in the left leg of a pair of dark striped trousers. Those were the trousers he often wore when going to see the young lady. It would never do to patch them. The hole could not be darned. The trousers were too good for the rag-man.

Then and there his camouflage came into play. He superimposed the woollen garments on the trousers, and marked the spot on the sub-garments where the hole in the trousers fell. What made the hole visible, he reflected, was that the sub-trousers were light in color. Had they been black, the hole would scarcely be visible. So he decided to blacken the area of the sub-trousers immediately beneath the hole in the trousers. He did it with pen and ink. And that black spot which he found the other day in his discarded garments was the ink-spot with which he had camouflaged his company seven years ago.

FOR delicacy of satire and charming compliment couched in the form of a rebuke we submit the following letter of Lee Sing, who lives in Halifax. The letter was written on account of a picture of the Premier and Generalissimo of China which was published in this paper a few weeks ago. Lee Sing, of Halifax, saw the picture and read the lines underneath it. He did not like the lines, because they seemed to make some fun of the Premier. So he says:

toronto Cannada January 11 1918 Mr editor Canadian Currier Toronto

I am Lee Sing and i read your paper and see how you offer my people insult by making fun our great generile Tuan Chi Jeu. He much respect premiere our Great country and should at least not be made game of by such a great paper as Coureir which go even to China. I send my brother sister and much respect father mother your Courierre I think so much about your paper; I send every week one clopy now I can not send clopy this week for I offend my much respect father mother. Chinese people not do you no harm muchever why you do Chinese people much harm. You please take out picture premier Tuan Chi Jeu and me send many clopys of your paper to my people who will not be offen any more. Me florgive you you do that please.

LEE SING.

The editor hastens to say that no insult was intended to the Premier of China, who is a very great man and the parliamentary head of a great people.

Halifax, n.S.

CAMOUFLAGE

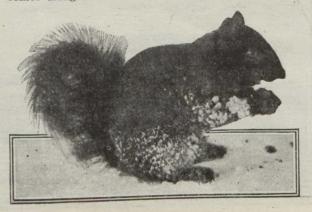
FACTS and Fictions all woven together in an illustrated medley that can be enjoyed by every member of the family. Seventy-five per cent. of these little legencs have never been printed before. And seventy-five per cent. of our readers may never have read any of them.



Flippancy should not be tolerated in dealing with so great a subject. And the letter of Lee Sing is so charmingly sincere, we think the Premier of China must be a very happy man, if he has so many millions of people so polite and kind as the writer. Now, we are assured that the Canadian Courier circulates in China, we shall take pains to cultivate a better acquaintance with the Chinese people.

NOTE the human ice-boat. Skate-sailing or sail-skating, or whatever it may be called, this method of getting to a fire seems to be highly popular on the Shrewbury River in New Jersey. Some novice comes along and thinks he has to by keeping time

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with the band and the sail at the same time. Which is where he gets into trouble. At 40 miles an hour—less or more—even the fastest "rag" would be a funeral march. So the wise

skate-sailor uses his skates as a rudder—nothing more.

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CAMERA-MAN who took below picture of tame squirrel was for a while the most startled man in seven counties. He was feeding Mr. Squirrel nuts from his pocket and in his gratitude the animal ran all over him. Gratitude deepened to curiosity when the squirrel popped into the pocket where the nuts came from. A chum of the squirrel's came along and being encouraged by the smiles of the camera-man, also got into the overcoat pocket. Presto! The squirrels fought like a pair of cats right in the pocket, and the camera man dare not put in his hand for fear of losing a finger; so he hastily pulled off the coat and turned it upside down till the squirrels fell out.

D URING King George's recent visit to the north of England he very nearly became the victim of the early-closing order. An official of his suite visited a local baker's shop after closing hours and asked for bread. The baker's wife refused it, pointing out the reason. "But it is for the King," said the official, "and there isn't a bit of bread on the train." "I don't care if it is for the queen," was the reply; "I dare not serve you." "But I demand it." "I am sorry," persisted the lady, "but I must refuse to serve you." "What can I do?" asked the official. "You might see the police," was the suggestion. This was done, and the King got his bread.

A DRAMATIC agent walked into the offices of a manager where she had placed a play.

"The author wants to know if you have any objections to his being present at the rehearsals?" the agent asked—rather timidly.

"Present at the rehearsals?" the manager growled. "What in thunder do we want the author at rehearsals for?"

The agent looked nonplussed.

"Why he thinks that perhaps he might be able to give some suggestions."

"And I think he'd only be in the way. Tell him to come around Tuesday night—we'll be having a dress rehearsal, and he can get a glimpse at the show before the first performance."

THE politician rushed into the editorial sanctum.
"What do you mean," he roared, "by insulting
me as you did in last night's Clamor?"

"Just a moment," replied the editor. "Didn't the story appear as you gave it to us, namely, that you had resigned as City Treasurer?"

"It did. But you put in under the head 'Public Improvements.'"

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A MAN'S A MAN FOR A' THAT

Observations About Two Young Canadians Recently Honored by the King

By AUGUSTUS BRIDLE

E was born in a mounted police barracks at Fort Q'Appelle. You know the legend of that name; how that once some trailsman in the valley heard the echo of his own voice and shouted in French, "Q'Appelle?" Nobody was calling him. It was a mirage of the tympanum.

But Brigadier-General Griesbach, M.P., C.M.C.G., was born at the Post of Who's Calling? less than forty years ago, and he has been hearing that call, now and again, ever since.

When the King honored him at New Year's, 1918, there was a reason. And the reason was the man who if the King should load him with titles till he couldn't get his name on one line of foolscap would still be the sort of man that Burns had in mind when he wrote his scornful ballad, For A' That and A' That.

The wires were all down when he got his honors. There was nothing to pull. Three years ago he went across with the rank of major in the 49th from Edmonton, hoping that before he got any promotion wild horses would be riding over the top on the west front. The first time I set eyes on him was just after the Boer War when he came trolloping up to Edmonton in the winter of 1901.

He was as lithe as a lynx. Billy Griesbach had ridden his equivalent to a cayuse over most of the scurrying battlefields in South Africa from Cape Colony to the top of the Transvaal. He was cradled on bronchos, brought up on memories of bad men on the ranges; as used to a six-shooter in a saddle as most lads are to a fountain-pen. A son of the Drairie hills, he was born into a force that never knew fear. Down among the Boers from scrimmages with whom he got the Queen's Medal with four clasps.

When I went to see Billy it was on behalf of a crowd of us who were getting up a concert in aid of the first reading-room ever opened in that part of the West to ask him if he would kindly take part in the programme.

"Oh—what's the show?" he wanted to know, with a Missourian wink.

"Minstrel and anything else we can get," was the very respectful reply.

He laughed. "And you want another end-man, eh? Thanks! Not for mine!"

Billy consented to make a speech about the war. He read a paper about Our

Friend the Enemy. At that time he was nervous on the platform. But he sent it over the footlights very compactly—that he had some admiration for those

Brigadier - General Griesbach c. M. C. G., M. P.

He would have been a Real Knight in the Days of Ivanhoe

Boers. And I daresay with all his criticism he has some shrewd admiration for the trench qualities of the Boches. Billy has the fair mind of the real fighter.

Next time I came across Griesbach was seven or eight years later when he was Mayor of Edmonton. That was in the summer of 1908, the

year that the banks put a crimp and a diamond hitch into the credits of the far west, when the streets of Edmonton were piled with sewer pipe and there was no cash on hand nor credit at the bank to pay the laborers. Billy held an emergency meeting with the town treasurer at his house down on the flats, and I happened to be there. The two of them concocted an S. O. S. telegram to the head office of one of the big eastern banks. And it got the money.

But it was a tight time for a youth of 30 to be mayor of a new town gobbling up money for a great expansion movement. Peoples of the whole earth it seemed were rolling through Edmonton to the hills. Billy hated to see his town call a halt. "Well," he said, talking it over, "I often say to myself when I

go up the hill in the morning, 'Oh they can't kill you. You're on the right track—go ahead; you'll come out right.'"

He didn't mean it for a slogan. But Billy Griesbach has been living up to those words. When he went across as major with the 49th in 1915 he had it all to learn about the Boches, just as in 1889 he had it to learn about the Boers. Well, he has learned it. There are returned men who will tell you frankly that Billy Griesbach has made a real dent in the west front, so far as any one man can. When Cen. Byng quit the Canadian command there were not a few over there who wondered if Griesbach wouldn't get it. But the grand roulette wheel decided otherwise. Gen. Griesbach stayed in command of his brigade.

On the fall of last year he knocked off work long enough to say that he would contest Edmonton with Frank Oliver, the man who had never been beaten in Edmonton. And we know now the result. Not a matter of politics. It was a fighting man up to the eyes in the game that he knew winning another fight that from the angle of his supporters looked like part of the same war. Q'Appelle? Billy heard that call and answered it across the sea. It was his country. What will be the next call? When it comes he'll answer it.

NCE upon a time, not so many years ago, three Canadian lads had a problem. One of them was Frank Baillie, now Sir Frank; another Harry Drayton, now Sir Henry; and a third, because he told the story, prefers to be nameless. They were all school-boys together.

A neighbor in the vicinity was about to have an auction sale of his goods. Among his chattels was a punching-bag apparatus which he made a present of to Frank and Harry, because he foresaw that they would be strenuous young men. But Frank and Harry had set their minds on a little printing press which the man used for printing calling-cards. They wanted the press and not the punch-bag. Cost of the press would be \$6.50.

"Harry," says Frank, "let's have the press. It'll be swell to print all our own cards."

"Sell the punching-bag, Frank, eh?"

Sir Frank Baillie, K.C.B.E.

Believes in Good Works on a Rock Bottom of Cost



the \$1.25. And they got the press. What they did with it nobody knows. For neither of them became an editor, or this sketch would not have been written.

Sir Frank Baillie, K.C.O.B.
E., stands for four things that go like the wind: motor-cars, airships, shells, money. Barber-shop critics are pointing out that even a K.C.O.B.E. at

Of course you guess that Frank sold the trout-

rod for \$5.25. Which he did. As treasurer of

the Baillie-Drayton outfit he added the \$5.25 to

E., stands for four things that go like the wind: motor-cars, airships, shells, money. Barber-shop critics are pointing out that even a K.C.O.B.E. at somewhere over \$\$00,000 comes high. They insinuate that Sir Frank bought this bauble. Very likely—not. Kings may be even better than Burns made them out. King George is not running a bargain counter. On any safe basis of social contract that munition-profit near-million belonged to the people represented by the State anyway. Sir Frank

Baillie happened to be the profitee—not profiteer. The difference in his case was worth more than the check he wrote for the Imperial Munitions Board. It was worth more than even Sir Joseph Flavelle, Bart., could have estimated at that time. And that was precisely where Baillie was entitled to some sort of recognition or permanent decoration by the King.

Baillie always was a stickler for basic principles. About fourteen years ago when motoring was a baby he was one of the car cranks; one of the first joyriders we had, a night-pranking, mountaip-climbing, rough-riding highwayman of the automobile. I recall one whirl a few of us had with Frank at the wheel; a new car he was trying out with the mecanicien from Cleveland. Cooksville, Ont., was 16 miles when we started. A sudden whirl of dust and it was storm-(Concluded on page 27.)

"Sure! I'll sell it." The answer was minus any ifs, buts or howevers; one of those instantaneous decisions that bespeak character. He got \$1.25 for the bag. "By George, Harry, we're still \$5.25 shy. Got any ideas?"

Harry had. He confronted his father with one of these ideas and got a present of a trout-rod.

"There we are," he said proudly. "That's my ante. Now-"

"Want me to sell that for the company, Harry?"

"What's it worth, though?"

Frank winked. "Oh nev—er you mind. I'll square the deal for the press or my name's not Frank Baillie."



His arms were dead, with surges of electric vibrations all over his body.

ONE of those in Markham's coach the night of the holdup knew just what happened when the phanton man rushed through. But Hoag himself as he scudded across the fields back to the city realized vividly that he had not only seen Helen Munro in the flesh, but he had touched her as he went through.

One of his first conscious acts after he had read the newspaper stories of the holdup was to write Helen a brief note in which he said:

I only wanted to save you from being exploited for advertising. I am sorry if I interfered with your happiness. It was a simple thing to do; but it cost me more than I can tell you. I had vowed to myself never to \$50. You again except in a movie or a dream; and never to touch you. I have broken both. That has no moral meaning to me. It just means that the progress I had made is all to be made over. I am not well. But I shall be—I can't tell you how. Being well with me is not what it is to most people. Please don't worry. You will probably not get this until I am nearly recovered. I am going out of town. Not far. Just across the bay. How long I don't know. But I want to be alone.

Hoag carefully folded that letter into an envelope and put it in his pocket. He said to himself that the reason he had written it then instead of when he wanted to mail it was that pen and ink are no spirit means of communication.

Per OPEFUL leading citizens were given a pentecostal thrill by Henry Markham, chairman of the Trustee Board of the new Public General Hospital. This was handsomely staged up. First meeting of the newly elected Board after the report had been read, discussed and adopted, the chairman rises and with magnificent enthusiasm in his voice makes a formal presentation to the trustees on behalf of the city of The New Nervous Ward.

This was a splendid hobby of Markham's. He had, as he said, seen so many people harassed by modern high pressure that he longed to see some better provision made for the treatment of nerve cases. He believed that many people were bundled off to asylums before they were proven in-

A PRODIGAL EGO

THE Markham net slowly weaves its coils about the man Hoag. What is the secret power of the Markham organization? What means could a man like Hoag, penniless, psychic, alone, devise to circumvent that power? This instalment depicting Hoag's experiences alone on an island, shows how he began to develop the opposition.

A STRUGGLE between two Principles expressed by two Opposite Personalities. Hoag is an Agent of the Unseen, a believer in what some people call psychics—which he did not pretend to understand. Henry Markham is an Agent of the Hidden Hand, a believer in an Earthly Force whose power has a right to make him a slave.

Hoag is offered a large salary by Henry Markham to be a spiritual spy among Markham iron-workers. He refuses. He becomes labor reporter on the Clarion, an organ of the working-men, and Saturday editor of a psychic and socialistic column entitled "Other Worlds Than Ours." Markham discovers an iron mine and carries out a new cycle of steel industries. Part of his scheme is marriage to Helen Munro, life-long friend of Martin Hoag. The lean shadow-man, absorbed in psychics, in democracy of the imagination, in dreams, in moving pictures, sets himself the task of circumventing Markham, who uses newspapers, philanthropy, politics, business—everything to gain his purpose. In a recent instalment, Mrs. Bartop, landlady, puzzled by Hoag's ghostly movements in her house, is still further puzzled by his location of a pair of scissors while walking in his sleep. Hoag gets a letter from Helen, whom he visualizes as a phantom. A Board of Trade banquet glorifies Henry Markham, who makes a brief speech.

Hoag discovers something unusual about his nerves. The doctor calls it neurasthenia. Mrs. Bartop tries to understand Mr. Hoag's diagnosis of himself, in which he makes fun of the doctor. Gretchen Malone, sister of Markham, tells Helen Munro how, by making herself part of the Markham organization, she can become a magic woman. In one of the movie houses a film is shown depicting the Markham iron industries. Helen Munro has a three-seconds dream warning her not to go on the trip inspecting the iron and steel plants of Henry Markham. She yields to the persuasion of Markham, engineered by his sister, and goes. The train is mysteriously stopped just outside the city. And the man who stopped it was Hoag.

What Happened to Hoag

sane. The nervous ward, donated and endowed by Markhams Consolidated, would have for one of its especial objects the penetrating care of patients who were to be saved to civilization and from the asylum.

H ELEN MUNRO read about this ing report in five of them; in the Clarion only a paragraph and an editorial. She had not discussed the matter with Henry, who since his return from Ottawa and the East without her had been somewhat taciturn, though quite pleasantly polite. She surmised who had telephoned the report of the episode on the train. When she had demanded to be taken back to the depot she knew that Markham had fully recognized the phantom who rushed through the coach. It was the first time she had ventured to issue an order to Henry Markham. He was naturally angry about it. But since he had come back never a word; and from Gretchen Malone nothing but studied sweetness. Helen had begun to suspect Gretchen-without knowing why After her marriage, she would keep her at a becoming distance. In fact Henry had shrewdly intimated as much in one of his bursts of confi-

But Helen now believed that Hoag was in danger.

By THOMAS TOPLEY

How, or how far she scarcely knew. Or precisely from whom. But Henry Markham regarded Hoag as a menace.

H OAG paid Mrs. Bartop two months rent for his room in advance and asked her to take care of his books. He was surprised when she broke into tears.

"My good woman," he said embar-rassedly.

"I can't fall on y'r neck—ye're such a whiffit any more I'd break ye down," she cried shuddered. "Oh, dear man, why don't ye have human doctorin' and care and—?"

Gently Hoag touched her thick, hard arm. She stopped crying and looked at him in amazement. She tried to escape from his hand. She could not. With no more than a touch it had a queer, irresistible, fascinating strength—without violence.

"Please don't worry about me, Mrs. Bartop," he said evenly. "I'm only just going out of town to get tuned up. I shall be back. Perhaps I shall send things to the paper. But that won't matter for a while."

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A FTERWARDS in her amazement
Mrs. Bartop blabbed about this
to some one of her lodgers. She
had no idea that doing so in this case

was like throwing a stone into a pond. The stone widened its circle of vibrations till the last but one got to the sphere of influence occupied by Gretchen Malone; from whence it lost no time in transmission to Henry Markham. These two were almost like positive and negative of a battery. The item was duly recorded: that on a certain obscure occasion-hereafter to be noted in detail-one Martin Hoag, conceding that he was unwell, had proven himself capable of enormous physical strength Referred to the head physician in charge of the nervous ward. All necessary evidence to be prepared around this case. Mr. Markham desired to keep in touch with the institution. Men who spent fortunes on such things had a right to pry into science and religion and such things. Outwardly a fine bit of personal interest. Patient a former employee of Mr. Markham who was naturally anxious to do him good-characteristic of Markham. Even a scientific doctor could be convinced of this.

E DITOR POUNDEM offered Hoad the free use of his bungalow on the island and gave him the key. He understood that the man was unwell and just about half understood his case.

"Get back as soon as you can," he said. "We need you. Help yourself

to anything you find in the shack. There's some bedding, an axe and a shovel; and there's a boat in the boathouse. Good-bye!"

Hoag packed a bundle with simple provisions and a few rough clothes and boarded a tug that was still carrying odds and ends of summer cottagers' effects from the island to the city.

The island across the harbor was a strange prehistoric sandbar several miles long, full of mazes and canals and wild-willow copses and all sorts of inspiring solitudes within a mile of the city smoke.

The two men that ran the tug eyed him in a suspicious way. To all their questions Hoag made no definite reply; except that he was going over to reopen a cottage for a few weeks.

"I think he's nutty," said the engineer.

"I'm darned sure of it," replied the other.

Both of them lived on the point, more than a mile from Poundem's bungalow. Hoag was glad when they landed him and let him go on his way with his pack through the silent Stonehenge of the amusement city all sanded up and superbly gloomy, out over the sidewalk into a swale of sand that led by a shortcut through the willows and the gorse to the one bungalow in a long sanded up row that was soon to smoke-the only warm chimney on that side of the sand-bar.

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THERE was a small fireplace for wood. The beach was lined with driftage. Poundem had left enough furniture and bedding to make housekeeping possible. Hoag unpacked his load of rough togs and eatables and built a fire.

The place was as melancholy as a ruins. Only a few weeks before hundreds of people bathing, boating, bonfiring, gardening. Now nobody but It was a mile at least to the One house inhabited by the tug-men at the Point. The wires were dead. Cold electric bulbs gleamed here and there. In the whole lakeside of the bar there was not a track. Within a mile or more of a big city Hoag was suddenly in a desolation as complete as that of Robinson Crusoe.

He chopped and packed wood; fed his fire; then it was dusk.

32 O doubt Markham would discover his whereabouts. Hoag knew islanders well enough to be sure the tug-men would investigate him on their own account. Failing to elucidate him, they would be an easy mark for any detective agency set afoot by Markham.

The first day convinced him that he was right. He chopped and lugged wood, walked mile upon mile and shoved the boat into the lagoon. From there he wound his way out through the willows to the open lake. The water was calm, and the air quite nippy. Out half a mile he noted the gleam of the dead cottages among which his was the only smoke. Not a sign of life. He removed his clothes down to the waist and rowed on. The wind had a fine sharp tang. At first uncomfortable, it soon became a second nature to his skin. Lean as he was, he observed that he was no skeleton. All he had removed was the superfluous flesh. Clothes, after all, Were a good deal of a habit. Man had

always refused to acclimatize his body as he did his face or a bald head.

All of which he realized was very little aid to what he had in hand. No one man could undo his body, the work of centuries. The best he could do was to set free that part of his being that mere body culture starves, especially in a highly civilized place. Hoag was as convinced of his duality as he was of his life. He did not believe that a man's body must die in order to set free his soul. And as he slowly rowed the boat just fast enough to keep off the sense of chilling cold, he looked closely at the shore line.

Just to the left of his cottage he observed a willow stub among a swale of dead long grass just at the edge of the sand moor that once had been a marsh.

He suddenly felt certain that the willow stub was moving. He could see it as clear as a bright cloud. Over the top of it came a swift heliogram. He knew now-what. That stub had eyes. A man was behind it with fieldglasses. Hoag paddled his boat in backwards, keeping his eye constantly on the stub. There was no other move-Gulls screamed and dipped. Something seemed to thicken up at



Even a scientific doctor could be convinced.

He longed to see some better provision for the treatment of nerve cases. the base of the stub and vanish by

burrowing into the long, dead grass, back into the moor scrub.

When he landed at the stub-nobody was there. But he saw bootprints not his own.

OAG was the first man who had ever set up smoke on that side of the sandbar in winter. He made it his first business to know the island. It vas a maze. A small jungle could not have been better for manconcealment. Hence it was that Hoag never knew at any waking hour when by boat or afoot on any part of the sandbar, he would not suddenly turn and observe another biped just vanishing out of 'is line of vision. 'Those tug-men were born on the island. They resented Hoag. He fetched no revenue. He was nothing but a squatter. His smoke irritated them. They felt crowded. Winter was always their time to be lords of all. Besides, they were the official guardians of property on behalf of the city that owned the island and the summer residents who owned the roofs. Frequently Hoag made an effort to get at one of these stalkers. He called to a man every

time he saw him; but the man always slunk away like a bear.

"Evidently I'm not popular," he whistled.

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N EITHER was he lonesome. And he had no feer was of the body. Alone here, away from theatres, churches, crowds, smoke and scurrying ambition, he felt himself greater than the whole city he had left; greater than Markham, who was the most powerful man in the place. He knew it was a mere matter of a few weeks till the town should suck him back again. For the present he was free. He belonged to all the ages. Carrying with him the sense of the city, he could feel how man had come up to such myriad forms of art and industry and society while retaining somewhere at the root most of his primitive instincts.

NE thing he quickly noticed as he began to get the city out of his nerves was that a few things refused to be obliterated. One of these was music. Another was the sense of a crowd. Another was the curious vibration of the office when

the press was running. Those three staved curiously vivid. When he forgot the crowd and the office, both of them rather physical, as he reflected, the music remained. There was an obvious reason. Hoag was taking himself to pieces about as calmly as a doctor dissects a cadaver. The reason music persisted, he told himself, was because it was the most spiritual of all man's suggestions. Though it depended upon physical vibrations of air—so the scientists said—yet it got into the nerves by a set of vibrations that had nothing to do with air.

He could resurrect melodies, the motifs of symphonies, strange cadences and harmonies that he heard to the cold creepings of wind and water: They were tremendously beautiful and infinitely sad. They gave him power to escape from his body into the unseen; power to be without fear, to ignore common hunger and the cold. Some of them brought to his mind nebulous scenes, fabulous, legendary people, invading phantoms of limitless patience and beauty. Hoag pondered upon the mystery of the music machine; the sound personality caged up in a cylinder or a few rolls of notched paper. How was it possible



That willow stub had eyes.

not only for a phonograph to rehabilitate the sound personality of a singer or a player, but more mysteriously how could a machine attached to a piano repeat identically the sound dynamics, the poetry, the silken glissandos of any known piano artist? He had heard it. The marvel he had never solved. It was one with the moving picture. Here on the dead island he could realize the magic of this thing as never he could in the crowded city.

IGHT by night the island and the man become the man became more and more a unity. Blindfolded he could tell by the sound of the water or the lilt of the winds in the naked trees, or the moan of it over the marsh scrub and the dead grasses, just where he was in any direction but one mile from his bungalow. He liked it better by night; and the nights were now almost at their longest. The day was but the lift of a peering curtain between the shadows of the dawn and the dusk. Every night Hoag was abroad on the sand, or out on the water in his boat. When he went to bunk in the hungalow with the flicker of a low wood fire in the arch, he scarcely knew whether he was awake or asleep. The prowling images of the sand and the water stalked at once into what might have been called his dreams, when he saw places as legendary as those called up by music, people as tremendous and as swift as the shapes on the film, and heard music more lovely than any he knew. He woke always just as dawn was creeping from the lake. He used no timepiece. And he never missed the crawl of the peering day through the ghosted clouds of grey or rose pink or green, melting over the water as never a light crept upon any human stage. When storms lashed the lake into fury he left his bungalow and ran madly along the racked-hard sand till the spray drenched him and the roar of the breakers filled him with the strength of sound. Now the eyes of Markham had so extended their range that any calm morning as he rose to see the rebirth of the day, one of those sinister figures stalked him.

WARMAN as general manager of Markhams, was expected to keep himself posted on more things than his business. He was to keep Markham posted. Infinite mastery of detail, no imagination, a plodsteam plough, he goodnaturedly put himself at the complete service of Markham in return for a very large salary. His sister, Gretchen, in the social, and Warman in the business world, were eyes and ears for him as he was a still more highly organized eyes and ears for somebody else.

It was a rather subtle suggestion of Markham:

"Warman-every good business



In perfect silence Markham looked at Dan Warman.

should be a detective agency. Eh?"

The big mogul shrugged.

"Markhams sure is," he said oiling a cigar. "Competition depends on knowing what the other fellow has up his sleeve. It's the same as war. Generalship."

Markham smoked heavily, looking dreamily at the ironmaster portraits on the wall.

He suddenly sprang from his chair to the window.

Warman still leaned over his knees like a carvatides.

From his high window Markham could see the cold grey fringes of the island across the harbor. Warman ogled the back of his head wondering what was going on at the mask in front.

You know this city, Dan—better n I do."

"Can't testify to that."

"All right. A lot of your knowledge I wouldn't give a nickel a page for, because you don't know where to put on the high lights. I inherited from my father a very unusual instinct for sizing up a town. I regard a town as acommunity, yes; society, yes; organization of citizens on a cooperative basis—all that sort of drool. It all goes in print. And I'm playing up to that."

"You sure are, Mr. Markham."

"But when I think of a town as it really is—it's a plant. A going concern that has to be organized to produce. This town doesn't. As a going concern it's all built on futures. It's crazy. If I wanted to buy one corner of the main intersection to-morrow what would they stick me?"

"Oh, \$15,000 a foot, I guess."

"Easy! And half of that's pure gamble based upon what population and industry and good times in the country are going to do for the town. Pouff! One of these days there may be a smash that will—"

He fetched a fist down on the table that would have startled anybody but

the mogul who still blinked up dour as a pine knot.

"I meet these day-dreamers every day, Warman. They get my goat. A lot of them kowtow to me because I have the knack of thinking twice to their once. They know I have the faculty of co-ordinating. It counts. I know how. They only surmise."

"I think, Warman"—facing his man across the big desk—"that you and I are within ten feet of more complete information about this city than can be found even in the City Hall archives. Eh?"

"I shouldn't wonder," admitted Dan.
"Oh?" A pause. Markham seemed
to be nudging the desk. "Uh"—facing
to the window again—"how—about—
the island?"

Dan picked up a pin from the rug and stuck it in his vest.

"All O. K., I guess. Our men report to me every day by 'phone. I don't think he makes ten moves in the twenty-four hours that one o' them don't keep tab on him. There's evidence enough. All they want is the word—to close in on him—and fetch him."

Markham tapped the desk with a pencil. He squinted at the glass paperweight as though it had been a crystan. In perfect silence he looked at Ďan. The mask was on. Dan understood. He rose and padded out like an elephant, slowly without a word. And the last thing he saw was the mask of Markham in the cigar smoke.

"Damn him," he muttered.

S LEEP to Hoag became a matter of will. He could pass into a state of sleep at any moment, no matter where he might be. Waking was not so easy. He wondered why. Dreams he could not control. No

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theory of dreams he had ever expounded could explain the fabulous hallucinations he got when unconscious of his bodily movements. Subconscious could not explain it. In sleep, in dreams, he reflected, a man relapses into the universal state to which the soul belongs. The places he dreamed about had a light and a mystery they never had in actual life. People just as definite were seen in almost legendary proportions with strange auroras of personality. Such he supposed heaven might be; or in another form, hell. Nearer than all else a dream seemed to Hoag like a great film drama. Nothing in life so nearly approached the magic and the power of his dreams.

What, after all, was any big dream but a vast movie on a screen flung by the soul?

Nibbling soda biscuits, with an occasional egg, drinking hot water, he was sure no sort of liver attachment had anything to do with the dreams he had.

32 F all these dreams on the island one was superbly the most peculiar. There was a constant thud of water on the sand that night and a low moan of the surf and the scrub. A thick, hard back-log sputtered and flared in the fireplace. That log would be burning at dawn. There were moments asleep when he seemed to feel the play of the firelight. Then a cold grey light came over the sand. By some twist of things he found himself occupying a limb of a large willow, a thin, swaying limb that gave him no sense of weight.

On the sand beneath he gazed at a curious yet familiar sight. A man lay there, perhaps asleep. Sweater, cap and shoepacks—he knew that man. Just a common unconscious man who was not dead, but had no motion. This man had a sort of flickering light on him as though from a fire. And he said to himself that the man was known in life as one Martin Hoag. Perhaps Hoag was dead? But it made no difference.

"Oh, yes it does—it does!" a voice seemed to say as clear as the stroke of a bell on a silent night.

Whose voice? Not Hoag's. He was still motionless. It was in the tree. A voice he knew better than his own. A woman's voice. He looked to see where it came from. It seemed absurd; that the voice of a woman whose form he had seen only in an office, on a crowded street, in cafes, in a church, in a theatre—should be here without any bodily form, without clothes; nothing but the light of an immortal face like the coming of dawn in the boughs of the tree there on the island.

The man on the surf drowned it.

The man on the sand went out of sight. A flicker of light came in many colors like the clouds at daybreak. The tree vanished. The next thing Hoag seemed to know he was lying just as he was when he went to bunk alone in the cottage with the back-log fleering at him. He made an effort to rise. He could not. Legs and arms would not move. No joint of his body moved. He had no



They had been sent to corral him back to the city and he knew it.

feeling. He was a numb man. Suddenly, as a thrill of something like an electric shock passed through him he found himself sitting up. The joints at the middle of his body worked. But his arms were deadwith surges of electric vibrations alt over his body; until he was able to move his fingers and somehow coax one arm over to the other. Then he began to rub himself.

By the time he was done rubbing his body he was out of bed. Then he remembered the dream. Whatever a dream is.

A LL that day he was conscious of amazing energy. He ran miles and had no sense of fatigue. The wind fought with the lake and lashed it to fury. The spray

drenched him. Icicles came on the driftwood. He had no sense of cold. He turned in his tracks and saw one of his stalkers. The man refused to come near him. Ten such men might have feared him that day. He felt himself the soul of violence; as though he were part of the storm.

Then as he went to the bungalow and flung on a log at dusk came a torment of insane desires. All he had left behind in the city came back to him; all the hunger, the music, the flaring lights, the sense of the crowd, the smell of the theatre, the shimmer of the movies, the color of women's clothes-and he felt like a madman. His usual sparing supper drove him to a frenzy of wolfish hunger for more: All the food he had in the cottage would not have been enough. He rushed out; blindly over the sand into the dropping wind-till he came to the little church that he had so often wondered about. With frenzied fingers he forced the lock and went in. The place was dark and damp. He lighted one of the lamps and went forward to the pulpit. Behind it was the little reed organ. Feeling like a pagan he sat down and flung back the lid, pulled the stops and began to play. What it was he knew not; it seemed to be part of the storm that thundered along the beach and the wind rattling at the loose windows.

He shut his eyes. Soon, out of the jargon of sounds, he heard the outlines of a strange, haunting melody. On the trail of that tune he began to see a procession of figures; a silent shadowy coming and going of people on what might have been a screen; crowds as though on holiday bent; streets of pleasure; women and men and children; among them every now and again—the woman he had seen in the dream. And her eyes were always upon him. She had a smile of mingled expression—pride, wealth, ambition, sympathy.

The crowd vanished. He saw her again—with Markham, at glittering tables, dressed in gorgeous array, consuming pleasure. Again he saw her alone. She was frightened. Her face blanched. Her eyes were full of blazing fear; of sudden, unbelievable mowledge. She shrank into herself and turned to some wall, stretched cut her hands in some appeal when there seemed to be just one who could help her, and he was away.

So he lost track of the music. He left the organ, not seeing the windows, at each of which there was a real human face peering in. He was out on the sand again. Keep ing away from the lake he went over to the edge of the scrub where he gathered wood and built a fire. The wind was dying down. The flare of the fire flung itself across the sand and the scrub. Out of the darkness hevond he saw men coming towards him. Four or five of them. These were Markham's men. He knew ir He rose and went out to meet them They had been sent to corral him back to the city and he knew it.

(To be continued.)

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A N epileptic dropped in a fit and was quickly rushed to a hospital. Removing his coat the nurse found a piece of paper pinned to the lining: "To inform the house surgeon that this is just a plain fit. My appendix has already been removed twice."

KEEP the HOME FIRES BURNIN

YOU will find in no other paper anywhere, such pictures of the people who not so many years ago were on the front line of battle in our Canadian bush in the days of

JONATHAN GRAY'S WOMAN

N a January evening, some while ago, Jon Gray, amid his family, kneeling, prayed for snow, and for hard, cold weather. For he and his elder lads had sawn down great elm trees in the bush which as yet no team had hauled out to the log piles on the lake bank where the rafts were to roll down in the spring. Shriveled wheat, poor corn, lean hogs and few cattle, it was highly needful that Jon Gray, on the third homestead, should raise money on elm logs.

"Heigho!" with a last look out at the moaning great shadow over the restless lake. "'Tis an east wind that crackles the ice this night and it should fetch the snow-it should!"

And in ten minutes, with the big stove damped off, the pipe erackling and the bread set to rise on the wood-pile behind, the one lamp by which the Gray folks went to bed was popped out. Sleep came to all; but it was no deeper nor more silent than the steady westward drive of the storm that coiled itself vast and white about the mudchinked log house of Jon Gray.

Some while after the wind to the right about shoved the curtains off the stars and sent the mercury down twenty degrees or more, Jon Gray thrust out a gnarled hand in the dark and graphed his trousers from the floor. He dragged them to the window and looked out.

"Woman," he said, with the voice of a bard, "it's comed-the snow. The snow-I tell you!"

When he lighted the lamp on the home-made little dresser, Martha beheld clouds of steam from Jon's head. Minus his boots, down at the kitchen stove, he stormed away downstairs, waking all the children that they might know about the miracle of the snow.

The kitchen fire was out. Box stove in the parlor burned only Sundays because dry wood was scarce in that green-bush country of the swamp elm. Jon made a grab for the smut-globed lantern on the wall and descended upon the great stove, barricaded by hickory and green beechwood, behind and below, with a barrage of leg-boots and a camouflage of mitts all laid out there on the wood to dry with the cat amidships under—and thank the stars, the cat had not spent the night coiled up on the swaddle of the bread-rising pan.

LAMES crackling up the pipe, all dampers shut, iron kettle on, cap down over his ears, mitts from under the stove, Jon thrust his head up the stairway, bawling,

"Up then, all on ye that's to come. You boys!" It's past five o'clock and we've to go sawloggin' this day in the sno-ow!"

Out he ploughed to the crackling stars and the barnyard, hens still on the roost, the few cattle almost half buried in the snow and the straw of the stack, pigs into warm storage in a cave of straw. Bang! went the stable door and two horses whinnied.

Below zero, but no wind. Before Jon had hay into the horses, Martha was down to the raging, red-hot stove in the ice-cold kitchen. Two boys past school age came thumping down each to his own boots by the stove, each with a Gosh! and a shiver. Eldest lad took the water-poil.

"Bob, you got my mitts!"

No, I ain't. Yourn has a hole in the thumb. Where's the millipail, ma?"

Earlugs of the muskrat caps down, out they went

By THE EDITOR

Series Illustrated by T. G. Greene

T. C. Greene

to the barn, while Martha put on the porridge, unjacketed cold-boil potatoes, sliced pork and set the table. Loose guernsey over her dress and long stockings over her shoes, she moved over the steaming kitchen by lamplight like a stout ghost of sudden labor. When man and boys came in each had his load: Jon with a pail of chess from the barn to boil for the pigs; one lad with a dribble of half-frozen milk in a pail; the other with a huge armful of wood.

Breakfast was on by soon after six; to each a level plate of piping hot porridge. Being not milk enough to go round, Jon took butter on his.

And thanks be I to get it, when I can," said he. "I'll take it with gravy yet."

Martha brought on the tin teapot, platter of pork and fried potatoes.

"Ay, a gude breakfast it is," boomed Jon. "All on you clean up plates, I tell you. We shall be 'ungry before noon. Man, but it's a beauty snow."

Out with the lantern again, as yet not a shimmer of dawn; on with the chains to the bunks and out with the horses, and by the first crawl of new light in the east, man and two lads were clattering away back the lane and into the bowels of the white bush to go at the skidup and the haul-out of the sawlogs.

All the children were up now, the four schoolgoers, least of whom was seven, all excited over the snow.

"Sleigh's broke the road, ma," said the oldest. can go to school. Can't we?"

Martha pondered that, not sure of the little lad, who cried a bit at the idea of staying at home.

The day was clean as a diamond and still.

"Oh, well, there'll be no storm, I guess," said she. Eldest of the four plunged out with an old axe to chop the water hole in the pond for the cattle.

Martha packed the dinner baskets and bundled up the quartette with handmade coats, and scarves and caps all of her own make, and with a glad heart sent them all off to the road for the two-mile trudge eastward to the school.

And now began the day's work. First a peep at her bread-rising.

Yes, it must be mixed at once; but first on with the chess in the pot to feed the hogs. After the dough-mix, sunlight streaming into the glad kitchen, she ignored the breakfast dishes until after she had handpicked enough beans for dinner, since beans must go on early, and but for the rush with mitts and the like would have been picked evening before. Then the dishes. Next, on with an old smock of Jon's and a scarf round her head and out with the boil-stuff to the scrawny pigs, meanwhile feeding the hens dry, shrunkwheat, with never an egg to expect before Easter. Dried-apples on for sauce. While beans and apples stewed and boiled, up aloft went Martha to make the five cold beds. Already the eldest lad had gone creaking out the lane with a great load of snow-spattered logs, while Jon and t'other lad went putting down more trees that now and again, as she paused in the music of her labor to listen, Martha could hear thudding down on many a bush farm all over the great white land above the lake.

OH, the joy of the log time! The hunger of noon and the dinner!

prospect of perhaps The seventy-five dollars log-money in the spring!

In a blaze of glory and snow the red-cheeked, fresh-lunged crew came booting in. Not a

minute late was Martha with the dinner, or she must have heard from Jon the big, diligent tyrant of the lcgs. And when they had gone again, her kitchen got ready for the bread-bake, which she had kneaded and loaved into the tins. For supper, also, a jehnnycake. Plenty corn-meal; but-no molasses. Syrup? No sugar to spare for that. No likelihood of store-going for days now since the logs began to come out. Five miles to the store. Perhaps Saturday, with the schoolers home, she might walk to the village.

Thinking so, Martha paused in her labors to look out. The kitchen was glooming. The bush where the man and the boys were was suddenly swallowed in a swirl of winded snow. The road was smoking. The great lake was clean gone. Even the barn was peering out vaguely in a cowl of white vapor. The world was all changed since noon. One of those sudden lake-shore blows that tore up all the loose white and flailed it everywhere with brooms of terrible biting cold.

Martha, with all her cheerful labors, was suddenly lonesome. She lighted a lamp and flung in more wood. Time the children were here-or the men coming out. Time for all those abroad to be homing. The wind was thickening to a great drive of fresh snow. A head wind pranking up the line in caravans of white enough to beat back any legs but the stoutest; and Jon-would be sure to scola her for letting the youngest go.

Maybe in the swirl that now enveloped both house and barn some load went reeling outwards in the lane; she scarcely knew. The fifth? She had counted on four only. But Jon was a hustling man.

So from the warm kitchen smelling of the newbaked bread and full of stove music, Martha, bundling herself in great wads of clothes, set out suddenly with an armful of wraps, footing through the hardpacked drifts to meet the younkers.

(Continued on page 18.)

A COUNCIL OF WAR

The Recruit Prepares for Overseas—By ESTELLE M. KERR

HE scene was laid in a fashionable tea-room where groups of young people were consuming tea (with plenty of cake and sugar) at five o'clock. Every table was occupied when I entered, but my two friends were already ensconsed in a secluded corner and beckoned me to join them.

"We ordered tea without waiting for you," said the Pretty Girl.

"A little military discipline will make you more punctual," said the Capable One, and then I made my excuses. There was a formidable list. I had just discovered that a dozen passport photographs were necessary

and I had only provided myself with four; my steamer trunk developed a broken hinge and required First Aid, the sweater I had endeavored to dye khaki color was a casualty and had to be replaced, then there was my sleeping car reservation. . . "It's all very well for you, but I've never crossed the ocean in war time and I find the very thought of it tremendously exciting!"

"There are some real veterans at the next table," said the Pretty Girl—"a major and a captain, each with two wound bars, the other one hasn't been across yet. I wish they would talk a little louder. I am sure that what they are saying is tremendously interesting. When you see girls so engrossed in each other's conversation they are sure to be talking about clothes!"

As if in answer to her wish, one of the young veterans raised his voice and said, with emphasis:

"Now take my advice. Buy as little as possible till you get to England. The cloth is better—it will outwear two of the stuff they are using here—the boots, too, are better and cheaper, except the high rubber boots—better take a pair of them with you!"

"It's clothes with them, too," remarked the Capable One. "Another proof that men's brains are not superior to ours!" The Capable Girl is an English suffragette and has gone to prison for "The Cause."

". And don't collect any more of those ridiculous tin shaving mirrors," continued the Captain, "they aren't a bit of use once they're bent, and you can always get a glass from a periscope if you haven't anything else. You will throw away half the truck your lady friends give you, as soon as you get to England, and you'll shed the rest in France."

"Just what you were telling me!" I said. "There seems to be a great similarity between the people at that table and this, for you two are veterans, while I am a new recruit. It is a perfect shame that you girls haven't your uniforms and wound bars, too!"

"But we haven't been wounded!"

"Surely typhoid and blood poisoning should count just the same!" I helped myself to brown bread and declined sugar, while my companions added two lumps to their tea and chose the white bread.

"We did without these luxuries for so long," they said, "and pretty soon we shall be obliged to forego them again, but perhaps it is just as well for you to get into training!"

Then, true to the traditions of our sex, we began to talk about clothes.

THE Pretty Girl expects to travel in her V. A. D. nurse's uniform, the Capable Girl has got her chauffeur's outfit—breeches, greatcoat and cap of horizon blue—but I am not to purchase my khaki uniform until I arrive in London and, since I must travel in mufti, the topic of clothes is most absorbing: What to take, what to sell, what to give away. But the advice was the same as that given at the next table: Take only necessities and don't buy anything till you get to England—excent rubber boots.

It was not like the good old days of clothes talk at an afternoon tea. We didn't mention French heels, chiffons or laces. We planned to get boots large enough to be comfortable with two pairs of woollen



True to the traditions of our sex, we discussed clothes.

stockings, we discussed durability rather than style, and even considered the advisability of flannel under garments with stitched seams that will not hold what the veterans refer to as "the cooties."

"And by all means take your fur coat," said the chauffeur. "Many a time I've slept in mine under the stars in France!" She tells me that laundries are not around every corner in the war zone, and that visits to the hairdresser and manicurist will be scarce and hot baths a rare luxury.

The Pretty Girl has small, white hands, with shining pink nails, and she moves them expressively while she talks. "I had a letter from one of the nurses to-day," she said, "and she tells me they have had to re-paint the kitchen at B—— because I scrubbed all the paint off!"

She served for over a year in a convalescent home in England and during that time her fiancee was killed in action, but she continued her work, signed up for the duration of the war and was sent to France. Her health was impaired by the hardships of last winter and, after an attack of typhoid, she returned to Canada on leave, but will soon be strong enough to resume her work and expects to get sailing orders any day.

"I do hope we run across each other in France," she said. "You are always meeting someone you know! One night last winter I was on duty waiting for a convoy of wounded that didn't arrive until

2 a.m. I thought the chauffeur's face was familiar, so I spoke to her and discovered that we had gone to boarding-school together! She told me she had been on duty for 32 hours and didn't expect to get to bed until ten o'clock the next morning! But she loved the work—they all do."

"There's nothing like it!" said the Capable Girl, "but it was rather a pull when they asked me to sign up for duration. I'm rather pessimistic about the length of the war! and it was somewhat of a shock when I learned that my outfit included a gas helmet!"

The Capable Girl is used to driving on shell-struck roads,

for she acted as a chauffeur-nurse for a French hospital during the first year of the war, until she contracted blood-poisoning from assisting at an operation without rubber gloves. Since then she has been making recruiting speeches serving in the Woman's Land Service Corps in England, and more recently went on a lecture tour in the United States, where she enlisted as chauffeur for the front line canteens established by the Y. M. C. A. for the American Expeditionary Force. Apart from her other qualifications, she is a good French scholar, and one of her duties is to act as interpreter to the American soldiers. Her equipment, transportation and living expenses are provided by the Association, but she gives her work voluntarily.

Compared to this, the work I have undertaken to do seems very tame and unromantic, consisting chiefly of driving and repairing a motor delivery van which distributes supplies to the French military hospitals. I shall probably be detained some time in London and serve a term in the packing department, but however dull it may be in reality, in anticipation it has all the charm of a great adventure, and I consider myself very lucky indeed to have finally obtained the long-fought-for passport which enables me to proceed overseas to work for the French War Emergency Fund, that accepted my services last July.

I hope that the readers of The Courier will be sufficiently interested in my exploits to read the letters that I intend to write from overseas.

The Capable Girl and I expect to sail on the same day, but she goes from New York to Bordeaux and I travel from Saint John to Liverpool. The pretty V. A. D. will follow soon, but we may never meet, for she serves under the British Red Cross, I serve under the French War Ministry, and the Capable Girl erves under the American Y. M. C. A. So three of the Allies were represented at our Council of War, and though we didn't decide the fate of nations, we arrived at several conclusions that seemed to me most important—such as the advisability of bed socks, leather leggings and a thermos bottle. Perhaps they are more important than they seem, for as we left the nearly empty tea-room we overheard the young major at the next table telling his brother officers of the steel cigarette case that had twice raved his life.

Keep the Home Fires Burning

(Continued from page 17.)

The wind blew her down the road. Log-loads passed her. No sleighs met her. Sometimes the children got a lift home on empty bobs.

On and on she went. Had Jon gone with his last load he would soon be—whrrh-whrrh! screamed the

wind through the snake fences and over the smoking fields; great swats of cold that buffed her as she went.

Till like a little flock of sheep she found the four of her children all cuddled for a brief spell in the lee of a big willow clump by the jog:

"Come—come!" she called; and she

"Come—come!" she called; and she gathered them to her as a hen her brood,

wrapping the seven-year first with some old guernsey and the rest as best she might; and with the lot of them at her skirts, the two bigger lads somewhat manfully pushing ahead, she broke the wind from them and lugged them all back, back and back against the cruel, cutting, buffeting norwester what seemed to be miles homeward.

Suddenly one lad halted and screamed:

"Ma—I hear a sleigh!"

A bit late from the dump of the last load which Jon himself had driven to the shore, the man slambanged his team into the lane.

"What's that now?" he bawled at the lad who came from the barn. "Storm it is, then—I tell you! What say?"

"Cows not foddered, dad. I guess mother's

"Surely—surely—then she's agone down the road for the childern. I know. Come then!"

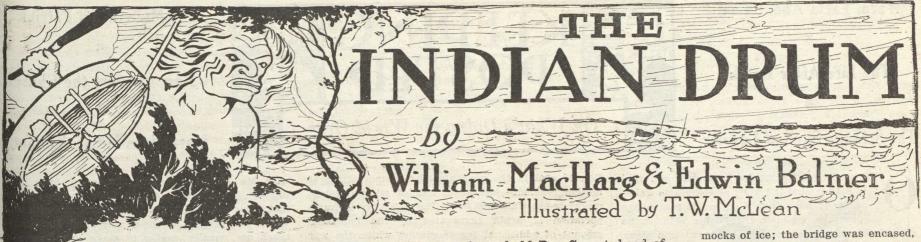
Jon wheeled the log-team and drove at a gallop.

Not for him to complain this day of a late supper.

(To be continued.)



She was waiting for a convoy of wounded.



CHAPTER VII.

ER little gasoline-driven cardelicate as though a jeweler had made it—was waiting for them under the canopy beside the house, when they went out. She delayed a moment to ask Alan to let down the windows; the sky was still clear, and the sunshine had become almost warm, though the breeze was sharp and cold. As the car rolled down the drive, and he turned for a long look past her toward the lake, she watched his expression.

"It's like a great shuttle, the ice there," she commented, "a monster shuttle nearly three hundred miles long. All winter it moves back and forth across the lake, from east to west and from west to east as the winds change, blocking each shore half the time and forcing the winter boats to fight it always."

"The gulls go opposite to it, I suppose, sticking to open water."

"The gulls? That depends upon the weather. 'Sea-gull, sea-gull,'" she quoted, "'sit on the sand; It's never fair weather when you're on the land.'"

Alan started a little. "What was that?" he asked.

"That rhyme? One which the wives of the lake men teach their children. Did you remember that too?"

"After you said it."

"Can you remember the rest of it?"

"Green to Green—Red to Red,"
Alan repeated to himself. "Green to green' and then something about—how is it, 'Back her—back and stopper."

"That's from a lake rhyme too, but another one!" she cried. "And that's quite a good one. It's one of the bilot rules that every lake person knows. Some skipper and wheelsman set them to rhyme years ago, and the lake men teach the rhymes to their children so that they'll never go wrong with a ship. It keeps them clearer in their heads than any amount of government printing. Uncle Benny used to say they've saved any number of collisions.

"Meeting steamers do not dread," the recited

"When you see three lights ahead! Port your helm and show your red. For passing steamers you should try To keep this maxim in your eye, Green to Green—or Red to Red—Perfect safety—go ahead. Both in safety and in doubt, Always keep a good lookout, Should there be no room to turn, Stop your ship and go astern."

Corvet, Sherrill and Spearman, great lakes shippers in Chicago. Corvet suddenly disappears. Alan Conrad, from Kansas, has the contract of making the discovery. Previously unknown to himself, he is the son of Corvet. Conrad searches his father's house and discovers an intruder who is trying to find something and thinks Conrad is the ghost of somebody who is connected with the Miwaka. What was the Miwaka?

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"Now we're coming to your 'back and stopper':

"If to starboard Red appear,
"Tis your duty to keep clear;
Act as judgment says is proper.
Port or starboard—back or stop her!
But when on your port is seen
A steamer with a light of Green,
There's not much for you to do—
The Green light must look out for you."

She had driven the car swiftly on the boulevard to the turn where the motorway makes west to Rush Street, then it turned south again toward the bridge. As they reached the approach to the bridge and the cars congested there, Constance was required to give all her attention to the steering; not until they were crossing the bridge was she able to glance at her companion's face.

To westward, on both sides of the river, summer boats were laid up, their decks covered with snow. On the other side, still nearer to the bridge, were some of the winter vessels; and, while the motor was on the span, the bells began ringing the alarm to clear the bridge so it could turn to let through a great steamer just in from the lake, the sun glistening on the ice covering its bows and sides back as

far as Alan could see.

Forward of the big, black, redbanded funnel, a cloud of steam bellowed up and floated back, followed by another, and two deep, reverberating blasts rumbled up the river majestically, imperiously. The shrill little alarm bells on the bridge jangled more nervously and excitedly, and the policeman at the south end hastily signalled the motor cars from the city to stop, while he motioned those still on the bridge to scurry off; for a ship desired to pass.

"Can we stop and see it?" Alan appealed, as Constance ran the car from the bridge just before it began to turn.

S HE swung the car to the side of the street and stopped; as he gazed back, he was—she knew—seeing not only his first great ship close by, but having his first view of his people—the lake men from whom now he knew from the feeling he had found within himself, and not only from what had been told him, that he had come.

The ship was sheathed in ice from stem to stern; tons of the gleaming, crystal metal weighed the forecastle; the rail all round had become a frozen bulwark; the boats were mere hum-

and from the top of the pilot house hung down giant stalactites which an axeman was chopping away. Alan could see the officers on the bridge, the wheelsman, the lookout; he could see the spurt of water from the ship's side as it expelled with each thrust of the pumps; he could see the whirlpool about the screw, as slowly, steadily, with signals clanging clearly somewhere below, the steamer went through the draw. From up the river ahead of it came the jangling of bells and the blowing of alarm whistles as the other bridges were cleared to let the vessel through. It showed its stern now; Alan read the name and registry aloud: "'Groton of Escanaba!' one of yours, Miss Sherrill; is that one of yours and my-Mr. Corvet's?"

She shook her head, sorry that she had to say no. "Shall we go on now?" The bridge was swinging shut again; the long line of motor cars, which had accumulated from the boulevard from the city, began slowly to mo 3. Constance turned the car down the carrow street, fronted by warehouse which Alan had passed the morning before, to Michigan Avenue, with the park and harbor to the left. When she glanced now at Alan, she saw that a reaction of depression had followed excitement at seeing the steamer pass close by.

Memory, if he could call it that, had given him a feeling for ships and for the lake; a single word-Miwaka-a childish rhyme and story, which he might have heard repeated and have asked for a hundred times in babyhood. But these recollections were only what those of a three-years' child might have been. Not only did they refuse to connect themselves with anything else, but by the very finality of their isolation, they warned him that they-and perhaps a few more vague memories of similar sort-were all that recollection ever would give him. He caught himself together and turned his thoughts to the approaching visit to Sherrill-and his father's offices.

O BSERVING the towering buildings to his right, he was able to identify some of the more prominent structures, familiar from photographs of the city. Constance drove swiftly a few blocks down this boulevard; then, with a sudden, "Here we are!" she shot the car to the curb and stopped. She led Alan into one of the tallest and best-looking of the buildings, where they took an elevance placarded "Express" to the fifteenth floor.

On several of the doo's opening upon the wide marble hall where the elevator left them, Alan saw the names, "Corvet, Sherrill and Spearman." As they passed, without entering, one of these doo's which stood propped open, and he looked in, he got



"I don't want you to doubt for a minute that I know you."

Warm Facts About Coal

The Life After Death

The Strange Spell of Laurier

UR old friend, the elusive Ethiopian, who used to hide around the wood pile-befo de wahseems to have caught on to the camouflage idea. He couldn't change his skin, so he slipped into the coal-bin. He's in there some place, but nobody knows just where. Fuel controllers, all kinds of commissioners, and about one hundred per cent. of the fuel-less furnace-tenders of the country are out rustling for him, but so far they haven't located his dusky hide either in the anthracite or the bituminous. Perhaps it is because the crowd won't look long enough in the one place. The mine operators say he's in the coal cars; the railroad man swears he's somewhere between the coal seam and the pit mouth; industrial concerns declare the I. W. W. are harboring him in the labor councils of the coal miners; the commissioners seem too muddled to mention much of anything; and the fuel controllers look very wise, whisper about war measures and yell CONSERVATION.

In an interview given to Thomas R. Shipp and printed in the World's Work, Dr. Garfield, the U. S. Fuel Controller, denies very definitely that the shortage is a matter of minus in the measure of production. The "patriotic" miners and operators have increased production 50,000,000 tons above normal, he declares. But, he reminds us, war babies—munitions and so on, have increased consumption 100 millions of tons above the normal. The extra 50 millions of tons—for the war babies—must be taken from the ordinary consumer and, says he, CONSERVATION will do it. More coal cars would turn the trick if there were more locomotives to haul them.

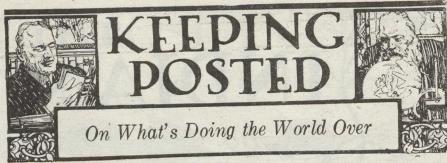
Many of the larger mines with workers enough to run full time have been forced to average a little more than half their full capacity because of lack of cars. Some of these miners have gone three days and, in some cases a week, without mining a pound of coal—the mine and the men in enforced idleness.

Even if there were coal cars enough, there are not locomotives to haul them. Not enough of either to permit the mining of the coal. The total produc-



Between Two Thieves.

-Norman Lindsay, in Sydney Bulletin.



A Modern St. Patrick

Now Convert the Church

Marvellous Mdme. Kollontay

tion of coal in the year amounts to more than 30 million carloads—just about half of all the freight moved in the United States. The deficiency in transportation is again aggravated by the enormous amount of additional transportation which the war has brought on the railroads. Of the new locomotives now being manufactured a majority must be sent to France for the transportation of guns, munitions, and supplies to the front.

So, goes on the Fuel Administrator, the miners are not to blame for the coal shortage; the operators are above reproach in the matter; and war traffic has put an enormous load upon the transportation companies and has first call before the services can be used to attend to the needs of private citizens. Then, putting statistics into epigrams, he says a lot of things like this: "If every house-keeper in the country (the United States) would save one small shovel-ful of coal each day the saving would amount to 15,000,000 tons a year." And: "If every housekeeper during the six winter months would save one furnace shovel-ful of coal a day, it would amount to 25,000,000 tons." Which makes 40,000,000 tons out of the 50,000,000 ton shortage and, as to the other ten millions of tons, he has, according to the latest dispatches, just clapped on a conservation regulation which will more than care for it by shutting down industrial plants, big buildings and the like, and giving them an enforced holiday a day or so each week until peace comes to chase the nigger out of the coal pile for good.

UR old idea that when the soul separates from the body it circles about in the empyrean as a wisp of gaseous happiness-or is caught along with a few million others in a super-heated container on the nether side of the beyond, is being challenged by many of the higher authorities nowa-Eminent scientists and prominent publicists seem to have been persuaded that life after death is much the same sort of an existence as it was in the ante-mortem period, and Sir Arthur Conan Doyle, in a lengthy article published in the Metropolitan Magazine, gives quite a detailed account of the life hereafter. His statements are founded on evidence which he says "is fairly full and consistent." He finds the messages, upon which he has based his findings, have "a great uniformity and an agreement as to details which are not at all in accordance with any pre-existing scheme of thought," and he thinks the "presumption of truth is very strong."

"The departed," he says, "all agree that passing is usually both easy and painless, and followed by an enormous reaction of peace and ease. The indi vidual finds himself in a spirit body, which is the exact counterpart of his old one, save that all disease, weakness, or deformity has passed from it. This body is standing or floating beside the old body, and conscious both of it and of the surrounding people. At this moment the dead man is nearer to matter than he will ever be again, and hence it is that at that moment the greater part of those cases where, his thoughts having turned to someone in the distance, the spirit body went with the thoughts and was manifest to the person. Out of some two hundred and fifty cases carefully examined by Mr. Gurney, I think that one hundred and thirtyfour of such apparitions were actually at this moment of dissolution, when one could imagine that the new spirit body was possibly so far material as to be more visible to a sympathetic human eye than it would later become.

"These cases, however, are very rare in comparison with the total number of deaths. In most cases I imagine that the dead man is much too preoccupied

with his own amazing experience to have much thought for others. He soon finds, to his surprise, that though he endeavors to communicate with those whom he sees, his ethereal voice and his ethereal touch are equally unable to make any impression upon those human organs which are only attuned to coarser stimuli. It is a fair subject for speculation, whether a fuller knowledge of those sight rays which we know to exist on either side of the spectrum, or of those sounds which we can prove by the vibrations of a diaphragm to exist although they are too high for mortal ear, may not bring us some further psychical knowledge. Setting that aside, however, let us follow the fortunes of the departing spirit. He is presently aware that there are others in the room besides those who were there in life, and among these others, who seem to him as substantial as the living, there appear familiar faces, and he finds his hand grasped or his lips kissed by those whom he had loved and lost. Then in their company, and with the help and guidance of some more radiant being who has stood by and waited for the newcomer, he passes to his own surprise through all solid obstacles and out upon his new life.

"Hell, I may say, drops out altogether, but the idea of punishment, of purifying chastisement, in fact of Purgatory, is justified by the reports from the other side. Such punishment does not consist of gross bodily pain—there is no pain beyond—but it consists in the fact that the grossest souls are in lower spheres with a knowledge that their own deeds have placed them there, but also with the hope that expiation and the help of those above them will educate them and bring them level with the others. In this saving process the higher spirits find part of their employment. Miss Julia Ames, in her beautiful posthumous book, cays in memorable words: 'The greatest joy of Heaven is emptying Hell.' Such a sentiment as that is certainly an advance in morality since the days when Gregory, a Father of the Church, and called a Saint, said that one of the joys of the Blessed was watching the torments of the damned."

H OW a personality grips a writer; how he sees that personality in spite of circumstances, logic, trend of events, anything whatever, is powerfully expressed in a recent article by "Donald Dounie," in a Vancouver newspaper. Sir Wilfrid Laurier is the hero figure who flings the spell over the writer, and Sir Wilfrid's ante-election visit to the Coast was the occasion.

For Sir Wilfrid, says the writer, is still in Canada, the Premier. Because a premier should always be our very first citizen. (The term itself so implies). One, as we perceive, for whose reception no theatre is large enough, and whose cross-country voyage is like a royal procession. He, at least, was not hailed merely by the select men of the enumerators alone. But by the whole people.

The Prime Minister of Canada should be one in whom a mixed community might have confidence, and to whom a troubled country could look for light and leading. One who would trust them. One whom they could trust.

A chief, a real leader, and no mere mediocrity who can be led by interests and cliques. He must not be a political accident, but an intellectuality; one who does his own thinking, and not one who can stampeded by conspiracy or dominated by fear of desertion.

And so the picture left, and the impression gathered, on the departure of the distinguished guest we have delighted to honor, was this—a champion

of the masses and the terror of the classes had descended once more into the arena. Panic seized the monopolists, and the favorites and the profiteers and the wire-pullers, at the spontaneous unprecedented popular ovation. So they must defeat him by all means-foul or fair. And, for the moment they did. But history shall say if liberty has thereby been affirmed, and if proceedings so un-British can ever tend to solidify the British Empire.

For they perceived that a statesman had come to judgment. One with more extended vision than all his enemies, and more prescience than all his false, myopic, and time-serving friends. A leader who has never been elated by success nor dejected by disap-Pointment; whose conduct has never yet been influenced by any change of circumstances, to deviate from the pure path of political integrity—he alone possesses true fortitude of mind. Tried, as he has been, by both extremes of fortune, and never disturbed by either.

Calmly trusting the people, and leaving the rest to Time—the great Avenger—Time, the corrector, when our judgments err—he passes on his way amid the cheers of thirty thousand people who would do him honor. And he takes up again cheerfully the brief they have given him, to defend their case, on the left of the Speaker's Chair.

He who ascends to mountain tops shall find, The loftiest peaks most wrapped in clouds and snow,

He who surpasses or subdues mankind, Must look down on the hate of those below. Though far above the sun of glory glow, And far beneath are earth and ocean spread, Around are icy rocks, and loudly blow, Contending tempests on his naked head;

And thus reward the toil which to those summits led."

So, hail to the vanquished!

HE fact that the Irish National Convention has sat through over thirty sessions without disruption and is likely to wind up with a pro-Posal which shall amalgamate all factions, is the most outstanding and astounding feature of recent irish history. Only a modern St. Patrick could accomplish the miracle—and according to those well up on the fence, Sir Horace Plunkett is the man who has magicked the thing through.

"Sir Horace Plunkett," says John McGrath, in the Fortnightly Review, "as chairman of the Irish National Convention, is as inevitably the right man in the right place as Parnell was inevitably the right man in the right place when he succeeded Isaac Butt as Nationalist leader in 1879. And it is very remarkable how the ideas of these two great Irishmen in regard to Ireland run on parallel lines. They both started from the jumping off place of national economics. Parnell said to the farmers: 'Keep a firm grip of your homesteads.' Plunkett, when that policy was assured of ultimate success through the Land Act of 1881 and the subsequent Land Purchase Acts, said: "Having got possession of your holdings, learn how to make the most of them."

Arthur S. Herbert declares, in the Nineteenth Century, that with Sir Horace as chairman, the convention will evolve a system of government acceptable to all parties—"a Government native to the soil and country for which Irishmen themselves would be responsible and which would carry on in a native parliament the educative process, begun at the convention, of getting to know each other better." Of Sir Horace, Mr. Herbert says:

"He is an Irishman, as President Roosevelt rather unkindly said, of whom Ireland is not worthy. Slight, rather shy in manner, but with a dry wit peculiarly his own, a man of innumerable friends, disinterested to the point of refusing to take his official salary, a very Jack the-Giant-Killer when it is a question of tilting against an abuse no matter how buttressed about by selfish interests, with the idealism of a Don Quixote and the practical sense of a Colberthe has done more than perhaps any man in Ireland to proto promote his country's prosperity. Imagine an Irish Don Quixote with all the fervor of the Spanish original, but devoting himself to improving the breed of sheep instead of riding them down, and to setting up co-operative creameries instead of tilting at

windmills, and you have Sir Horace Plunkett."

"People who forget the most recent Irish historyalways with the exception of 'Easter Week'-speak about the Trinity College Regent House Convention as if it were the first representative gathering of all classes and creeds of Irishmen in this or any other age. Why, Mr. Horace Plunkett established such a body nearly twenty years ago-and not an ad hoc one like the present, but a veritable periodic Parliament of Ireland composed of all sections of the community, and, strange to say, with almost exactly the same number of members as the Irish representation in the Imperial Parliament under the Act of Union. And during all these years this Irish Parliament, composed of Catholics and Protestants, Nationalists and Orangemen, Southerners and Northerners, has been quietly doing the biggest business of the country, outside legislation, and never has there been heard in connection with its deliberations the slightest suggestion of bad feeling or disorder, not to speak of such a scene as that which recently occurred in Palace Yard under the shadow of the Mother of Parliaments itself."

"The Irish Parliament of Sir Horace Plunkett is called the Council of Agriculture. It has 104 members, consisting of a minority nominated by the Department itself from each of the four provinces, and a majority elected by the County Councils."

MID the new awakening to life which is one of the most stirring of the signs of the times, the people are turning a critical regard towards the organized church. There is a very general proclamation that the Church has failed to fulfil its mission in the present crisis. Edith Picton-Tubervill, examining the criticisms and their causes in the Nineteenth Century, comes to the conclusion that if the Church has really failed it is because the Church has set organization ahead of salvation.

Whether or not it is right to say that the Church has failed, she says, surely depends upon what standard of the Church's mission to the world is accepted. Her mission would perhaps be defined differently by various schools of thought, yet few, we believe, will deny that if the Church is to fulfil its mission it must interpret to mankind the mind of Christ, and represent Him to the world. The mission of a National Church being to interpret Him to the nation, we have to ask ourselves if it can be said that the Church of England does represent to the nation the Christ ideal? Do men and women when thinking of the Church connect it in their minds with that for which Christ lived, and with what He taught? The question would be answered variously, yet it is difficult not to come to the conclusion that the Church does not stand for this in the eyes of the nation. If this be so, it is here that the Church has failed. When the word "Church" is heard, we must mournfully confess that it does not necessarily convey to the listener that for which Christ taught and for which He lived.

If then the Church has failed in its mission, there is no real cause for surprise that it has failed to be a power in this crisis of the nation's history. Though the Church may be the first to admit its failure, it seems, while deploring the fact, to have little power to remedy it. Until just ordinary Church men and women, instead of remaining silent on Church matters, express their aspirations, and have a more vital share in Church life, it cannot, we believe, become a living power. It is the laity that now seem to care most for what is vital. The organized Church seems to be capable of dealing only with matters that are really immaterial to the larger issues. To these larger issues the Church appears to be almost in-

The Church needs converting; the organization is so often put first and life second; its dignity, status, receives much consideration, other matters far more vital too little. Things cannot be altered by showing a little sympathy with labor here, a wider comprehension of the woman's movement there; these attempts to win those who are growing in power and influence, though well meaning, are not only pathetic, but futile. Someone has said that "It is in the soul that things happen," and these attempts to win certain sections of society do not touch the soul of the matter. This lies in not only a willingness.

but a desire and ardent determination to put first things first-the soul of the people first, the Church's organization second.

HE impertinent paragraphers on the European press are making many enquiries as to the age of the lady - Madame Kollontay-who holds a cabinet position in the Bolshevik govern-



Tommy (to the charger he has borrowed for a weekend leave, after it has been down three times in ten minutes): "Wot! On yer knees agen? Go on-get on with it-'Bless Pa and Ma an' make me a good 'orse. Amen."

-Harry Rountree, in London Sketch.

ment. The Paris Debats says she is thirty-five, but doesn't look it-the others are content with merely making enquiries.

She is a full-fledged member, apparently, of the great triumvirate, says Current Opinion, no critical decision being taken without her approval. Precisely as the real name of Trotzky is alleged to be Bronstein, or something like that, and Lenin is accused of being Uljanoff, Madame Kollontay is set down as really Frau or Fraulein Schwarzkopf, one of her ancestors being, it is said, a Jew. However, much inexact information about the lady has got into the papers, especially as she declines to reveal her age. There seems no doubt that she is legally divorced from the Kollontay whose name she has borne for a decade or so. She does not believe in marriage, according to the Swiss dailies, which know her well.

Madame Kollontay first drew the attention of the western world to her personality when she was but twenty-seven, her political or revolutionary debut having been made in Switzerland. She was discovered giving a series of "conferences" in Berne on the subject of the proletariat, with which her sympathy is marked and of which her comprehension, avers the Gazette de Lausanne, is subtle. She knows the Russian peasantry as few women of her apparent culture and refinement know it. Madame emerges in the character sketches of the Swiss dailies as a temperamental brunet. Indeed, the Lausanne daily goes so far as to say that to her audience she often seemed on the verge of hysterics. She has the witch's eye, as the Italians say—a large, open, dark and flashing eye, emitting something like a spark in moments of excitement. The brows are perfectly penciled and the lashes hang over heavily with effects almost Oriental. The abundant and chestnut hair is well combed. She is of a very elegant figure, despite a tendency to embonpoint, corrected, we read, by a comprehension of the art of the corsetiere. All her lines are elegant, like her gestures, and no Parisienne ever fitted herself with skirts more clinging than the Kollontay's.



What Has Real Music to Do With Sex?

LOT of people have the By THE MUSIC EDITOR pearls and diamonds, touched now idea that music and sex are a team. Such people consider Tristan and Isolde as one of the greatest art-works in the world, because it makes such a tremendous four-hours' fuss over the kind of thing that Wagner calls love. And if our musical camoufleurs will take the trouble to drop their camouflage a bit they will admit that half the interest they take in this species of love-music has nothing whatever to do with self-sacrifice, which even among

beasts is seen to be a motif of love. WeH, for the benefit of those who don't make a clear distinction between the passion of love-music and the passion of music which is infinitely greater, one might in passing pay a brief compliment to that sublime Sixth Symphony of Tchaikowsky the Pathetique, most of which was played by the revised Toronto Symphony Orchestra at their first programme a few days ago.

There are at least three leading motifs in this symphony, all tremendously beautiful. That in the Adagio is a quiver of divine and disembodied emotion. It is a drama of great tears with no story in it anywhere. You make your own story, as I did. And while the band played it over and over in various forms, I noticed far above them in the ceiling a curious dance of darkened light-bulbs, just under the ventilator. The hot air was spiraling up to get away; the dead bulbs, white and glistening, swayed in a

cold and beautiful dance as the band played far below.

Passion? Well, not the sex sort, at least.

In the Macdowell Sea Song and the Grieg extract (Solveig's Song) from Peer Gynt, there were all sorts of emotional figures and suggestions; but no liebestod business, no furiosos of enchantment. The Slavonic dance of Dvorak is, of course, a carnival of sexless abandon. Much as the conductor got out of the other works mentioned, he failed to get the inside color of this. And if he had got it all, nobody in the audience would have had a suggestion of sex; any more than he would in the stupid whizz-bang Anacreon overture of Cherubini at the top of the programme.

Pages of interesting stuff might be written on this very interesting, though by no means novel, programme. Welsman always had the faculty of selecting good programme material. With a band such as he had the other night, native orchestra music ought to rekindle its fires in our hearth. That band, augmented to full size, could be made as good an aggregation as any but the very best in America.

HE solo artist with the orchestra was the picturesque and quite enchanting young sylph whose portrait appears on this page. Ada Navarrete is a Yucatanese by birth and a Spaniard by descent. She belongs temporarily to the Boston Opera, and has been singing opera in Havana. Specifically Ada is a coloratura, and she is the purest form of that chastely perfect art imaginable. She floated demurely over the stage in a lovely Carmenesque gown-all too short-with a coy little jet-black ringlet over her forehead. When she came to the edge of the stage she stopped, and began to sing. And everybody in the audience expected that when she did two such numbers as Cara Noma from Rigoletto, and the Mad Scene from Donizetti's Lucia, she could perpetrate an orgy of wild, warm incantation. Not so. The little sylph, who looked like a first counsin to Carmen, sang nothingexcept in her encores—but strings of always that perfect, sexless coloratura; sexless except that it was sung by a woman; sometimes as unincarnate as the flute which so skilfully accompanied her in the

So the Yucatanese coloratura from the land of Carmen, gave nobody a sex thrill. And nobody wanted it. All she gave them was what they wanted-Art.

30

GAIN in this connection consider Mrs. Amy H. Beach, composer and pianist, who appeared recently with the Academy Quartette in Toronto. The picture of Mrs. Beach on this page is a bit of an illusion. She is several years older now; and when you see this remarkably talented American woman on the stage dressed in a simple, old-fashioned long-train gown of purple velvet, with her silver-grey hair combed straight and sedate, you at once think of mother in the kitchen frying doughnuts. Mrs. Beach is a wonderfully attractive woman. As I went into the hall I saw in the open dressing-room a lady in a decollette, short-skirt, modern-suggestive gown, just prinking herself as though about to go on stage. No, that was not Mrs. Beach. The composer came serenely fixed up as she intended to appear. She came on with nothing but the kindliest, sweetest dignity like mother coming downstairs. And she sat and played seven numbers of her own

in almost as many forms without a twinge of any sort of emotion except the suggestion of musical art.

Since hearing Mrs. Beach I have no doubt that Bacon also wrote Shakespeare. She seems equally at home in songs for baritone and soprano-piano composition, string and piano quintette and women's cantata-all on that one programme. I have no doubt that she could equally well compose for the cello, the organ and the flute. And there is no reason why she should not do so, except that sometimes she seemed to have little or nothing to say in some of those forms that might not just as well have been left unsaid.

Her songs, however, are quite individualistic, a few of them in spots a bit reminiscent of Amy Woodford Finden. As sung by Mrs. Macdonald and Mr. Stanbury they were quite inspiring features of the programme. In her Prelude an Fugue Mrs. Beach rather inaptly reverted to the Rachmaninoff Prelude and snatches of the Marche Militaire. The women's cantata, expressively sung by the Women's Musical Club under the baton of Peter C. Kennedy, seemed to be an awkward, but quite effective bit of writing. But in the quintette, most surely Mrs. Beach rose to the occasion and said something big, especially in the last movements. This work will bear comparison with some of the best in that class by any composer. Much of the success of this number was due to the superb team work of the Quartette who are playing in even better form than ever. The only real defect in this programme was that it reduced the Quartette to a sort of musical agency for the exploitation of other



THE MESSIAH IN PORT ARTHUR. MR. B. GUNTON SMALLEY, musical

director of the Port Arthur Philharmonic Society, mildly objects to, without definitely criticizing, what the music editor had to say in a recent issue about The Messiah. He says:

(Concluded on page 26.)



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When Sunny Spain Dances in New York

W ITH the savage intensity of a hungry tramp to a square meal, New York, people and critics, have gone to the Spanish dancers at the Park Theatre. This battalion of Carmens is still dancing there, while the most of the world struggles with high food and low coal. From what some of the "critics" say we judge that music incarnate has yet some thrills denied to those who Prefer music invisible. And as music in the flesh is really a play we reproduce on this page some of the cultured ravings on this subject.

Think? Oh, no, the Spaniards in the Park don't require you to think. No vague gropings after ideals and man's destiny in this stuff. The ideals are all real and man's destiny-apparently-is to realize the joys of this dance.

Here is what Carl Van Vechten, who is an authority on Spanish dance music, says in the New York Globe about this carnival In the Land of Joy, some of whose inhabitants are pictured on this page:

The costumes, themselves, in their blaring heated colors, constitute the ingredients of an orgy; the music, now sentimental, now pulsing with rhythmic life, is the best Spanish music we have yet heard in this country. The whole entertainment, music, colors, costumes, dancing, and all in the spanson of the and all, is as nicely arranged in its crescendos and decrescendos, its prestos and adagios as a Mozart finale. The most beautiful costumes and the wildest dancing are reserved for the very last scene of all. The show is calculated to keep you in a dangerous state of nervous excitement during the entire evening to keep you citement during the entire evening, to keep you awake for the rest of the night, and to entice you to the flest of the next night and the next. It is as intoxicating as vodka, as insidious as cocaine. . The intricate ryhthms of Valverde's syncopated music (not at all like ragtime syncopation); the thrilling orchestration (I remember one dance which is accompanied by drum taps and oboe, nothing else!); the utter absence of tangoes (which are Argentine), and habaneras (which are Cuban), most of the music being written in two-four and three-four time. time, and the interesting use of folk tunes; the casual and very beautiful indifference of the dancers, while they are not dancing, suggesting a dozen Zuloaga paintings; the apparently inexhaustible skill and variety of the dancers, who wind ornaments around the melodies with their feet feet and arms and heads and bodies and casta-nets as coloratura sopranos do with their voices. nets as coloratura sopranos do with their voices. Sometimes castanets are not used; cymbals supplant them or tambourines or even fingers. I remember one dance in which the dancers seemed to tap on their arms. The effect was so stupendous and terrifying that I had no opportunity to discover how it was made!...

A ND Arthur Symons—no mean critic, but the man whose appreciation of the sculptor Rodin was published in the Courier a few weeks ago-writes from Barcelona, where these danseuses came from:

One's idea of a dance, in England, is some-

Not even the Ballet Russe they say, is equal to those Carmens now giving thrills to Gotham.



THE PIPES OF PAN

thing in which all the movement is due to the

S some people may know, in the Theatre A Magazine—the best stage-reporting medium on the American, and perhaps any those who didn't go to the show feel as near ing in a simple, candid way what he saw was one which seems to be just about a The Pipes of Pan, by Edward Childs Carno doubt be on the road in this country.

When I saw this play, says Mr. Hornblow, I felt like throwing up my hat in sheer joy was actually witnessing a delightful comedy. If you have regularly attended the offerings of the season you will realize what this means. Its only commercial danger is that it deals with the romance of middle age. But to offset this "The Pipes of Pan" possesses wit, charm, grace, fancy, atmosphere

(Continued on page 26.)



other continent—the editor has a monthly screed entitled, Mr. Hornblow Goes to the Play. Mr. Hornblow is a very interesting playgoer. He has the faculty of making as possible as though they had, by just telland what it made him feel like. Among the Hornblow effusions in the current Theatre perfect combination of criticism and story. penter, was the play. Next season it will

and withal it is a well-made play with just sufficient touch of the dramatic. The single set, the studio of a fashionable portrait painter, is in admirable taste. Then, too, the company for appropriate selection and general balance could hardly be bettered.



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Bonds Better Than Mortgages

A Clear Presentation of the Case

T the present day, more than at any other time in the financial history of the world, on account of the high cost of living and the unsettled state of affairs in general, it is incumbent upon every careful investor to place his (or her) money where it will bring in the highest interest return with the greatest possible degree of safety.

The two main sources of nonspeculative investments are, and have been, government or other high grade bonds and farm mortgages or mortgages on improved and productive real estate, and it is proposed to point out a few of the more obvious advantages of the former mode of investment, remembering that while none of these reasons is new or original, still that they will bear repetition, especially at the present time.

First of all, there is the ease and convenience of collecting the interest, and this is a point of especial importance to the retired business man or the female investor, who wants to reBy M. L. HAYWARD

ceive his or her interest return promptly and like the proverbial clock work.

In this connection, the bond holder has a decided advantage, as all he has to do is to open the envelope containing his interest cheque, cash and endorse it; while the holder of a mortgage has to notify the mortgagor, probably write several letters, figure up the interest, and give a receipt.

Secondly, the holder of the mortgage has to see that the mortgagor insures the mortgaged buildings for an amount sufficient to protect the mortgagee, that the policy is properly made payable to him, that they are kept renewed, and that the mortgagor does not in any way infringe the provisions in the policy which would affect the right of the mortgagee to collect the insurance in case of a loss.

Thirdly, a mortgagee, in many of the Provinces, is compelled to rely upon a solicitor's report as to the mortgagor's title, and if the solicitor makes a mistake, or is dishonest, the mortgagee may find that his security is absolutely worthless. That such mistakes are not uncommon the Court records or the experience of any party who has invested very much money in mortgages, will amply

A fourth advantage in favor of bonds is that an investor in Government bonds takes chances on nothing except the stability of the Government, and the investor in industrial bonds is depending upon the prosperity of the country in general; while a mortgagee of real estate is gambling upon the future prosperity of the particular locality in which the mortgaged land is situated. One may invest money in a mortgage on a corner lot in the very heart of the business district in a certain city. When the mortgage matures, the country at large may be passing through a period

THE King of England went to the Bank of England recently, not to draw money, but to touch the button that started the machine that printed the first copy of the new issue of £5 National War Bonds.

of unequalled prosperity, and the city in question may be booming like a western town with three transcontinental railways before the war; but in the meantime the centre of business gravity may have shifted to such an extent that the mortgaged building will not rent for enough to pay for the interest, insurance and taxes.

In the fifth place, even in the case of the most conservative bond investment, there is always the possibility of profit over and above the interest return. If a bond is bought at 95, the investor is sure of \$5 when the bond is cashed at par at maturity, while, if a bond is bought at par, there is always the possibility of it selling at a price above par, so that the investor may take his profit if he wishes.

Lastly, when the bond-holder buys bonds he knows the exact period during which he can draw interest. If one holds a \$1,000 5 per cent. bond payable in 20 years, with no provision for calling the same at an earlier date, and the corporation issuing the bond finds at the end of ten years that it can get money at a cheaper rate, it cannot redeem the bond and oblige the bond holder to take his cash. On the other hand, if one holds a mortgage which is to run for ten or fifteen years, with interest at 7 per cent., and the mortgagor finds that he can get the money at a cheaper rate, he may, after

the mortgage has been running for five years or upwards, come to the holder of the mortgage and say:

"Here is the principal and interest due on your mortgage up to date, and three months' interest in advance on the unpaid balance, and I want you to take it and give me a discharge.'

'But the money isn't due yet according to the terms of the mortgage," says the mortgagee, "and I can't put out the money now at as high a rate of interest. I refuse to take the money any faster than it is called for by the mortgage. If I wanted the money to use, and it was not due, I could not compel you to pay it any faster than the mortgage called for; and it is unfair for you to ask me to take the money."

"All right," says the mortgagor, thrusting the money in his pocket. "I'll put out the money and get my interest on it, and the interest on your mortgage ceases from this date."

Inequitable and fantastic though this may sound, it is actually the law in Canada to-day.

The foregoing paragraphs cover & few of the more obvious advantages of bonds over mortgages, and, it 15 submitted, should satisfy a prudent investor that from the standpoint of safety, convenience, profit and certainty, properly selected bonds are the ideal investment for the average person at the present time.

A Comprehensive Report

THE impression indelibly stamped on one's mind, after reading the Annual Survey of Business Conditions in Canada, compiled by the Canadian Bank of Commerce, is one of confidence. A feeling that "all's well" in Canada, notwithstanding the unusual war conditions.

It is true that not in all cases have the results been as satisfactory as might be wished for, but taken on the whole, Canada seems to be prospering, in spite of the war, and in some branches of business, through it.

To review fully this comprehensive report in a short space is impossible. Needless to say, it covers the ground in a very thorough manner. Ontario, Quebec, the Maritime Provinces, Manitoba, Saskatchewan and Alberta, and British Columbia, are all exhaustively treated. Newfoundland, the Yukon, the United States, and Great Britain also receiving their share of attention.

Interesting facts and figures are brought out in a very readable form, and it is quite apparent that the compilation is the result of much investigation and labor. It is nothing, if not comprehensive, and that it is quite authoritative in every way, there is no doubt.

Valuable Information

THE Monetary Times' annual review high standard in the matter of contents. A mass of valuable informa tion is packed between the covers of this special issue, but set forth in an interesting style and well illustrated with charts, etc.

This number is especially interest ing in view of the recent appointment of the editor, Fred. W. Field, as His Majesty's Trade Commissioner in Call ada. Surely at no time was the opportunity greater than now for value able service in this office, helpful to



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both Great Britain and Canada. Mr. Field's experience as editor of the Monetary Times for the last decade, and as correspondent to the former Trade Commissioner, should stand him in good stead now and prove a great asset to him in the performance of his duties.



RS. B. McQUAIG, of Winnipeg, has a financial and patriotic idea. At her suggestion the Northern Life ascheme of National Insurance for the benefit of the returned soldiers to follow up the Victory Loan for the boys overseas. The idea is to start a fund for the purpose of building homes for the boys who are disabled or to provide means to further such charitable scheme as the policy holder may desire.

The Royal Bank

THE Royal Bank of Canada at the annual meeting, held Jan. 10, presented to the shareholders statements in every way gratifying, not only to those present as proprietors, but to those of the general community who rightly regard the records of the banks as a barometer of business conditions throughout the country. The total assets of the bank reach the high figure of \$335,000,000. Its capital of \$13,000,000 is upported by a reserve that has just been increased to \$14,000,000. Its profits last Year are reported at \$2,327,979, and were equal to 18.03 per cent. on the capital paid up, or 8.82 per cent. on the capital and reserve, the latter being in its way the better measure of an institution's actual earning power. After providing for the goodly dividend of 12 per cent, there was out of the profits a balance of \$778,-575 to meet the special taxes imposed in the name of the war, the growing calls Which philanthropic and patriotic or-ganizations make on the banks generally, and to strengthen the reserves. The results thus outlined were achieved by following tried conservative lines, the burpose of the directorate and management being, in the words of Mr. Neill; the general manager, to keep the bank strong our eventuing and fully prepared for any eventu-

The Bank of Nova Scotia THE annual statement of the Bank of Nova Scotia will not only be a source of satisfaction to the share-

holders but to all who are interested in the progress of our financial institutions. The statement of this bank, which is the eighty-sixth to be issued since the bank started business in 1832, is a very strong one. The capital stock and reserve fund remain unaltered. Circulation, in common with that of other banks, has increased very much, the total outstanding now being \$12,171,000 against \$7,945,000 at the end of 1916. Deposits have gone up from \$87,825,000 last year to \$104,338,000 at the present time—an increase.

an increase of over \$16,000,000.

The total resources have grown from \$116,621,727 a year ago to \$138,297,245—an increase of nearly \$22,000,000. Actual cash on hand, and in the Central Gold Reserves as security for the excess circulation amounts to \$26,628,000—a sum equal to 22.37% of the total liabilities to the public.

The profits for the year, with losses by bad debts fully estimated and provided for, amount to \$1,295,315, as compared with \$1,252,039 the year previous—an increase of about \$43,000. Including \$584,-815,000 there was \$1,879,969 available for distribution.

WHO TAKES CANADA'S CENSUS

A FEW years ago a wise man named Van Horne said that the German Kaiser got a complete organized-resources report of a big paper company, when he himself as President of the company did not even possess a duplicate. Germany is the world's master census taker. Hence Germany can keep a worn-out country on the firing line in 1918. If Canada is ever to be in the rank of real efficiency nations, we must get a better statistics machine than the Decennial Census.

OWN in Ottawa, at the head of the Statistics Department, there is a busy, lynxeyed man whose main object in life is to keep Canadians informed of how many and how much. His survey covers just about everything except the number of hairs on your head. He was formerly editor of the Labor Gazette, and author of the periodical efficiency-curve diagrams that showed how the cost of living was going up year by year long before the war.

His name is R. H. Coats.

An extensive memo prepared by Mr. Coats on How Canada will in future take the Census of Production, is on the desk. It is a most complete and quite radical document. One of the outstanding features of the memo is an indictment of the Decennial Census. It is gratifying to find a man in Mr. Coats' position of statistical authority impeaching the dear old Decennial which was born into the B. N. A. Act and never had a real excuse for existence except to find out how many M. P.'s any province was entitled to on a basis of 65 fixed for Quebec.

How things have changed! Now that we have ceased to increase our population we are confronted with the task of increasing our production. Terrific task! And the D. C. is of no use to us here. Mr. Coats admits it. In fact, long ago the Canadian Courier pointed out how useless was the tenyear census for the purpose of organizing resources.

Mr. Coats agrees with this. He says: But decennial statistics of production are only a little better than no statistics at all. It was never wholly successful with production.

He points out that the machinery for registering population is too cumbersome. The decennial census is concerned only with population. What we need is a production-census. So we are assured by Mr. Coats that,

It has been decided to create entirely new machinery in the Census and Sta-

By the Editor

tistics Office for the treatment of statistics of production. The decennial census of the future will be in the main a census of population, whilst production will be covered on an annual basis by a distinct organization. This organization will proceed by collaborating with the Departments, Dominion and Provincial, having executive functions in specific sections of the field and by erecting independent machinery only in sections outside the machinery only in sections outside the range of administrative supervision. The thing to go after is to place the industrial technic of the administrative departments at the service of the Census, and the statistical technic of the Census Many at the service of the Departments. Many of the latter have considerable field staffs in close touch with the industries under investigation, and of expert training. These form the ideal substitute for the untrained field staff of the Population Census, and it will be found on other grounds that the departments are the qualified to collect and vise the statistics in the field.

On the other hand, to the Census must fall the duty of bringing the Departments into council and planning the inquiry as a whole, and generally defining methods. The Census also has the larger experience in, and greater facilities for the work of compilation; in machinery alone, it has in the neighborhood of \$100,000 invested, and its staff is large and highly skilled in handling masses of data.

It is often popularly overlooked that when an inquiry exceeds a certain scope, it calls for a new office technic altogether. In brief, then, the Census is the best organizer, the Departments the best collectors, and the Census, again, the best compiler of production statistics. A plan to unite in harmonious team-play will infringe on no one's activities, but will rather increase them by directing them into the most advantageous channels. Duplications will vanish, and the saving from this alone will cover many of the gaps which exist under the present go-as-you-please regime.

So what is theory to an editor has become a fact with Mr. Coats. He sees a need and goes after it. We are to organize our knowledge of Canadian productions; take stock, find out what we are worth at any given time as a going concern. We are not a ten-year organization. A business that waits ten years to take stock may be in the morgue before the ten years

is up. A nation that depends on the leisurely army of information collectors who come around blindly every ten years to inquire how old is Ann and what church John and Mary go to, may be definable as a going concern—but heaven only knows where such a nation is going to. That method of registering our national facts and figures was all very well in the old days. It should have been abolished ten years after Confederation.

Canada had got from the ten year method and a lively imagination a sort of idea that a nation is an unknown quantity. We know now that for purposes of great national stress, the greatest test you can put any organization up against, a nation can't afford to be an unknown quantity. Of course it's largely a matter of who takes the census of a country. real census, not the decennial. And we know who was taking the census of Canada—as well as of other countries. Germany was doing it, and doing it mighty well. Germany knew more about the production resources of Canada before the war than Canada knew herself. Sir William Van Horne's statement to the writer that the Kaiser got by espionage a complete report of a big paper company of which he himself as President of the concern did not even possess a duplicate, is proof enough, for a single instance, that when somebody wants information of that kind it can be got. Canada did not want the information. Germany did. If we are to compete on an even keel in future with organizedresources countries like Germany, we shall have to reorganize our census machinery along such lines as those indicated by Mr. Coats. We shall have to be in a perpetual state of stock-taking. We shall have to carry forward in the national ledger every year a full statement of our resources,

And the Decennial Census will then relegate itself to looking after population, what church John goes to, and how old is Ann?

HOW A CITY CAME BACK

ANADA has more cities and towns changed from boom conditions to something else than any other country of similar population. How these towns and cities have held their own, or come back, or taken advantage of war conditions to offset losses of industry and business is graphically set forth in the recent report of the Fort William Board of Trade. The experiences of Fort William are much in common with those of many other communities; but they involve their own individual set of problems. They are printed here as an example of the practical spirit of the country in adjusting itself to war conditions.

Our industries, says the report, were not of the type which were

accelerated by war conditions. They were constructed to take advantage of continued peaceful prosperity. Hence war, with its disruption of all the usual channels of trade and industrial activities, bore somewhat heavily on our city and affected our business and industrial progress. This effect was heightened by the loss of so many of our citizens, who freely and nobly volunteered for its service.

The certainty of our future is, however, strongly emphasized by the way in which we have withstood the extraordinary strain thus put upon us as a city. The cessation of construction work, in which so many were engaged at the outbreak of the war, forced quite a number thus engaged to turn their attention to the land, and many

locations were taken up. Though the gross production of the district may not have been as yet largely increased by the acreage these settlers have, in the short time they have been on the land, succeeded in bringing under cultivation, they have become permanent producers and purchasing members of the community, and the result of their establishment as farmers in the district will be cumulative with each passing year.

The establishment of the Sample Market at Fort William, the organization of our Grain Exchange, the construction of the splendid plant in the city, just completed, for the utilization of grain screenings, defective grain, and other elevator and milling by-pro-

(Concluded on page 28.)

The Messiah in Port Arthur

(Concluded from page 22.)

I read your article on the Messiah with considerable interest, and while I agree with a good deal of it, yet the subject is one that can be made to view reasonably from almost any point. You have yourself pushed in the truth plus the cynical, which, I think, is a little unkind to those who are trying to give Canada the kind of music that gets into their "innards" and stays there. After all, the "Messiah" is the "Messiah"; with all its recitatives, and any of my four babiesunder twelve-would recognize or hum or sing parts of them all. What I wanted to say to you was this: When I landed in this neighborhood (Aug., 1910,) from Lonwith my wife and three infants, I found myself on ground where good music in the shape of Oratorio was the pioneer's honor and privilege and yet untapped. I organized the Philharmonic and put on "Messiah" for the first time

in local history to a packed house and with a chorus of about seventy. Since then—and always with orchestra accompaniment, no less than twenty players—I have given three performances of the same work.

From his varied experience in giving standard works to Port Arthur audiences, Mr. Smalley knows better what they want than we can tell him. He had considerable experience as a musical organizer in England before he came out here. And he has learned from failures as well as successes what the people seem to like. Apparently he finds the Messiah popular in its traditional form. If the Messiah could be humanized and abbreviated, perhaps it would be still more popular.

FATHER FINN'S CHOIR

THE noted Choragus from Chicago, does not believe in grand opera bellowings tor the church. He makes his choir boys sing like flutes, his male altos like super-sensuous clarionets and—the rest you can read about below.

ATHER FINN'S Paulist Choir from Chicago was the cause, a Sunday or two ago, of perhaps the most picturesque musical pageant ever held in St. Michael's Cathedral, Toronto. General interest in this musical innovation turned the Cathedral into a close resemblance to a crowded streetcar at rush hours. Nearly a thousand people listened At least a dozen without seats. crowded into the pulpit. The altar Protestants rails were invaded. elbowed with Catholics. The church was full nearly an hour before the processional—a purple-clad train of nearly a hundred boys and men back from the vestry to the choir loft. As the choir passed one could notice how devoutly they sang, how unmistakably odd were the voices, and still more odd some of the faces. The only choir at all like it that ever came to this country was the Russian Choir from New York last spring; and the occasion was ecclesiastically somewhat similar, with a far different coloring, less virility and barbarism, more sweetness and light, though not greater devotion.

Father Finn is a noted choragus. He has taken his choir as far as Paris and he has a continental reputation as a producer of unusual church music. He has made rather a profound study of the Church Russian, several of whose most characteristic works he gave on the tour. And he has most certainly gone after and got a very unconventional type of choral vocalism.

St. Michael's is not accustomed to the subtle colorings that Father Finn sent down the nave from that big, soft, shadowy choir. The service, after the preliminary ecclesiastics, and up to the Kyrie Eleison and the Benediction, was really a sacred concert minus printed programmes. all the ten numbers given by the choir, there was not a strenuous and scarcely a strident bar. Always seductive, sensuous, devout, oddly subdued. The boys' voices were the most peculiar. We have nothing quite like them in this part of Canada. Father Finn encourages head tones. His forty boys sang like four flutes. They had the exact tone quality of the flute;



no more thrills than the flute. In fact, there were no tangible thrills in any section of the choir. Father Finn does not believe in physical vibrations. He prefers subtle, spiritual suggestion, the kind of atmosphere suggested by Cardinal Newman's Dream of Geron-His boys never take hold of tius. your hair at the roots and twist it into creepy knots soaring over the They placidly and sweetly organ. dole out the white tones just like a quartette of coloratura sopranos and with no more obvious emotion. Unless emotion in that sort of music is a matter of suggestion. His voices haunt, but do not uplift. A squad of startling male altos were the next most unusual feature. They were as different from women altos as the boys are from boys in our churches. They seem to be more luscious and penetrating even than the English singer of that variety; perhaps more The tenors like the Italian. more normal and on the whole did The splendidly expressive work. Good basses were somewhat timid. musical and lyric quality, but never reaching a physical climax that lifted anything. There was never any strife

of sound. The choir behaved like a very expressive organ that never got any further than the judicious use of the swell-box.

And no doubt that was all in Father Finn's intention. He probably believes that ecclesiastical music is one thing and opera another; and that any attempt to mix them would be fatal to the church. Though one wonders what his choir would do with the Verdi Requiem, for instance.

Such music must not be judged on merely technical grounds. Technically it sometimes falls down. I wonder what his choir would do on old Lotti and Palestrina. Those phantoms of pure silken harmony should suit a choir so soft and subtle as his; yet sometimes the tones were breathy and a bit edgy. And the various sections of the choir, even when it subdivided into trebles, seconds, altos, tenors, first baritones and basses were always too distinct. A more orchestral blending would have been better.

But the programme never lacked acute interest. The recessional Onward Christian Soldiers culminated in a grand en masse at the altar with the full blaze of altar lights for the Kyrie, followed oddly enough by a verse of O Canada in English, with a postlude on the organ that swung into Land of Hope and Glory, by Elgar, who is a very good Catholic. The choir made rather a mess of O Canada. It was done as a compliment to the country. It may have been, also, somewhat a bonne entente offering from Archbishop O'Neill to his co-prelate, Bruchesi. Anyway, it was a happy touch and a very warm-hearted Irish finale to a service which for novelty and pageant and real musical meaning has seldom been surpassed in this country.

Pipes of Pan

(Concluded from page 23.)

Mr. Carpenter's motif is Emerson's lines:

Oh what are heroes, prophets, men, But pipes through which the breath of Pan
Doth blow a momentary music.

A middle-aged artist, disgusted with the routine of painting the stupid faces of fashionable women, seeks to revive his interest in true art by painting a picture of Pan and a Dryad. Something is wrong. His model says he needs an affair preferably with a red-haired woman. Suddenly appears an old flame of twenty years ago Titianly thatched. Pan plays his pipes and the old romance is rekindled. A jealous husband sounds the dramatic note but my lady's seventeen-year-old son restores the balance and all that remains is the recollection of an idyllic revival.

On another page of the magazine are three splendid scene photographs. The first one shows the two women and two men at a table in the artist's The under-line says: "An studio. artist going stale suddenly meets the love of his Parisian memories, goes to a frolic with her and returns to the studio the next morning to paint her portrait." The second shows the artist and a young man-who comes to the studio to fetch his mother home. The third shows the mother and the artist-Mrs. Ferris saying good-bye to the artist before going back to her Puritan husband.

The Appeal of the Theatre

HERE is, I suppose, a mysterious sympathy born in the blood and heart of those who contribute their lives to the theatre that makes them do so, says Grace George in The Forum. No pre-arranged parental discretion can prevent the appeal of the theatre in those who are born to obey its spell. I went straight from a convent to a part in that thrilling monstrosity that stirred our hardy grandfathers, and probably our conservative grandmothers, "Ten Night in a Bar Room." It is an unreasonable passion, a devouring ambition, for which there is no explanation.

I do not believe that the theatre should ever be regarded as merely an organized amusement. I prefer the word recreation. That is what the theatre achieves primarily—it recreates for those who have constant need of mental and spiritual restorative.

The theatre is my tonic as it is my daily occupation. As I glance over the announcements of the theatre I find enough to choose from; the selection is difficult, because there are two governing factors in the entertainment business, the box office and the artistry of the theatre.

Take the box office plays.

They are good and bad, obviously undesirable in their appeal in some cases, obviously popular in other cases. The good plays may not belong to the highest artistic appeal, but they are good because they are simple in theme, theatrically put together, artificially played, and above all direct in their story-telling, purposely easy to follow. The undesirable plays of this day are the kind of plays that make their appeal to the criminal code, that draw a brief for the defence of the forbidden. Haddon Chambers, I believe, was one of the first dramatists to discover that the villain made the best box office hero. It is not surprising therefore that we in America have discovered the "crook" play of our own society. There is no fault to find with the dramatic values of the crook play but, as recreation, crime is not indulged.

The glittering plays, presented solely for the "tired business man," have no distinct place in the theatre; they keep the box office busy, but they contribute little if anything to the desirable appeal of the theatre.

The plays without conscience that drive aimlessly through many scenes lifted bodily from past successes and strung together to keep the audience in a constant state of emotional upheaval, are the most exasperating exhibitions of theatrical appeal. The least we can do to maintain the standards of appeal in the theatre is to consider if a play fulfills the requirements of something else besides false impressions of life. How can you force conscience out of a play and protect the standard of appeal?

If the public, after an hour or two spent in a theatre watching a play could realize the deep sincerity with which the producer, the author, actors have studied the elements that play, they would understand that no first-class production ever fails weigh the great question of all productions, is its appeal stimulating true to life, happily concluded, and above all does it leave a hopeful outlook.

Sir Frank Baillie, K. C. B. E.

(Concluded from page 13.)

Ont., was 16 miles when we started. A sudden whirl of dust and it was storming into our laps, and Frank was ordering supper and drinks for a party of sixteen at the lopsided tavern. He bought the car. But he knew all about it before he touched the wheel; because months before that he put his stock-broking and bank-managing togs on the shelf, went to Cleveland, slid himself into a set of overalls and Fut in-I think it was three weeksin the works just to find out from actual hand-labor with the machinery how that particular car was made in every item of the chassis.

There are always adventures for a man who pries into things that way. And when he turned part of his Hamilton steel works into a cartridge plant Baillie found himself on the edge of a great adventure. He knew that munitioning was a mystery to Canadian manufacturers.

One of his first acts was to go down to Bethlehem, Pa., and engage the best man he could get from the Schwab works at a greatly increased salary to take charge of the work. The methods of manufacture installed in the Canadian Cartridge Co. were such that the cost of a shell was pared down much below the average cost charged up to it by other manufacturers with less economical plants. The result of which was that on the first year's operations Frank Baillie had a surplus over ordinary profits of \$768,248.

That margin of \$768,248 he politely handed over in the form of a cheque to the Imperial Munitions Board. He did not estimate this as an act of superb self-sacrifice. It was common Baillie business as devoid of mere sentiment as a brass cartridge. With the ethics of the case we have nothing to do. The facts are enough. A man can't always tack his public acts on to a complete set of private motives.

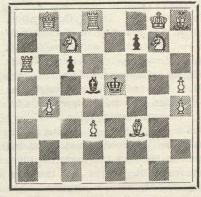
Baillie's appointment as director of the Aviation Department of the Imperial Munitions Board came after he was already President of Canadian Aeroplanes, Ltd. In the picture on another page the man in the coonskin coat is playing his old first-hand trick on the anatomy of a biplane. By this time Sir Frank Baillie knows the mechanics and the cost of an airship as thoroughly as an Anglican preacher knows his rubrics. And if there's any Datriotism in getting down to what they call brass tacks in the matter of Public utilities, I suppose Sir Frank Baillie is a patriot. He may be one on general principles.

But he is no better and no worse species of patriot because he has ac-Cepted a Knight Commandership of the Order of the British Empire. It's all mollycoddle to measure a man's public spirit by the decorations he gets. No doubt Sir Frank Baillie will carry his title as well as any of the rapidly growing minority of those who have them in this country. It's all a fine game of sheep and goats. And if you'll notice, half the time it's the people who haven't got and never will get king-decorations that invest these men with the pomp they wear. It's the undecorated majority of us that make a title so fine. It's the gallery that does it.



PROBLEM NO. 171, by F. E. Godfrey. First Prize, Good Companion's Club, December, 1917.

Black .- Four Pieces.



White.-Twelve Pieces.

White to play and mate in two. Problem No. 172, by Dr. J. J. O'Keefe. First Prize, Good Companion's Club, Sixth Meredith Tourney, December, 1917.

White: K at QB8; Q at QB4; Rs at QKt5 and Q3; Bs at Qsq and K7. Black: K at QR5; Rs at QB7 and K7; B at Q5; Kt at QR7; P at QKt5. White mates in two.

Problem No. 169, by G. Guidelli.

1. P—Q4! BPxP e.p. ch; 2. Kt—B4 mate.

1., KPxP e.p.; 2. Kt—B5 mate.

1., Kt—K2; 2. RxKt mate.

1., threat; 2. R—R6 mate.

TO CORRESPONDENTS.

TO CORRESPONDENTS.

(J. McG.), Tamworth—Thanks for further three-mover which seems sound. Your other is apparently defeated by 1..., R—Rsq. We do not favor the two-in-one class. Wely not enter one of the correspondence bureau tourneys? W. P. Hickok, 39 Claremont Place, Mount Vernon, N. Y., will send prospectus. (A. L. Dyson), Richmond—We are pleased our efforts appeal to you. (J. E. Tiddy), Orangeville—Thanks for letter. We are always happy to acknowledge correct solutions. Hope first instalment of B. C. M. is to hand.

Correct solution of No. 169 received from John McGregor, Tamworth, and J. V. Savage, Acton West.

CHESS IN TORONTO

An interesting game played in the Gambit Tournament at the Toronto Chess Club, between Messrs. W. J. Faulkner and M. Sim.

Salvio Gambit.

White.	Black.
W. J. Faulkner.	M. Sim.
1. P—K4	1. P—K4
2. P—KB4	2. PxP
3. Kt—KB3	3. P—KKt4
4. B—B4	4. P—Kt5
5. Kt—K5 (a)	5. Q-R5 ch
6. K—Bsq	6. Kt—KR3
7. P—Q4	7. P—Q3 (b)
8. Kt—Q3	8. P—B6
9. Kt—B4 (c)	9. P—QB3
10. PxP	10. R-Kt sq

P—Kt6 B—K2 (d) -Ksq -KR3 K—Kt2 Kt—B3 Kt—Q2 B—B3 -K3 (e) BxI B—K BxB 15. BxP 16. QxKt 17. Q-R5 (f) 18. Kt-K4 19. Kt-Kt3 20. PxKt 21. K-B sq 22. Kt-B5 ch 23. KtxRP ch 24. Kt-B5 ch 25. B-R6 26. Q-K2 27. R-Qsq! (k) 28. Q-K8 ch 15. B—K3 (e)
16. BxB
17. Q—K3
18. BxRP
19. B—K2 (g)
20. Kt—Q5 (h)
21. PxP dis. ch
22. B—Kt5
23. K—Kt sq
24. K—Kt 2
25. K—Kt sq
26. Q—K46 (i)
27. Q—K3 (j)
28. QxKt (l)
Resigns (m).

(a) The Salvio Gambit has been a rarity since Steinitz revived it in his celebrated matches with Zukertort and Anderssen, the margin of its inferiority being too clear.

clear.

(b) The faultiness of playing the natural looking move, P—Q3, before P—B6, received its fame considerably more than a century ago. It is, however, a tall order to always be ready with the points of

ceived its fame considerably more than a century ago. It is, however, a tall order to always be ready with the points of unusual openings.

(c) The correct reply is 9. P—KKt3. Black advisedly retreats his Queen to K2. If, instead, 9..., Q—R5 ch, then 10. K—K sq, and there is serious embarrassment from the incorrectly driven Knight. After 10..., Q—Kt7, the Queen becomes hopelessly entrapped.

(d) If 12..., BxPch, then White plays 13. K—Kt sq and wins the Bishop. If 13. RxB, at once, then 13..., P—Kt7 ch; 14. KtxP! QxR, etc.; a pretty point.

(e) An error which considerably advances Black's game. The right play was 15. QKt—K2.

(f) To exchange Queens would lose the valuable Knight's Pawn. The game now enters an extremely interesting stage.

(g) 19. B—Q3, would have been better. The reply would be 19..., Q—B3. threatening 20..., RxB; 21. QxR, QxP ch; 22. K—Kt sq, P—Kt7; 23. R—R2, P—QB4; 24. Kt—Q sq (if 24. RxP, then 24..., RxR ch; 25. KxR, BxP ch), KtxB, and also 20..., Kt—Kt3, etc.

(h) Black's impending domination of the white King's field is, of course, a matter of great concern. Mr. Faulkner desperately sacrifices his Knight, to offset matters by exposure of the adverse Monarch.

(i) Unfortunately he cannot continue 26. R—K sq, on account of 26..., Kt—Kt7.

(j) Evidently with a view to forcing the Black Queen back, and to draw by repetition. Black, however, has a surprise up his sleeve.

(k) A beautiful and comprehensive move. If 28. BxR, then Kt—Q7 ch wins the Queen.

(l) The final mistake, but in any case White's game is hopeless, with the piece minus. If 28. R—K sq, then 28..., Kt—B4.

(m) Mr. Faulkner was a little too hasty in resigning at this point. There is much inducement for Black to ignore the exposed position of his own King. The winning continuation is 29. B—Bsq, Kt—B4! If, instead, Black plays 29..., QxR, then 30. QxQPch, R—K2; 31. QxKt, Kh, R—K2; 31. Q—R8ch, and again Black is in difficulties. A very interesting position indeed.

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Delivery of Canadian Courier

Mailing Canadian Courier to subscribers is arranged so as to give delivery by the date of issue to those parts of the Dominion most distant from the office of publication. Ontario subscribers should receive theirs by Friday; Toronto subscribers by Thursday.

Fascinating Tales "INSECT ADVENTURES." J. Henri Fabre.

THERE is hardly any subject on the school curriculum as fascinating of itself and, to the average child at least, as repellant in its exposition, as natural history. Dead models in dust-lined specimen cases, full of forms and void of feeling; and a tongue-twisting terminology cast in idioms less likely to inspire interest than the old-time spring tonic. It is all sulphur and no molasses.

And the diagrams! St. George himself would hold back in horror before taking a tilt at the terrible things. No wonder so many of us know so

little about the life of the fields. But the latter day lads and lasses have a better chance. Henri Fabre, who labored lovingly for over half a century to share with the world his wonderful knowledge of insect life, left a legacy for all children in the long series of "souvenirs" which he started to publish when he was 32 and continued until he died three years ago at the ripe old age of 92.

The latest volume to appear here, in an English translation, is "Insect Adventures," which has been especially adapted for young people by Louise S. Harbrouck. The book is a living thing quickened by Fabre's mastery of the art of appealing to the youthful imagination and he has imparted his profound knowledge in terms of fascinating adventure. The life stories of the bee, the wast the spider and the fly are whimsied into fairy tales. And, heightening the illusion that the lessons are being learned out under a blue sky and to the song of the cicades, there are a multitude of fascinating little figures peeping out of quaint sketches which are scattered profusely through the pages of the book.—McClelland, Goodchild and Stewart. \$2.00.

Dreams Come True

"THE WONDER WOMAN." By Mae Van Norman Long.

Na little Idaho town lived David Dale and Joey, a little waif whom he had found and adopted. Searching always for the wonder woman of his dreams, David saw visions of her not alone in the pine-wood fire, but in the twilight mist rising from the river. But living in dreams unfortunately made him quite astonishingly blind to the attractions of Wanza, his little neighbor—Wanza, whose face was "like a flame in a lamp of marble."

Then Judith Batterly appeared, and David thought that at last his ideal had come to him from out his dreams. Events proved that this was not so, however, and in the end of this pretty and very colorful little tale, he awoke to the appeal of Wanza with the maize-colored hair.—Copp Clark Co. \$1.35.

Notable Book of Verse

"IRISH LYRICS AND BALLADS." By Rev. James B. Dollard.

A VOLUME of flowing verse where every little poem is independent yet related to a theme is an achievement calling for special comment. Father Dollard has long been known as a fine literary artist, and this volume will justly add to his reputation. Not only in expressing the common emotions, but in the realm of the fanciful and the sublime he has shown himself equally an artist. He meets the great test of the sonnet, but far from artificiality, a strong natural feeling runs through it all.

He deals with three themes: the enchantment (magic) in nature, the common people, and the Celtic legends. The spirit of Macpherson's Ossian revives, yet in a more definite imagery. Also we have melodious treatment of fairies, fishermen and sweethearts, as well as of Finn, Osgar and the rest of the mighty men. This is from "The Silver Anvils":

"O clink, clank, clink, hear the fairy hammers go:

Clink, clank, clink, in their caves of gold below;

What were they a-forging in the dun of Closharink,

Upon their silver anvils tapping, clink, clank, clink."

He sings heartfully the "Song of the Little Villages," and patriotically the "Day of the Little Peoples." A delightful bit of free verse declares the essential oneness of the "Orange and Green," showing commendable breadth. The sonnets "Tara" and "Fingal's Cave" could not well be surpassed by any poet. The book, exquisitely printed, as might be expected, is bound in shamrock green.—McClelland, Goodchild and Stewart. \$1.25.

HOW A CITY CAME BACK

Concluded from page 25.

ducts, for stock food, and the rapid increase in the number of our private elevators for treating grain, all show conclusively that the city of Fort William is the logical centre in Canada for the grain handling business of Canada, and that there has already begun the process of building up in this city all the different undertakings for the production from the grain itself of all the different classes of food products and high grade commercial articles which can be produced from grain.

The attention which is now being paid to the unsurpassed spruce forests of the district and to the other valuable timber in the district shows that pulp and paper, saw and other mills, and wood working plants, are industries which will mature in the very near future—some of them probably in 1918.

The inventory of the natural resources of the district, which the character of the times has compelled, has revealed the fact that the district possesses a variety and value of natural resources unsurpassed by any portion of Canada.

Additional iron deposits have been located, so that it can be confidently stated that with a bounty on iron ore mined in Canada to overcome the disadvantage of the undeveloped and imperfect facilities for mining and handling ore, it will be found that even the iron of Minnesota does not surpass the iron of the district tributary to this city in quantity or quality.

The industrial plants constructed in 1914, which never started operation owing to the outbreak of the war, are commencing to get into the game. The Canada Car Company, Limited, which has had a force of about five hundred men at work for months getting its plant into shape, expects to have one thousand men at work on cars in the beginning of the year, and it is expected that this force will be increased to double that number. The continued prosperity of the farmers of the West insures the early starting of the wire nail and wire fence plant of the Steel Company of Canada. The first resumption of building here and

in the West will mean the operation of the pipe plant of the National Tube Company, Limited. The Canada Starch Company, Limited, which also constructed its original plant about 1914, and has operated the same at intervals between extensions since, completed, in 1917, another series of buildings, and is resuming operations on a larger scale than ever.

The Canada Iron Corporation. Limited, has resumed its normal payroll and production, and expects still further demands. The Great Lakes Dredging Company, Limited, are actively engaged at their plant in the construction of wooden steamships for ocean carrying trade.

The coal storage and handling plants of the two transcontinental systems located in the city (amongst the most extensive of their kind on the continent) and the private plants engaged in the same line, also on a large scale, have been all carrying on with all the coal and men they could secure.

To our citizens has also come home in a greater degree than heretofore, the realization that as a place for summer residence and tourist travel, and for the fisherman, and hunter, the district has natural advantages in climate, scenery, roads, mountains, lakes, rivers and streams, as well as in the shores, harbors, and waters of Lake Superior, and in fish for food and sport, and in game and fur, equalled but by few places on the continent. The opening up of the International Highway to Duluth, by the volume of the travel from the South that has already developed along it, has brought forcibly to our attention some of the possibilities of this tourist business.

It is the added knowledge of all these foundations for our growth, some of which have been in the past but lightly considered, together with the fact that, notwithstanding the strain we have been passing through, our citizens were able to absorb a large part of Canada's Victory Loan, which has given us the greater confidence than ever that we now have in our city and district and their future.

INDIAN DRUM

(Continued from page 19.)

his first realization of the comparatively small land accommodations which a great business conducted upon the water requires. What he saw within was only one large room, with hardly more than a dozen, certainly not a score of desks in it; nearly all the desks were closed, and there were not more than three or four people in the room, and these apparently stenographers. Doors of several smaller offices, opening upon the larger room, bore names, among which he saw "Mr. Corvet" and "Mr. Spearman."

"It won't look like that a month from now," Constance said, catching his expression. "Just now, you know the straits and all the northern lakes are locked fast with ice. There's nothing going on now except the winter traffic on Lake Michigan and, to a much smaller extent, on Ontario and Erie; we have an interest in some winter boats, but we don't operate them from

here. Next month we will be busy fitting out, and the month after that all the ships we have will be upon the water."

S HE led the way on past to a door farther down the corridor, which bore merely the name, "Lawrence Sherrill": evidently Sherrill, who had interests aside from the shipping business, had offices connected with but not actually a part of the offices of Corvet, Sherrill, and Spearman. A girl was on guard on the other side of the door; she recognized Constance Sherrill at once and, saying that Mr. Sherrill had been awaiting Mr. Conrad, she opened an inner door and led Alan into a large, many-windowed room, where Sherrill was sitting alone before a table-desk. He arose, a moment after the door opened, and spoke a word to his daughter, who had followed Alan and the girl to the door, but who had halted there. Constance withdrew,

and the girl from the outer office also went away, closing the door behind her. Sherrill pulled the "visitor's chair" rather close to his desk and to his own big leather chair before asking Alan to seat himself.

"You wanted to tell me, or ask me, something last night, my daughter has told me," Sherrill said, cordially. "I'm sorry I wasn't home when you came back"

"I wanted to ask you, Mr. Sherrill," Alan said, "about those facts in regard to Mr. Corvet which you mentioned to me yesterday but did not explain. You said it would not aid me to know them; but I found certain things in Mr. Corvet's house last night which made me want to know, if I could, everything you could tell me."

Sherrill opened a drawer and took out a large, plain envelope.

"I did not tell you about these yesterday, Alan," he said, "not only because I had not decided how to act in regard to these matters, but because I had not said anything to Mr. Spearman about them previously, because I expected to get some additional information from you. After seeing you, I was obliged to wait for Spearman to get back to town. The circumstances are such that I felt myself obliged to talk them over first with him; I have done that this morning; so I was going to send for you, if you had not come down."

Sherrill thought a minute, still holding the envelope closed in his hand.

"On the day after your father disappeared," he went on, "but before I knew he was gone-or before any one except my daughter felt any alarm about him-I received a short note from him. I will show it to you later, if you wish; its exact wording, however, is unimportant. It had been mailed very late the night before and apparently at the mail box near his house or at least, by the postmark, somewhere in the neighborhood; and for that reason had not been taken up before the morning collection and did not reach the office until I had been here and gone away again about eleven o'clock. I did not get it, therefore, until after lunch. The note was agitated, almost incoherent. It told me he had sent for you-Alan Conrad; of Blue Rapids, Kansas-but spoke of you as though you were some one I ought to have known about, and commended you to my care. The remainder of it was merely an agitated. almost indecipherable farewell to me. When I opened the envelope, a key had fallen out. The note made no reference to the key, but comparing it with one I had in my pocket, I saw that it appeared to be a key to a safety deposit box in the vaults of a company where we both had boxes.

"The note, taken in connection with my daughter's alarm about him, made it so plain that something serious had happened to Corvet, that my first thought was merely for him. Corvet was not a man with whom one could readily connect the thought of suicide; but, Alan, that was the idea I had. hurried at once to his house, but the bell was not answered, and I could not get in. His servant, Wassaquam, has very few friends, and the few times he has been away from home of recent years have been when he visited an acquaintance of his-the head porter in a South Side hotel. I went to the telephone in the house next door and called the hotel and found Wassaquam

there. I asked Wassaquam about the letter to 'Alan Conrad,' and Wassaquam said Corvet had given it to him to post early in the evening. Several hours later, Corvet had sent him out to wait at the mail box for the mail collector to get the letter back. Wassaquam went out to the mail box, and Corvet came out there too, almost at once. The mail collector, when he came, told them, of course, that he could not return the letter; but Corvet himself had taken the letters and looked them through. Corvet seemed very much excited when he discovered the letter was not there; and when the mail man remembered that he had been late on his previous trip and so must have taken up the letter almost at once after it was mailed, Corvet's excitement increased on learning that it was already probably on the train on its way west. He controlled himself later enough at least to reassure Wassaquam; for an hour or so after, When Corvet sent Wassaquam away from the house, Wassaquam had gone without feeling any anxiety about him

"Then I told Wassaquam over the telephone simply that something was wrong, and hurried to my own home to get the key, which I had, to the Corvet house; but when I came back and let myself into the house, I found it empty and with no sign of anything having happened.

"The next morning, Alan, I went to the safe deposit vaults as soon as they were open. I presented the numbered key and was told that it belonged to a box rented by Corvet, and that Corvet had arranged about three days before for me to have access to the box if I presented the key. I had only to sign my name in their book and open the box. In it, Alan, I found the pictures of you which I showed you yesterday and the very strange communications that I am going to show you now."

SHERRILL opened the long envelope from which several thin, folded papers fell. He picked up the largest of these, which consisted of several sheets fastened together with a clip, and handed it to Alan without comment. Alan, as he looked at it and turned the pages, saw that it contained two columns of typewriting carried from page to page after the manner of an account.

The column to the left was an inventory of property and profits and income by months and years, and the one to the right was a list of losses and expenditures. Reginning at an indefinite day or month in the year 1895, there was set down in a lump sum what was indicated as the total of Benjamin Corvet's holdings at that time. To this, in sometimes undated items, the increase had been added. In the opposite column, beginning, apparently, from the same date in 1895, Were the missing man's expenditures. The painstaking exactness of these left no doubt of their correctness; they included items for natural depreciation of perishable properties and, evidently, had been worked over very recently. Upon the last sheet, the second column had been deducted from the first, and an apparently purely arbitrary sum of two hundred thousand dollars had been taken away. From the remainder there had been taken away annroximately one hundred and fifty thousand dollars more.

Alan having ascertained that the papers contained only this account, looked up questioningly to Sherrill; but Sherrill, without speaking, merely handed him the second of the papers. . . This, Alan saw, had evidently been folded to fit a smaller envelope. Alan unfolded it and saw that it was a letter written in the same hand which had written the summons he had received in Blue Rapids and had made the entries in the little memorandum book of the remittances that had been sent to John Welton.

It began simply:

Lawrence,-

This will come to you in the event that I am not able to carry out the plan upon which I am now, at last, determined. You will find with this a list of my possessions which, except for two hundred thousand dollars settled upon my wife which was here absolutely to dispose of as she desired and a further sum of approximately one hundred and fifty thousand dollars presented in memory of her to the Hospital Service in France, have been transferred to you without legal reservation.

You will find deeds for all real estate executed and complete except for recording of the transfer at the county office; bonds, certificates, and other documents representing my ownership of properties, together with signed

forms for their legal transfer to you, are in this box. These properties, in their entirety, I give to you in trust to hold for the young man now known as Alan Conrad, of Blue Rapids, Kansas, to deliver any part or all over to him or to continue to hold it all in trust for him as you shall consider to be to his greatest advantage.

This for the reasons which I shall have told to you or him—I cannot know which one of you now, nor do I know how I shall tell it. But when you learn, Lawrence, think as well of me as you can and help him to be charitable to me.

With the greatest affection,

Benjamin Corvet.

A LAN, as he finished reading looked up to Sherrill, bewildered.

"What does it mean, Mr. Sherrill?— Does it mean that he has gone away and left everything he had—everything to me?"

"The properties listed here," Sherrill touched the pages Alan first had looked at, "are in the box at the vault with the executed forms of their transfer to me. If Mr. Corvet does not return, and I do not receive any other instructions, I shall take over his estate as he has instructed for your advantage."

"And, Mr. Sherrill, he didn't tell you why? This is all you know?"

"Yes; you have everything now. The

fact that he did not give his reasons for this, either to you or me, made me think at first that he might have made his plan known to some one else, and that he had been opposed-to the extent even of violence done upon himto prevent his carrying it out. But the more I have considered this, the less likely it has seemed to me. Whatever had happened to Corvet that had so much disturbed and excited him lately. seems rather to have precipitated his plan than deterred him in it. He may have determined after he had written this that his actions and the plain indication of his relationship to you, gave all the explanation he wanted to All we can do, Alan, is to search for him in every way we can. There will be others searching for him, too, now; for information of his disappearance has got out. There have been reporters at the office this morning making inquiries, and his disappearance will be in the afternoon papers."

Sherrill put the papers back in their envelope, and the envelope back into the drawer, which he relocked.

"I went over all this with Mr. Spearman this morning," he said. "He is as much at a loss to explain it as I am."

He was silent for a few moments, apparently deep in thought.

"The transfer of Mr. Corvet's properties to me for you," he said,



ROYAL BANK CLOSES MOST SUCCESSFUL YEAR

Sir Herbert Holt Touches on Chief Factors of Canada's Prosperity.

Mr. Edson L. Pease, Managing Director, Recommends Establishment of a Bank of Re-Discount in Canada.

Mr. C. E. Neill, General Manager, Refers to Progress Made and Pays Highest Tribute to Over One Thousand Members of Staff Serving Overseas.

Montreal, Jan. 21, 1918.

The enormous strides made by the Royal Bank of Canada during the past few years was accentuated in the re-ports submitted by Sir Herbert Holt, President; Edson L. Pease, Managing Director, and C. E. Neill, General Manager, at the forty-ninth annual meeting of the shareholders held here

meeting of the shareholders held here to-day.

The meeting was largely attended and the addresses of the different officials were listened to with a great deal of interest. The progress made by the Dominion during the past year was reviewed and recommendations made for the future prosperity of the country. One of the important points brought out was the suggestion of Mr. brought out was the suggestion of Mr. Pease that a bank of re-discount similar in its working to that of the United States be established here.

Sir Herbert Holt dealt particularly with the more important developments that had contributed to the prosperity

of the country.
Sir Herbert also referred in an imsir Herbert also referred in an impressive manner to the problem of taxation introduced by the Government, and while he approved of the principle of the income tax, he took the view that business profits tax is unduly onerous and repressive and that it had had the effect of antagon-

izing capital and restricting produc-In commenting further on the action of the Government in this connection, Sir Herbert said:
"While we believe the Government's

"While we believe the Government's assumption of the powers mentioned is essential to the prosecution of the war, and are in duty bound to give our full support, the extent to which the domestic life and liberties of the people are thus affected is a serious matter. Dictatorial powers once assumed are usually reluctantly relinquished, and if we could not trust the Government to annul them when the Government to annul them when the present purpose has been served, great evil would result."

evil would result."
Sir Herbert also referred to the terrible disaster at Halifax, and pointed out that the Royal Bank would never waver in its attachment to the City of Halifax, where it was founded in 1869, and in which city the head office was located for thirty-one years.

Edson L. Pease, Vice-President and

Managing Director, dealt particularly with the financial problems that had been worked out in Canada during the year. Mr. Pease considered that

the year. Mr. Pease considered that the growing appreciation of the people for Government War Bonds as an investment was the most gratifying feature of the year.

While the Canadian banks had played a prominent part in financing the war, it was gratifying to find that the extent to which Canada and Great Exiteria are publicly indebted to them Britain are publicly indebted to them

Britain are publicly indebted to them at the moment represents only 20 per cent. of the deposits, and this will shortly be reduced to 15 per cent.

In view of the many problems ahead, Mr. Pease expressed the opinion that the question of providing supplementary banking facilities in the country was very important, and should receive the consideration of the Government and banks. Mr. Pease thought if Canada had a bank of re-discount patterned somewhat after the Federal Reserve Bank, in the United States, it would render legitimately available

millions of assets in the form of high grade commercial paper now lying dormant in the portfolios of the banks, and thereby greatly increase our finan-

cial resources. C. E. Neill, General Manager, submitted to the shareholders the principal features of the growth enjoyed by the bank during the past year, and testified to the proud record achieved by over one thousand members of the staff of the bank that were serving overseas.

Mr. Neill said in part:
The balance sheet submitted evinces a year of remarkable growth. The total assets of the bank are over \$335,-000,000, nearly double their amount at the beginning of the war. The increase during the past year was no less than \$82,000,000. Of this increase

less than \$82,000,000. Of this increase the Quebec Bank, which was absorbed on January 2, 1917, contributed approximately \$22,000,000.

Total deposits amount to \$252,987,382.81. The increase for the year being \$52,759,707.23. As I pointed out last year, a very satisfactory feature is the absence of large or unusual deposits of a temporary nature. posits of a temporary nature.

A remarkable expansion has taken place in our circulation, as in that of other banks. Outstanding notes now exceed our paid-up capital by \$15,247,651.49. To cover this excess, \$16,000,000 has been deposited in the Central Gold Reserve

It is satisfactory to report that all the bank's securities have been written

down to the present market value.

I desire particularly to direct your attention to the splendid work of the staff of the bank during the past year. Over 1,000 of our men have enlisted voluntarily since the beginning of the war. Of these, 89 have been killed or have died of wounds, and 30 have been discharged as unfit for further military service. Nineteen of the latter have again taken up their duties in the

President's Address.

Sir Herbert said in part:

The year brought no cessation of the remarkable prosperity enjoyed by Canada since the beginning of the war. While munition orders fell off perceptibly, manufacturing activity was largely directed to shipbuilding. The demand for foodstuffs and war commodities continued to the extent of country's ability to finance pay-

ments for same.

The recent Order-in-Council prohibiting the sale of new issues without a permit from the Minister of Finance, is a wise measure. The Government should go further and prohibit ment should go further and profibit the investment of Canadian money in foreign countries, as it is highly im-portant that the resources of the country should be conserved to produce the maximum of war time efficiency.

The income tax imposed last year,

The income tax imposed last year, which becomes effective on the 1st of June this year, is a fair and proper tax under the circumstances, and it should not be objected to in its application. It will reach everyone who can afford to contribute. The business profits fax, however, is unduly onerous and repressive. It has had the effect of antagonizing capital and restricting production.

While we believe the Government's

assumption of the powers mentioned

is essential to the prosecution of the war, and are in duty bound to give our full support, the extent to which the domestic life and liberties of the people are thus affected is a serious matter. Dictatorial powers once assumed are usually reluctantly relin-quished, and if we could not trust the Government to annul them when the present purpose has been served, great

evil would result.

The war drags on, and the general feeling is that it will be considerably prolonged, but our stern task must be pursued to a successful end at whatever cost. We may depend upon it that still greater sacrifices will be necessary and that very heavy taxation must be entailed.

Mr. Pease, in his reivew of condi-

tions, said in part:
The growing appreciation of the people for Government war bonds as an investment is the most gratifying feature of the year. The recent cam-paign advocating economy and investment in Government bonds will be productive of the greatest possible benefit to the country as a whole, and the habit of saving and investment, once formed, will persist and reward the individual.

the individual.

During the past year the Dominion Government floated two domestic loans—one in March for \$150,000,000, which was \$100,000,000 over-subscribed, and another in December last for \$150,000,000, which was \$260,000,000 over-subscribed. In the first instance the Government allotted the amount offered—\$150,000,000, but in the last case they have accepted applications case they have accepted applications for \$390,000,000. This sum is expected to provide for the Government's necessities until next autumn.

There never was a time when we were freer from doubtful debts than at present. Recoveries have been made to a remarkable extent in conmade to a remarkable extent in con-netion with advances of which ulti-mate repayment was regarded as doubtful three years ago. This is probably the experience not only of all the banks, but of merchants and

and the banks, but of merchants and manufacturers generally.

I cannot close without a tribute of praise to Sir Thomas White, the Minister of Finance. The prosperity we are enjoying is due in great measure to his discovery and exploitation of the latent resources of the country, as exemplified by his repeated and increasingly successful offers of Government securities, culminating in the last huge domestic loan, and the profitable employment of these resources in the prosecution of the war.

Board of Directors.

The following were elected directors

The following were elected directors for the ensuing year:—
Sir Herbert S. Holt, K.B.; E. L. Pease, E. F. B. Johnston, K.C.; Jas. Redmond, G. R. Crowe, D. K. Elliott, Hon. W. H. Thorne, Hugh Paton, Wm. Robertson, A. J. Brown, K.C.; W. J. Sheppard, C. S. Wilcox, A. E. Dyment, C. E. Neill, Sir Mortimer B. Davis, K.B.; G. H. Duggan, C. C. Blackader, J. T. Ross, E. MacD. Paterson, G. G. Stuart, K.C.
At a subsequent meeting of the

At a subsequent meeting of the Directors, Sir Herbert S. Holt, was unanimously re-elected President, Mr. E. L. Pease, Vice-President and Managing Director, and Mr. E. F. B. Johnston, K.C., second Vice-President.

suddenly, "includes, as you have seen, Corvet's interest in the firm of 'Corvet, Sherrill and Spearman.' I went very carefully through the deeds and transfers in the deposit box, and it was plain that, while he had taken great care with the forms of transfer for all the properties, he had taken particular pains with whatever related to his holdings in this company and to his shipping interests. If I make over the properties to you, Alan, I shall begin with those; for it seems to me that your father was particularly anxious that you should take a personal as well as a financial place among the men who control the traffic of the lakes. I have told Spearman that this is my intention. He has not been able to see it my way as yet; but he may change his views, I think, after meet-

SHERRILL got up. Alan arose up steadily. The list of properties he had read and the letter and Sherrill's statement portended so much that its meaning could not all come to him at once. He followed Sherrill through a short private corridor, flanked with files lettered "Corvet, Sherrill, and Spearman," into the large room he had seen when he came in with Constance. They crossed this, and Sherrill, without knocking, opened the door of the office marked, "Mr. Spearman." Alan, looking on past Sherrill as the door opened, saw that there were some half dozen men in the room, smoking and talking. They were big men, mostly, ruddy-skinned and weather-beaten in look, and he judged from their appearance, and from the pile of their hats and coats upon a chair, that they were officers of the company's ships, idle while the ships were laid up, but reporting now at the offices and receiving instructions as the time for fitting out approached.

His gaze went swiftly on past these men to the one who, half seated on the top of the flat desk, had been talking to them; and his pulse closed upon his heart with a shock; he started, choked with astonishment, then swiftly forced himself under control. For this was the man whom he had met and whom he had fought in Benjamin Corvet's house the night before—the big man surprised in his blasphemy of Corvet and of souls "in Hell" who, at sight of an apparition with a bullet hole above its eye, had cried out in his fright, "You got Ben! But you won't get me -damn you! Damn you!"

Alan's shoulders drew up slightly, and the muscles of his hands tight ened, as Sherrill led him to this man. Sherrill put his hand on the man's shoulder; his other hand was still on Alan's arm.

"Henry," he said to the man, "this is Alan Conrad. Alan, I want you to know my partner, Mr. Spearman."

Spearman nodded an acknowledg ment, but did not put out his hand; his eyes-steady, bold, watchful eyesseemed measuring Alan attentively; and in return Alan, with his gaze, was measuring him.

CHAPTER VIII.

Mr. Corvet's Partner.

THE instant of meeting, when Alan recognized in Conrecognized in Sherrill's partner the man with whom he had fought in Corvet's house, was one of swift readjustment of all his thought—adjust

ment to a situation of which he could not even have dreamed, and which left him breathless. But for Spearman, obviously, it was not that. Following his noncommittal nod of acknowledgment of Sherrill's introduction and his first steady scrutiny of Alan, the big, handsome man swung himself off from the desk on which he sat and leaned against it, facing them more directly.

"Oh, yes—Conrad," he said. Histone was hearty; in it Alan could recognize only so much of reserve as might be expected from Sherrill's partner who had taken an attitude of opposition. The shipmasters, looking on, could see, no doubt, not even that; except for the excitement which Alan himself could not conceal, it must appear to them only an ordinary introduction.

Alan fought sharply down the swift rush of his blood and the tightening of his muscles.

"I can say truly that I'm glad to meet you, Mr. Spearman," he managed.

THERE was no recognition of anything beyond the mere surface meaning of the words in Spearman's slow smile of acknowledgment, as he turned from Alan to Sherrill.

"I'm afraid you've taken rather a had time, Lawrence."

"You're busy, you mean. This can wait, Henry, if what you're doing is immediate."

"I want some of these men to be back in Michigan to-night. Can't we get together later—this afternoon? You'll be about here this afternoon?" His manner was not casual; Alan could not think of any expression of that man as being casual; but this, he thought, came as near it as Spearman could come.

"I think I can be here this afternoon," Alan said.

"Would two-thirty suit you?"
"As well as any other time."

"Let's say two-thirty, then." Spearman turned and noted the hour almost solicitously among the scrawled appointments on his desk pad; straightening, after this act of dismissal, he walked with them to the door, his hand on Sherrill's shoulder.

"Circumstances have put us—Mr. Sherrill and myself—in a very difficult position, Conrad," he remarked. "We want much to be fair to all concerned—"

He did not finish the sentence, but halted at the door. Sherrill went out, and Alan followed him; exasperation half outrage yet half admiration at Spearman's bearing, held Alan speechless. The blood rushed hotly to his skin as the door closed behind them, his hands clenched, and he turned back to the closed door; then he checked himself and followed Sherrill, who, oblivious to Alan's excitement, led the way to the door which bore Corvet's name. He opened it, disclosing an empty room, somewhat larger than Spearman's and similar to it, except that it lacked the marks of constant use. It was plain that, since Spearman had chosen to put off discussion of Alan's status, Sherrill did not know what next to do; he stood an instant in thought, then, contenting himself with inviting Alan to lunch, he excused himself to return to him to his office. When he had gone, closing the door behind him, Alan

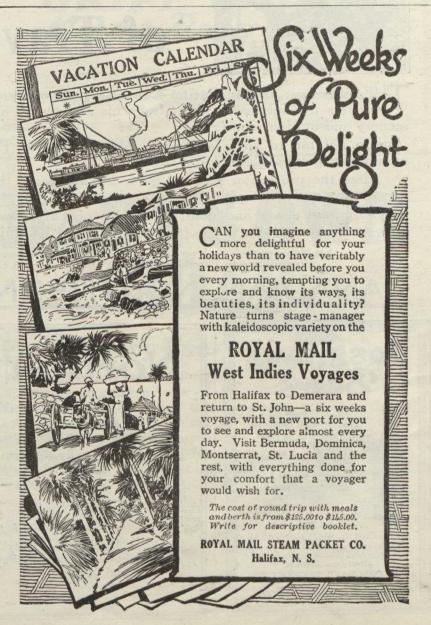
began to pace swiftly up and down the room.

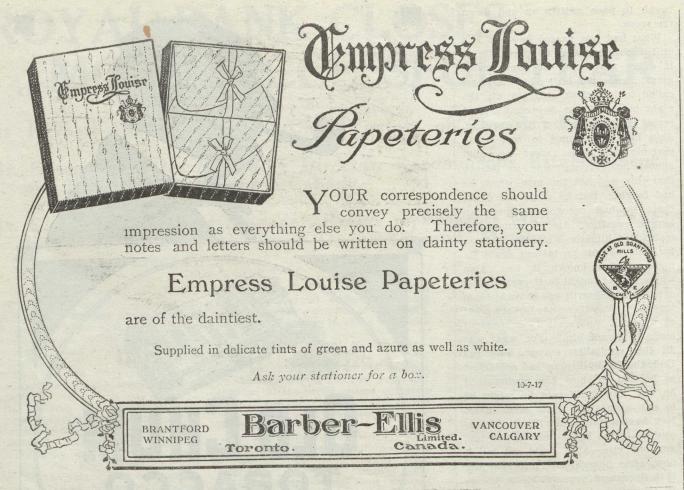
What had just passed had left him still breathless; he felt bewildered. If every movement of Spearman's great, handsome body had not recalled to him their struggle of the night before—if, as Spearman's hand rested cordially on Sherrill's shoulder, Alan had not seemed to feel again that big hand at his throat—he would almost have been ready to believe that this was not the man whom he had fought. But he could not doubt that; he had recognized Spearman beyond question. And Spearman had recognized him-he was sure of that; he could not for an instant doubt it; Spearman had known it was Alan whom he had fought in Corvet's house even before Sherrill had brought them together. Was there not further proof of that in Spearman's subsequent manner toward him? For what was all this cordiality except defiance? Undoubtedly Spearman had acted just as he had to show how undisturbed he was, how indifferent he might be to any accusation Alan could make. Not having told Sherrill of the encounter in the house-not having told any one else-Alan could not tell it now, after Sherrill had informed him that Spearman opposed his accession to Corvet's estate; or, at least, he could not tell who the man was. In the face of Spearman's manner toward him to-day, Sherrill would not believe. If Spearman denied it-and his story of his return to town that morning made it perfectly certain that he would deny it-it would be only Alan's word against Spearman's-the word of a stranger unknown to Sherrill except by Alan's own account of himself and the inferences from Corvet's acts. There could be no risk to Spearman in that; he had nothing to fear if Alan blurted an accusation against him. Spearman, perhaps, even wanted him to do that-hoped he would do it. Nothing could more discredit Alan than such an unsustainable accusation against the partner who was opposing Alan's taking his father's place. For it had been plain that Spearman dominated Sherrill, and that Sherrill felt confidence in and admiration toward him.

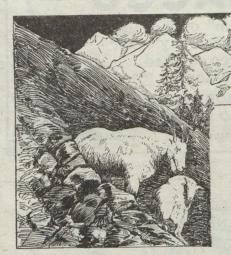
LAN grew hot with the realization A DAIN grew not with the that, in the interview, Spearman had also dominated him. He had been unable to find anything adequate to do, anything adequate to answer, in opposition to this man more than fifteen years older than himself and having a lifelong experience in dealing with all kinds of men. He would not yield to Spearman like that again: it was the bewilderment of his recognition of Spearman that had made him do it. Alan stopped his pacing and flung himself down in the leather desk-chair which had been Corvet's. He could hear, at intervals, Spearman's heavy, genial voice addressing the ship men in his office; its tones-half of comradeship, half of command—told only too plainly his dominance over those men also. He heard Spearman's office door open and some of the men go out; after a time it opened again, and the rest went out. He heard Spearman's voice in the outer office, then heard it again as Spearman returned alone into his private office.

There was a telephone upon Corvet's desk which undoubtedly









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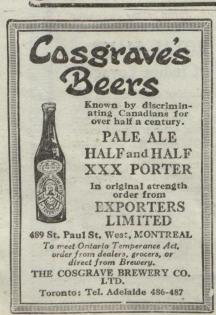
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connected with the switchboard in the general office. Alan picked up the receiver and asked for "Mr. Spearman." At once the hearty voice answered, "Yes."

"This is Conrad."

"I thought I told you I was busy, Conrad!" The 'phone clicked as Spearman hung up the receiver.

The quality of the voice at the other end of the wire had altered; it had become suddenly again the harsh voice of the man who had called down curses upon "Ben" and on men "in Hell" in Corvet's library.

Alan sat back in his chair, smiling a little. It had not been for him, then -that pretense of an almost mocking cordiality; Spearman was not trying to deceive or to influence Alan by that. It had been merely for Sherrill's benefit; or, rather, it had been because, in Sherrill's presence, this had been the most effective weapon against Alan which Spearman could employ. Spearman might, or might not, deny to Alan his identity with the man whom Alan had fought; as yet Alan did not know which Spear man would do; but, at least, between themselves there was to be no pretense about the antagonism, the opposition they felt toward another.

ITTLE prickling thrills of excitement were leaping through Alan, as he got up and moved about the room again. The room was on a corner, and there were two windows. one looking to the east over the white and blue expanse of the harbor and the lake; the other showing the roofs and chimneys, the towers and domes of Chicago, reaching away block after block, mile after mile to the south and west, till they dimmed and blurred in the brown haze of sunlit smoke. Power and possession -both far exceeding Alan's most extravagant dream—were promised him by those papers which Sherrill had shown him. When he had read down the list of those properties, he had had no more feeling that such things could be his than he had had at first that Corvet's house could be his until he had heard the intruder moving in that house. And now was the sense that another was going to make him fight for those properties that was bringing to him the realiza tion of his new power. He something on that man-on Spear man. He did not know what that thing was; no stretch of his thought nothing that he knew about himself or others, could tell him; but, at sight of him, in the dark of Corvet's house, Spearman had cried out in horror, had screamed at him the name sunken ship, and in terror had hurled his electric torch. It was true, Spear man's terror had not been at Alan Conrad; it had been because Spear man had mistaken him for some one else—for a ghost. But after learning that Alan was not a ghost, Speat man's attitude had not very greatly changed; he had fought, he had he willing to kill rather than caught there.

Alan thought an instant; he would make sure he still "had" that some thing on Spearman and would learn how far it went. He took up the receiver and asked for Spearman again.

Again the voice answered-"I don't care whether you're busy, Alan said, evenly. "I think you and I had better have a talk before we meet with Mr. Sherrill this afternoon. I am here in Mr. Corvet's office now and will be here for half an hour; then I'm going out."

Spearman made no reply, but again hung up the receiver. Alan sat waiting, his watch upon the desk before him-tense, expectant, with flushes of hot and cold passing over him. Ten minutes passed; then twenty. The telephone under Corvet's desk buzzed.

"Mr. Spearman says he will give you five minutes now," the switchboard girl said.

Alan breathed deep with relief: Spearman had wanted to refuse to see him—but he had not refused; he had sent for him within the time Alan had appointed and after waiting until just before it expired.

Alan put his watch back into his pocket and, crossing to the other office, found Spearman alone. There was no pretense of courtesy now in Spearman's manner; he sat motionless at his desk, his bold eyes fixed on Alan intently. Alan closed the door behind him and advanced toward the desk.

"I thought we'd better have some explanation," he said, "about our meeting last night."

meeting?" Spearman repeated; his eyes had narrowed watch-

"You told Mr. Sherrill that you Were in Duluth and that you arrived home in Chicago only this morning. Of course you don't mean to stick to that story with me?"

"What are you talking about?" Spearman demanded.

Of course, I know exactly where you were a part of last evening; and you know that I know. I only want to know what explanation you have

Spearman leaned forward. "Talk sense and talk it quick, if you have anything to say to me!"

"I haven't told Mr. Sherrill that I found you at Corvet's house last night; but I don't want you to doubt for a minute that I know you—and about your damning of Benjamin Cor vet and your cry about saving the Miwaka!"

A flash of blood came to Spearman's face; Alan, in his excitement, was sure of it; but there was just that flash, no more. He turned, while Spearman sat chewing his cigar and staring at him, and went out and partly closed the door. Then, suddenly, he reopened it, looked in, reclosed it sharply, and went on his way, shaking a little. For, as he looked back this second time at the dominant, determined, able man seated at his desk, what he had seen in Spearman's face was fear; fear of himself, of Alan Conrad, of Blue Rapids—yet it was not fear of that sort which weakens or dismays; it was of that sort which, merely warning of danger close at hand, determines one to use every means within his power to save himself.

A LAN, still trembling excitedly. crossed to Corvet's office to await Sherrill. It was not, he felt sure now, Alan Conrad that Spearman was was opposing; it was not even the apparent successor to the controlling stock of Corvet, Sherrill, and Spearman. That Alan resembled some one

-some one whose ghost had seemed to come to Spearman and might, perhaps, have come to Corvet-was only incidental to what was going on now; for in Alan's presence Spearman found a threat—an active, present threat against himself. Alan could not imagine what the nature of that threat could be. Was it because there was something still concealed in Corvet's house which Spearman feared Alan would find? Or was it connected only with that some one whom Alan resembled? Who was it Alan resembled? His mother? In what had been told him, in all that he had been able to learn about himself, Alan had found no mention of his mother -no mention, indeed, of any woman. There had been mention, definite mention, of but one thing which seemed, no matter what form these new experiences of his took, to connect himself with all of them-mention of a ship, a lost ship-the Miwaka. That name had stirred Alan, when he first heard it, with the first feeling he had been able to get of any possible connection between himself and these people here. Spoken by himself just now it had stirred, queerly stirred, Spearman. What was it, then, that he-Alan-had to do with the Miwaka? Spearman might must have had something to do with it. So must Corvet. But himself—he had been not yet three years old when the Miwaka was lost! Beyond and above all other questions, what had Constance Sherrill to do with it?

SHE had continued to believe that Corvet's disappearance was related in some way to herself. Alan would rather trust her intuition as to this than trust to Sherrill's contrary opinion. Yet she, certainly, could have had no direct connection with a ship lost about the time she was born and before her father had allied himself with the firm of Corvet and Spearman. In the misty warp and woof of these events, Alan could find as yet nothing which could have involved her. But he realized that he was thinking about her even more than he was thinking about Spearman -more, at that moment, even than about the mystery which surrounded himself.

Constance Sherrill, as she went about her shopping at Field's, was feeling the strangeness of the experience she had shared that morning with Alan when she had completed for him the Indian creation legend and had repeated the ship rhymes of his boyhood; but her more active thought was about Henry Spearman, for she had a luncheon engagement with him at one o'clock. He liked one always to be prompt at appointments; he either did not keep an engagement at all, or he was on the minute, neither early nor late, except for some very unusual circumstance. Constance could never achieve such accurate punctuality, so several minutes before the hour she went to the agreed corner of the silverware

She absorbed herself intently with the selection of her purchase as one She was sure o'clock approached. that, after his three days' absence, he would be a moment early rather than late; but after selecting what she wanted, she monopolized twelve



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minutes more of the salesman's time in showing her what she had no intention of purchasing, before she picked out Henry's vigorous step from the confusion of ordinary footfalls in the aisle behind her. Though she had determined, a few moments before, to punish him a little, she turned quickly.

"Sorry I'm late, Connie." That meant that it was no ordinary business matter that had detained him; but there was nothing else noticeably unusual in his tone.

"It's certainly your turn to be the tardy one," she admitted.

"I'd never take my turn if I could

help it-particularly just after being away; you know that."

She turned carelessly to the clerk. "I'll take that, too"—she indicated the trinket which she had examined last. "Send it, please. I've finished here now, Henry."

"I thought you didn't like that sort of thing." His glance had gone to the bit of frippery in the clerk's hand.

"I don't," she confessed.

"Then don't buy it. She doesn't want that; don't send it," he directed the salesman.

"Very well, sir."

Henry touched her arm and turned her away. She flushed a little, but she was not displeased. Any of the other men whom she knew would have wasted twenty dollars, as lightly as herself, rather than confess, "I really didn't want anything more; I just didn't want to be seen waiting." They would not have admitted—those other men-that such a sum made the slightest difference to her or, by inference, to them; but Henry was always willing to admit that there had been a time when money meant much to him, and he gained respect thereby.

The tea room of such a department store as Field's offers to young people opportunities for dining together without furnishing reason for even innocently connecting their names too intimately, if a girl is not seen there with the same man too often. There is something essentially casual and unpremeditated about it-as though the man and the girl, both shopping and both hungry, had just happened to meet and go to lunch together. As Constance recently had drawn closer to Henry Spearman in her thought, and particularly since she had been seriously considering marrying him, she had clung deliberately to this unplanned appearance about their meet-She found something thrilling in this casualness, too. Spearman's bigness, which attracted eyes to him

always in a crowd, was merely the first and most obvious of the things which kept attention on him; there were few women who, having caught sight of the big, handsome, decisive, carefully groomed man, could look away at once. If Constance suspected that, ten years before, it might have been the eyes of shop-girls that followed Spearman with the greatest interest, she was certain no one could find anything flashy about him now. What he compelled now was admiration and respect alike for his good looks and his appearance of personal achievement—a tribute very different from the tolerance granted those boys brought up as irresponsible inheritors of privilege like herself.

(To be continued.)

Playing Both Ends

(Continued from page 9.)

equally effective in investing the German soldier with an intelligence and an unconquerable valor which he has never yet displayed, and in crediting the Ger man nation with a quite miraculous power to create soldiers that it can not possibly possess by normal means. Mr. Gerard's estimate of 11,000,000 Germans now in the field is still within our mem ory, but he does not explain to us hove a nation with a population of only 68, 000,000, about half of whom are females, and after three years of devastating war, can conceivably have 11,000,000 men under arms. It is to be presumed that the ordinary vitality ratios apply in Germany as elsewhere, and a consideration of these gives more reliable results than any num-

ber of alarmist guesses

Mr. G. Stanley Sedgwick, writing the New York Times, analyzes the figures for us, alike conclusively and unanswer ably. He tells us that when the war began there could not have been 11,000,000 men between the ages of eighteen and fifty in the whole Communication and fifty in the whole German empire, and this, of course, is evident from the study of ordinary population statistics. Assum ing that every man between the ages eighteen and fifty was conscripted that every man was found to be fit, there would then have been about 9,000,000 men available for the available for the army. But at least a million of these men, including the very young and the very old, would be unable Another 2,000,000 would be indispensable this for the work of the country, and this would leave about 6,000,000 men available for actual fighting of the for actual fighting at the beginning of the war. Allowing for subsequent drafts on the one hand, and for losses on the other. Mr. Sedgwick states it as "a fact that on June 1st of this year the Germans had in the army 5,500,000 men. Of these about 1.250,000 men. were on the Purstian front. 1,250,000 men were on the Russian from 2,000,000 men in France, perhaps 150,000 in Turkey and the Balkans, and the remainder on the Balkans, and the and the second 1,250,000 men were on the Russian mainder on the communications and the depots." Mr. Sedgwick offers to the nish proofs of the sedgwick offers to the nish proofs of these figures, but substantial accuracy seems inescap Given the factors of German population at the beginning of the war, and German losses since the beginning of the war, and German and we have the basis for a calculation that must be approximately accurate. Germany has now called up the classes of 1918, 1919, and 1920, the last class including boys of seventeen and eighteen. cluding boys of seventeen and eighteen who can be worth very little as soldiers France has just called up her class of France has just called up her class of 1918, and she still has her classes of 1919 and 1920 in reserve. She is therefore this respect better off than Germany, and yet we still hear the German-inspired that France is "bled white." Actually it is Germany that is bled white. France is "bled white." Actually it has 2,000,000 men on the western front and therefore her army is equal to that of the Germans without counting the British at all. British at all.

Mr. Sedgwick concludes his letter with a summary that is optimistic, but that is about the about absolutely justified. Speaking of the absurd prediction that the war must go for another five years, he says: for another five years, he says: ture the simple statement that German at the end of two years, and at the ent rate of casualties, would not 1,000,000 men left in the field.

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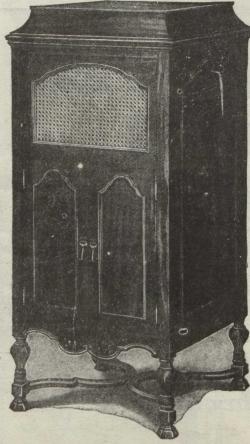


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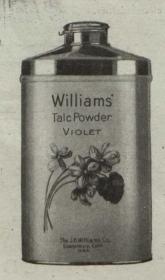
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After the shave or the bath you will enjoy the comforting touch of Williams' Talc Powder



WILLIAMS' Shaving Soap is no slacker. In camp and "over there" as well as at home it is doing its bit toward lending aid and comfort and economy to the shave.

Its rich, soothing, lasting lather is always on tap for the boys at the front, getting into action at the touch of the brush and making the shaving rule the easiest one to obey. If your are going into service take Williams' Shaving Soap along. If you have a soldier at the front, send him Williams'.

The J. B. WILLIAMS COMPANY, Canadian Depot, 655 Drolet St., Montreal