

# The Canadian Courier

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THE NATIONAL WEEKLY



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EDITED BY JOHN A. COOPER.  
COURIER PRESS, Limited, TORONTO.





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# The Canadian Courier

A National Weekly

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## CONTENTS

REFLECTIONS .....	5
ALL THINGS CONSIDERED, by Peter McArthur .....	6
MEN OF TO-DAY .....	7
LAST WEEK IN PARLIAMENT .....	8
AT THE MOTOR SHOW .....	9
LORDS, COMMONS AND PEOPLE .....	10
INSPECTION OF CANADIAN BANKS, by Z. A. Lash .....	11
THE WANTON FOREST FIRE, second article by A. H. D. Ross .....	12
CANADIAN WOMEN IN GOLF, by Florence L. Harvey .....	16
DEMI-TASSE .....	18
THE WEIGHT OF METAL, story by W. A. Fraser .....	19
MONEY AND MAGNATES .....	21
MUSIC IN CANADA .....	22
LITERARY NOTES .....	23



## Editor's Talk

PARTICULAR attention is invited to the article by Mr. Z. A. Lash in this week's issue on "Inspection of Canadian Banks." Mr. Lash is an authority on banking. As a vice-president of the Canadian Bank of Commerce he is well informed on the inside workings of our banking system. As Mr. Lash he is competent to have his own individual viewpoint. No public institution in Canada has been more discussed of recent years than the banking system. The recent retirement of Mr. H. C. McLeod, lately general manager of the Bank of Nova Scotia, gives point to that interest.

Mr. A. H. D. Ross contributes another able article on the forest problems of Canada. The political situation in Great Britain is well portrayed in a page of excellent pictures. The motor season and the motor show contribute a touch of festive interest and a suggestion of springtime. Mr. W. A. Fraser's story is a vivid glimpse of mining life in the Cobalt country.

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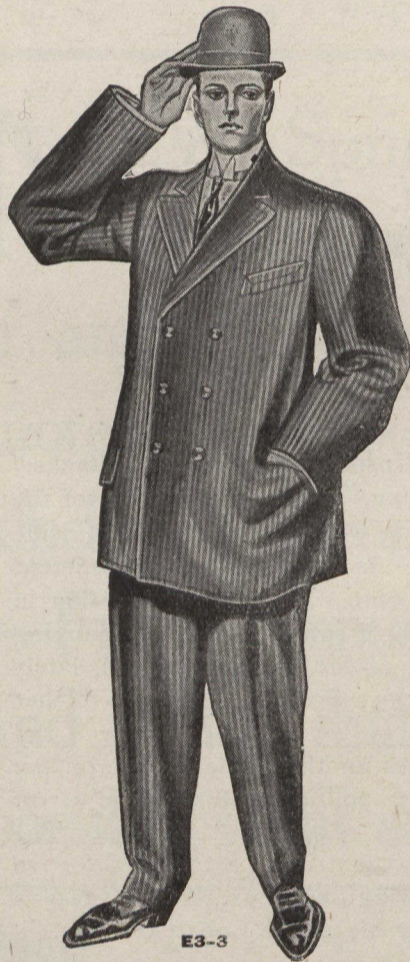
E3-1

### MEN'S \$15.00 EATON BRAND SUITS

**E3-1.** Men's Fine Suits, **EATON Brand** make, for early Spring and Summer wear, the fabrics are those fashionable worsteds, all wool, colors are dark olive, also dark stone drab with colored pin stripes. These are modeled in three buttoned single breasted sack shape. Note the broad, long lapels. The collars are felled by hand, the button holes are hand worked, the coats have fronts of haircloth extending to the bottom, good quality trimmings, as cut E3-1, sizes 36 to 44.

**15<sup>00</sup>**

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E3-3

### AN ALL WOOL EATON BRAND SUIT

**E3-3.** **EATON Brand** Suits of Pure Wool Botany Worsteds, dark olive brown with light brown pin stripe, celtic weave effect, a very pretty combination. These are made up three buttoned double breasted sack shape, long broad lapels, stylish up-to-date models, hand felled and hand padded collars, button holes hand worked, hair cloth clear down fronts of coats, trimmings A1 quality, as cut E3-3, sizes 36 to 44.

**16<sup>50</sup>**

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### ENGLISH FABRICS MADE UP INTO EATON BRAND SUITS

**E3-2.** In this particular line we give you your choice of three very stylish designs. One is a very new medium shade of grey diagonal worsted with slight herring bone and colored stripe, the others are dark brown and dark olive with celtic woven stripes and colored pin stripes. The style of coat is single breasted with long lapels and close fitting collars. Any one of these designs makes a handsome, fashionable garment. The linings are of good quality. There is considerable hand tailored work on these suits. As cut E3-2, sizes 36 to 44.

**16<sup>50</sup>**

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E3-4

### STYLISH THREE BUTTONED SINGLE BREASTED SUITS FOR GOOD DRESSERS

**E3-4.** There is an old saying, "Tis the clothes that makes the man." How very often this has been the case. Here we are showing three stylish cloths, one is mid grey pin head pattern with broken stripe, another is dark olive with green and brown stripes, the other is Oxford grey hairline stripe with celtic design. These are all worsteds and made **EATON Brand** style, best hand tailored work, extra trimmings, as cut E3-4, sizes 36 to 44.

**18<sup>00</sup>**

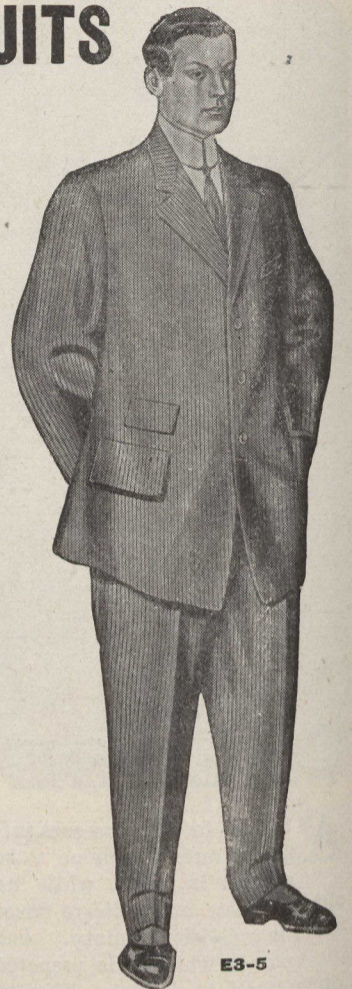
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### HIGH GRADE SUITS FOR MEN WHO LIKE TO APPEAR WELL DRESSED

**E3-6.** They are made up in **EATON Brand** way, hair cloth fronts, hand button holes, hand felled collars, hand padded lapels, stylish three button single breasted sack shape. The fabrics are imported from England. One shade is dark olive with celtic woven stripe, the other is that stylish goods so much in vogue this season, a dark grey hairline effect with colored blue thread stripe. The linings are of the best throughout, as cut E3-6, sizes 36 to 44.

**20<sup>00</sup>**

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E3-5

### STYLISH HIGH GRADE EATON BRAND SUITS

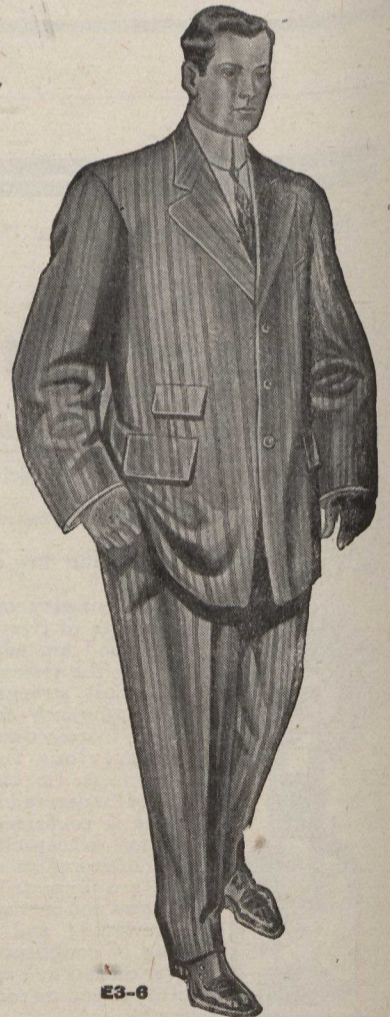
**E3-5.** Fine Imported West of England Worsteds. This season for the finest goods the color most desired is grey. Here we give you your choice of two exceptionally fine fabrics, one shade is slate grey hairline stripe, the other is mid grey hairline stripe with broken celtic woven stripe. These are designed after the most fashionable single breasted models, broad long lapels, made up **EATON Brand** way, choicest linings and trimmings, as cut E3-5, sizes 36 to 44.

**22<sup>50</sup>**

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E3-2



E3-6

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# Canadian Courier

## THE NATIONAL WEEKLY

VOL. 7

Toronto, March 5th, 1910

No. 14



### REFLECTIONS

BY THE EDITOR

THAT German scare is dying out as fast in Canada as in Great Britain. In Canada the only people who are trying to keep it alive are those who want to use it as a club to beat the Laurier naval policy. However, the naval debate is over, and perhaps even that excuse for electrifying a corpse will then have passed.

Mr. W. R. Brock, a prominent merchant and Conservative ex-member of the House of Commons, recently ventured the assertion that the new trade arrangement with Germany, whereby the surtax on German goods was removed by Mr. Fielding, is better than ten Dreadnoughts. He meant apparently that Canada has created an additional reason why Germany would not make war on Great Britain. The *Toronto Telegram* discussing Mr. Brock's statement says that it will make no difference. If Germany was willing, as so many thought, to sacrifice her \$190,000,000 sales to Great Britain, the extra sacrifice of a possible ten millions would not count. The *Telegram's* point seems well taken. No matter how highly Germany values our trade, when she makes up her mind to sacrifice her British market, she would not consider her Canadian. However, there is no evidence that she is willing to sacrifice the British market even temporarily. There would need to be some overpowering reason for such action, and that reason is not in sight. Germany's naval activities, like those of Great Britain and the United States, are an insurance against war, a preparation only for possible contingencies which Germans, Britons and Americans hope will never occur. Are the Germans to be credited with less common-sense than either Great Britain or the United States?

ONE possible contingency in the new trade relations with Germany has yet to be mentioned. The removal of the German surtax has put German sugar on an equality with West Indian sugar in the Canadian market. This is so economically unfair to the West Indies that there will shortly be a movement to give West Indian sugar a preference in this country.

Then there is another contingency. The removal of the surtax has lessened the British preference—not nominally, but in reality. The British manufacturer who competes here with the German manufacturer must now meet keener competition than he has had for several years. How would it do, under these circumstances, to increase the British preference from 33 1-3 to 40 per cent.? Everybody seems anxious to do something to increase the sales of British goods in this country, since we are still selling much more to Great Britain than we buy. If the Conservatives think as much of the Motherland as they claim, they should be prepared for such an extension of the preference; if the Liberals are anxious for opportunities to lower the customs tariff when it can be done without hurting Canadian interests, they should be prepared for this extension. There will be some danger in it for our woollen manufacturers perhaps, but this could easily be averted by a slight raise in the woollen duties. Otherwise the possibility of hurting infant industries would be very small. Such an increase in the preference would be, in the words of Mr. Brock, "better than a gift of Dreadnoughts."

WHETHER on April 1st, there will begin a tariff war between Canada and the United States, is still unsettled. Apparently Sir Wilfrid Laurier is not greatly disturbed over the prospect or he would not be complaisant at this particular time. No member of the Government, of the Manufacturers' Association, or of a leading Board of Trade has shown the slightest public anxiety nor even an unusual interest.

Indeed, there would not be any great excitement in Canada were this country brought under the maximum United States tariff. Public sentiment would be less friendly towards the Republic, a few merchants and others would be inconvenienced, but trade would proceed much as usual. Most of the traffic across the border, from Canada to the United States, is in commodities which find a ready market at

home or elsewhere if shut out from the United States. Probably the only result would be an ultimate move to raise the tariff on United States goods coming into Canada. Our purchases

from the United States would under ordinary conditions amount to nearly two hundred million dollars this year. A retaliatory tariff would reduce that perhaps forty per cent.

So long as there is no official announcement from Washington, so long is there a chance that Canada will be placed under the ban. The newspaper despatches, however, do not give any ground for fear. The United States cannot object to the British preference, since Germany now admits that a colonial preference is not a matter of international concern. Our trade treaty with France is hardly big enough to warrant hostilities on the part of the United States. Because of this lack of tangible and sufficient ground for discrimination against Canada, President Taft will shortly announce that Canadian-American trade remains on its present basis. If he does not—but it would be unwise to say another word at present. Sufficient unto the day is the evil thereof.

SHOULD the United States demand that even a portion of United States exports to Canada be allowed to come in under our "intermediate tariff," as the *Toronto Star* correspondent at Washington intimates may occur, the situation would become interesting. The reply which Mr. Fielding will make will be delightful reading for several reasons which will appear later in the negotiations. It would be curious if Mr. Fielding should feel the weight of the lash which he prepared for his own use.

Again, the negotiations will make a splendid object lesson for the tariff reformers of Great Britain. It will enable them to quote another and up-to-date example of how any kind of tariff, high or low, enables a government to bargain with another government. Canada uses her tariff to gain trade concessions from Germany and France; the United States uses her tariff to gain trade concessions from France, Canada and other countries. *Quod erat demonstrandum.*

SHOULD the crown-lands of Canada be owned and managed by the provincial authorities or by the Dominion Government? This is a question of immediate importance to Manitoba, Saskatchewan and Alberta, and of general importance to Canada as a whole. All the provinces, other than these three, own their own public lands. They owned them before they entered Confederation. When they were independent colonies or states, they gained that boon from the British Government. After Confederation, the Dominion Government bought or secured all the unsold territory in that portion of the present Dominion of Canada, outside of the six provinces which came full-fledged into the union. Out of this newly-acquired territory, three new provinces were created, but none of them were treated by the Dominion Government with the liberality extended to the other six by the British Government.

The subject is not purely academic. Manitoba has been agitating the subject for years in the hope of getting better terms and more territory. Saskatchewan and Alberta, created only a few years ago, are already expressing serious discontent over the lack of any crown domain. As soon as there are governments in those two provinces which are politically dissimilar to that at Ottawa, the discontent will become official. It is a natural discontent. It is based on the feeling that those on the spot govern best. It is the same principle as was involved when Canada, from time to time, demanded more and greater self-government under the British crown.

THIS question as to who shall administer the crown domain has two sides. The Dominion Government is bearing nearly the whole expense of general surveys and explorations, of building trans-continental railways, canals and general public works. It is also



bearing the general burden of an active and costly immigration policy. It is argued, therefore, that the crown domain is justly in the hands of the Dominion authorities, providing always that the Dominion grants each province a sufficient annual subsidy to enable the work of provincial administration to be carried on. Last year Manitoba received \$875,000, Saskatchewan \$1,444,000 and Alberta \$1,445,000. These amounts increase with the growth of population, being paid on the basis of a census taken every five years.

In support of the position taken by the Dominion Government there is another argument. The Dominion is likely to administer the crown domain better than a provincial government. Take Nova Scotia as an example. Her crown domain is said to be in a thoroughly disorganised condition. It was never officially surveyed, was never scientifically sold or leased, has been uneconomically administered for half a century and is now of comparatively small value. True, Ontario and Quebec have done better, but their administrative history in regard to crown lands is not above criticism. There have been many "deals" and there has been more incompetence, even since Confederation.

On the other hand the administration of the Crown domain at Ottawa has not always been above suspicion. Since the Hon. Frank Oliver became Minister of Interior there has been a decided improvement, but for forty years previously there was ever fitful talk of mal-administration. Besides a province without crown domain is not nearly so independent nor so manifestly "sovereign" as one which has the glory of owning all unoccupied lands within its boundaries. There is something majestic about land ownership, and every ambitious province yearns for "majesty."

**HON. CLIFFORD SIFTON** is setting out to travel a fast pace in the work of conserving Canada's timber resources. A year ago, no one would have mentioned him as a leader in such a work. He and his friends had previously been assisting in the general work of transforming standing timber into lumber. Nevertheless the change has

## ALL THINGS CONSIDERED

By PETER McARTHUR

**M**Y friend the Promoter came crashing through the door and exploded into language at the end of my desk. "I've got it at last!" he sputtered. "The greatest idea ever! It's a world beater!"

As this was the seventeenth world-beater he had sprung on me in the past month my interest was mild though polite.

"If you write me a red hot prospectus, with human interest in it and a bunch of two column ads. that have the real 'holler,' I'll let you in on the ground floor and in a couple of months money will be coming to us so fast that we will have to wear boxing gloves to keep it from hurting our hands."

I drew a deep breath and braced myself for the shock of the great idea.

"I am going to write to a friend in England—no, by thunder, I'll cable—and I'll get him to hunt up the heirs of Halley, the astronomer, and we'll buy the comet from them."

"Great scheme," I sneered. "We'll sell the hair to the Costermore Company to stuff mattresses with."

"You are away off," he said airily. "Your mind is not sufficiently logical and you lack imagination to enable you to grasp a scheme like mine. What we will do is this. After we become the sole proprietors of the comet we will organise the Astral Exhibition Company, rent all the fair grounds, skating rinks, ball grounds and roofless buildings in the country and charge an admission fee every night for people to come in and see our comet. We will hire the local bands to furnish music and advertise it as the music of the spheres."

At this point he dodged out of the room to avoid a copy of the agricultural report for '96 which I was in the act of hurling at his head. And yet his scheme was no more absurd than some that are producing easy money for suave promoters at the present moment. The next time you get a mining prospectus investigate it carefully and the chances are ten to one that you will find that you would be wiser to invest your money in my friend's Astral Exhibition Company. If you go in with him you will at least have a laugh for your

come and it may be a case of "better late than never."

Mr. Sifton wants the Maritime Provinces, according to a recent address at Fredericton, to adopt Ontario's policy and prohibit the export of saw-logs. Quite right. He would also prohibit the export of pulpwood. On this point he differs from Senator Edwards who is also a member of the Conservation Commission. We are inclined to agree with Mr. Sifton, providing that the prohibition applies only to crown lands and does not prevent a bona fide settler getting a profitable price for the pulp logs which he cuts down in order to create agricultural lands.

When Mr. Sifton spoke of the disastrous consequences of letting fire overrun young or partially cut forests, he made a strong point. Mr. Ross makes the same point in an article in this issue.

**HON. GEORGE E. FOSTER** has lost his libel suit against Dr. Macdonald, editor of the *Toronto Globe*. Both judge and jury condemned the "double commission" principle which Mr. Foster adopted in his dealings with the Union Trust Company. Mr. Foster is entitled to some sympathy as a private individual and as such it will be accorded him. Nevertheless as an aspirant for the office of Finance Minister in a possible Conservative government he is not entitled to the same consideration. As a public man, he must have higher ideals and stricter notions than as a private individual. Consequently his failure to win his libel suit against Dr. Macdonald is quite sufficient reason why he should cease to be the leading critic of His Majesty's Loyal Opposition at Ottawa. It is to be hoped that his own sense of what is required of a public man will lead him to seriously consider the hard necessities of the situation.

At the same time, it must be admitted that this is mainly a question for Mr. Borden, Mr. Foster and the Conservative party. If Mr. Borden thinks Mr. Foster a necessary lieutenant and if Mr. Foster still believes in his own "good faith," which the jury admitted, then he may retain his present position. But, should he remain, the public will have the right to express its disapproval at the next general election.

money. And a man doesn't often get a chance to laugh with the gods, even in the days of airships.

**I**N spite of everything I am fond of our promoters. They are enthusiasts. The plain people are all enthusiasts at heart and no one is catering to them but glib swindlers. The dominant classes in every walk of life in Canada are repressed and self-contained. They go about their business with a monkey-wrench tied on the safety valve for fear some enthusiastic steam should escape. Their souls are never "stirred by elevated daring." They plod along stolidly and mistake their stolidity for wisdom. The enthusiast who suggests an altruistic enterprise and pours out his soul to such men is likely, when the trouble is over, to review the experience in the manner of Hotspur: "O, I could divide myself, and go to buffets, for stirring such a dish of skim milk with so honourable an action."

**D**OGS and dog-lovers may as well make up their minds to get used to the muzzle, for the worst is yet to come. Behind this rabies scare, with hysterics on one side and maudlin gush on the other, I can see "looming and sinister and black" the awful figure of the rural statistician. With a stump of a lead pencil in his hand and his twisted tongue between his teeth he is figuring out just how much the province has to pay each year for sheep killed by dogs. The exact figures are not available as this goes to typewriter, but taking a couple of townships whose records I know as a basis, the bill for sheep killing must be well over \$50,000 a year in Ontario. In some localities where dogs are plentiful, sheep-raising has been abandoned. Spasmodic attempts have been made to remedy matters by passing local bylaws ordering the muzzling of dogs, but they have never been properly enforced. With all the dogs in the province muzzled for eleven months we shall have a chance to get at the true figures. Sheep killing will be stamped out for the time being. If the saving proves important enough the muzzling of dogs will certainly be made a permanent law. Wherefore it behooves the true dog lover to set himself to the task of developing a toothless or non-biting dog. The sheep-raising farmer hasn't been heard from yet but wait for a few months until he has the saving under the new arrangement carefully ciphered out and then listen to what the country members at Queen's Park will have to say. I shall be surprised if it does not turn out that the unmuzzled dog has had his day in this province.



# MEN OF TO-DAY

## THE ATTORNEY GENERAL OF ALBERTA

**H**ON. C. W. CROSS, Attorney-General of Alberta, sitting one day in his old office on Jasper Avenue, Edmonton—that was ten years ago—said he would not be surprised to see a city of twenty thousand there on the Saskatchewan. This is merely an introductory statement, to call attention to the fact that even cabinet ministers out west sometimes think about commonplace things. Mr. Cross may not have been thinking about a portfolio—though I rather think he was. You never could tell precisely from “Charlie’s” talk just what he was thinking. Neither can you now. He has a portfolio. He intends to keep it. No man in Alberta better deserves it. From the drop of the hat when he arrived there just at the time of the Klondike rush, “Charlie” Cross, known to lacrosse teams in the east and at Toronto University as “The Slugger,” has run the race with an eye single to the glory of the cause in Alberta. He was one of the first Liberal organisers; helping to bring order out of chaos and to substitute the machine for the one-man politics of Frank Oliver. When he went to Edmonton the real new West was just in the making. The half-breeds who had rolled up such huge majorities for Oliver in the Dominion House were beginning to be outnumbered by “Sifton’s sheepskins.” The streets of Edmonton were a carnival of all nations; a strangely interesting medley of costumes and languages and potentialities—ah! that’s the word. The political leaders may have been interested in the picture show. They were more concerned over the political prospects. What kind of voters would these immigrants make? It was a serious question. The fact that most of them in Alberta have made Liberal voters only partly solves the problem which Hon. C. W. Cross and his colleagues have been wrestling with now these several years.

Mr. Cross has been an astute, diplomatic and hardworking minister. He is also said to have been a very “promising” candidate. Well, he may not have done precisely all the things after election that he promised to do before election—for it’s a little difficult to be certain what a whole government will stand for, even with a majority eleven times the size of the Opposition. But he has done a good deal. Just how well he has worked the liquor laws, for instance—a hundred miles from Edmonton down in the poplars on the flats of the Battle River used to be a hotel; shut up on account of the lack of 500 population; no pretence of keeping even a bottle of beer afterwards; oldest inhabitant and best-known citizen used to the freedom of the plains, stops at the old tavern on a hot August day; assured regretfully that there is not even a bottle of beer left. The administration of law in that country sometimes depends on whether or not a diligent man from the north may be allowed to carry liquor into Athabasca. A year ago last summer the Attorney-General’s Department opened up law courts in the Peace River country, which was quite as practical as regulating liquor since the whiskey zone is extending over that country which was all dry once, except upon occasion. Mr. Cross is a progressive minister. He is a prime booster for Alberta. He believes in the completest kind of autonomy. He would have the mounted police under provincial government control, because the kinds of criminals they have in the West now are more numerous than they used to be; and whereas the penitentiary is a provincial matter why not the police who keep the penitentiary supplied?

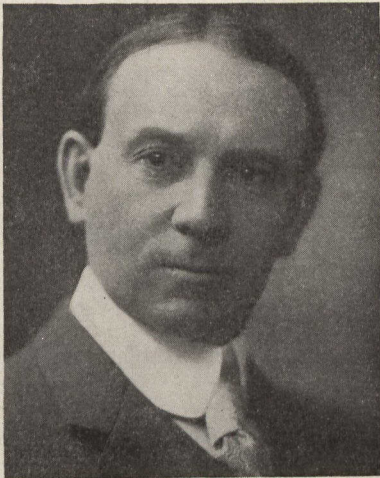
However, this may have been merely a casual deliverance on the part of the Attorney-General, who is an exceedingly good entertainer in his own way. Just lately Mr. Cross has been acting in the role of apologist for the Government whose railway policy has been attacked head-on by the Minister of Public Works, now resigned, and by the entire southern wing of the majority in the Legislature headed by Mr. Boyle—in a four-hour speech in the House on Friday last. Mr. Cross is not by nature an insurgent. He does not believe in violence. If the present political tangle ever gets the kinks taken out of it, no doubt much of the credit will be due the Attorney-General, who is a strong constitutionalist and a sunny-ways diplomat.

There have been persistent rumours that Mr. Cross has an ambition to become Premier of Alberta. In the ordinary course of events Mr. Rutherford will probably retire in a few years. He has done the preliminary work of organisation most efficiently. During the next

ten years the work of government will multiply largely. Some such man as Mr. Cross, trained in western politics, will naturally succeed.

## THE MEMBER FOR BATTLEFORD

**A**LBERT CHAMPAGNE, the genial member for Battleford, is still a young man. He was born in Ottawa forty years ago. In 1885 he joined the Northwest Mounted Police, and went west, to what was then the great lone land, and served ten years in the force. Being a man of great energy and sound judgment, he eventually tired of the police force and started out for himself in business. He is now a successful rancher. His energy, push and resourcefulness did not long escape the eyes of a people who are looking for live representatives. Champagne was elected as the representative of Battleford, in the first Saskatchewan Assembly, where his untiring energy and success in the interests of his constituents soon marked him as a man of Federal calibre. When Battleford was formed into a constituency prior to the last general election, he received not only the nomination of his own party, but the almost unanimous support of all his former opponents. He was elected by about 1300 of a majority in an English-speaking constituency. In the district of Lloydminster, the home of the Barr colonists, he got his heaviest majorities. Mr. Champagne is the only French-Canadian representative west of the great lakes. He is a brother of Napoleon Champagne, controller of the city of Ottawa, and is just as strong a Liberal as the controller is Conservative. “Cham.,” as he is generally called, has been for seventeen years continuously president of the Liberal Association of Battleford.



Hon. C. W. Cross,  
Attorney General of Alberta.



Mr. Albert Champagne,  
The Member for Battleford.



Mr. Napoleon Champagne,  
Controller in the City of Ottawa.

## CONTROLLER CHAMPAGNE OF OTTAWA

**T**HE career of Napoleon Champagne, barrister and controller of the city of Ottawa, is an example of what energy with ability and fidelity of purpose can accomplish. Mr. Champagne has won a very prominent place in the capital, not only among his compatriots but with the English-speaking people as well, and his popularity is evidenced by his being returned for seventeen consecutive years to the city council, first as alderman and since to the Board of Control.

Mr. Champagne was born in Ottawa 48 years ago. When a young man he entered the Civil Service. When in 1896 the Conservative party tendered him the unanimous nomination for the Federal House he accepted. Unfortunately for him it was a three-cornered fight and he and his colleague went down to defeat, along with the Conservative Government. Mr. Champagne then began the study of law. He articulated with a Montreal firm and in a few years passed with honours the examination for admission to the Quebec bar. He opened an office in Hull, opposite Ottawa, and immediately began preparations for the Ontario bar. In a year or so he was admitted to that and then opened his law offices in Ottawa where he had retained his residence. In 1900 and 1904 he again contested Ottawa as a Conservative but was unsuccessful. It is a difficult thing to beat the government in the city of Ottawa. He met a similar fate when he tried for the Legislature two years ago for East Ottawa, a section which is hopelessly Liberal.

But while success has not attended Mr. Champagne in his political aspirations he has been very conspicuous in civic politics. He has been returned to the Board of Control each year close to the head of the poll. He is a bachelor; is a natural wit and storyteller and a pleasant speaker at public and social functions. At the bar he has won distinction as a successful pleader. It is a fact that while Controller Champagne is an aggressive Conservative his brother, Albert, who represents Battleford in the House of Commons, is as strongly Liberal.

## DISTURBING QUEBEC

**M**R. HENRI BOURASSA and Mr. F. D. Monk are seriously disturbing Quebec on the Canadian navy question. In spite of the efforts of the French-speaking cabinet ministers and of *La Patrie* and *La Presse*, there is still considerable sentiment in Quebec against any sort of naval activity. This is what Mr. Bourassa and Mr. Monk are trying to work upon. Mr. Bourassa is a first-class agitator. He de-

lights in being against the government, it doesn’t matter what government. Some have called him a professional scold, others a cultured critic. He and his two Nationalist followers kept the Quebec Legislature pretty busy last session. Now Mr. Bourassa owns a baby daily newspaper in Montreal, *Le Devoir*, and is enlarging his sphere of action. The paper is as picturesque as Mr. Bourassa and while it may continue interesting, it cannot become a great organ. Mr. Bourassa is a reactionist and he will in all probability, eventually suffer the fate of his kind.

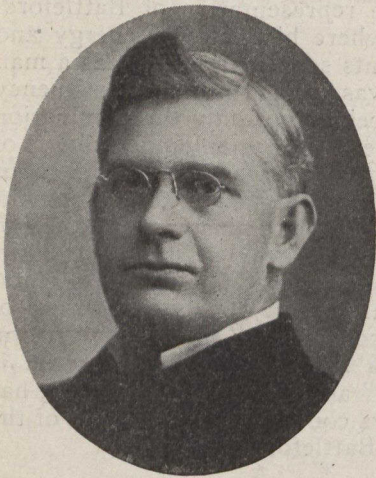


## LAST WEEK IN PARLIAMENT

By OUR SPECIAL CORRESPONDENT

Ottawa, Feb. 26, 1910.

THE big guns have been fired and during the last week we have heard in the talking shop nothing but the rattle of small arms. Three posts are being stormed. The government position is based upon the view that there is no grave crisis in international affairs and that Canadian loyalty is best shown by forming the nucleus of a Canadian navy, which will grow with the nation, and eventually place Canada in a position to protect herself in any local emergency, and to be a strong arm of defence in times of imperial peril.



Mr. Ralph Smith, M.P.,  
For Nanaimo.

Singularly enough this policy was endorsed if not blessed by Mr. Borden last summer in London at the Dominion Day banquet. He is reported to have said:

"Some feeling was created in the British Isles owing to the fact that Canada did not, by resolution or by speech from the Prime Minister vouchsafe the offer of one, two or three Dreadnoughts. He (Mr. Borden) thought the resolution in the form in which it was passed, whilst its terms might not upon

their surface seem as significant at the moment as the offer of one or two Dreadnoughts would have been, laid down a permanent policy for the Dominion of Canada upon which both parties united and which would serve a more practical purpose than any such offer of Dreadnoughts."

The Opposition now, however, preaches present and practical aid to the mother country. A gift of two Dreadnoughts, they claim, can alone meet the emergency of the case. The Opposition believes firmly in Germany's evil intentions towards England. They also claim for themselves the sole agency in Canada for the diffusion of loyal principles, and openly declare that the Government policy has but one end—the dissolution of the Empire.

The third fort is commanded by Mr. F. D. Monk (Jacques Cartier) and stands upon the principle that the Empire requires no help, and that Canada is not justified in incurring naval expenditure. The position is covered by clever earthworks in the form of a resolution calling for a plebiscite before taking any action.

The Opposition policy seems to me to stand or fall on the question as to whether there be a crisis in England. Born and bred in the old country, I can remember no consecutive period of, say, three years when my internal digestive organs were not agitated to the point of acute dyspepsia, by some pressing evil which threatened to end in the extinction of the British Empire.

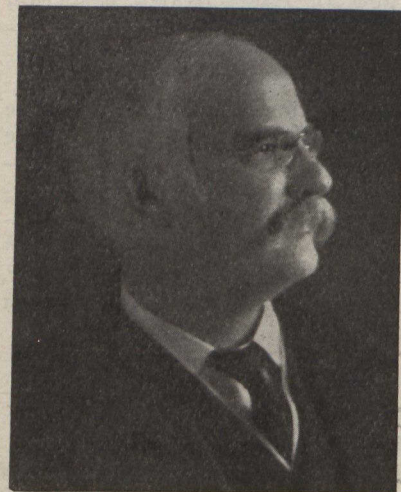
Russia up to the time of her defeat by Japan was a chronic bogey. My earliest remembrances of rhyme and jingle are unfortunately not "Sing a Song of Sixpence" and other harmless if meaningless rhymes.

I was fed on:

"We don't want to fight, but by jingo! if we do,  
We've got the ships, we've got the men,  
We've got the money too.  
We fought the Bear before, the Britons they are true,  
The Russians shall not take Constantinople."

My haunting fears, as I laid me down to sleep, were that I should awake and find that India was lost to us forever even if the Bear had not taken Constantinople.

Comets always ran Russia a good second, for when the papers had no other terror with which to spoil our breakfast, father could always read to us about a comet which was rushing towards the earth threatening the extinction of the world, which, in those days,



Judge Doherty, M.P.,  
For St. Anne's, Montreal.

meant to me Great Britain and a few foreigners and heathens.

I mention these little things to show how susceptible we, in England, have always been to scares. It took a clever journalist of recent years to turn this weakness into pounds, shillings and pence. He is reaping a rich harvest.

In Marseilles in 1890 my companion and I were stoned in the streets, owing to our lack of discretion in being born under the Union Jack. Those were the days when Codlin (Germany) was our friend, not Short (France). By the way, there was a naval scare involved then. Scaremongers thought nothing of mammoth men-of-war at

that day. You were disloyal then if you judged the navy by any other gauge than submarines and France was building them at an alarming rate. When I returned through France a few years later the *entente cordiale* was in full force and my troubles were not to ward off sticks and stones but maudlin caresses and sentimental kisses. Short was now our friend, not Codlin.

I have heard "Wolf! Wolf!" so often that I cannot get excited over the recent outcry, although the alarm has never sounded more loudly. The *Daily Mail* is a splendid megaphone.

Mr. Ralph Smith (Nanaimo) contributed a well thought out speech which he delivered in his usual vigorous and forcible style on Tuesday. He made a good point when he claimed that Canada in building a navy was carrying out the traditional policy laid down by Great Britain. As far back as 1862 a resolution was passed in the Imperial Parliament enunciating the principle that the colonies exercising the rights of self-government ought to undertake the main responsibility of providing for their own internal order and security and ought to assist in their own external defence. This principle was embodied in the Colonial Naval Defence Act, 1865, which empowered colonial governments to provide men and vessels of war, the same to be available for service in the royal navy, when an offer is made by the government of a colony to place them at the disposal of the Imperial Government.

Mr. Edwards of Frontenac also contributed a good speech from the Opposition benches. He suffered from the same fault as Mr. Ralph Smith and all speakers I have yet listened to—redundancy. Mr. Edwards made a spirited attack upon the loyalty of the French Canadians, and had he sat down when that part of his speech was concluded it would have been damaging and effective. Like nearly all the other speakers he felt it necessary to continue to deal with the whole matter from Genesis to Revelations.

Judge Doherty, rising from the Government benches, made the best debating speech of the week. In construction, style and effect his reply to Mr. Edwards' charges of disloyalty reminded one of the best traditions of the Mother Parliament. When he resumed on Thursday he spoke a little too lowly and deliberately to carry his hearers, but to thoughtful men who read his speech in Hansard it cannot fail to be effective and damaging to the Government.

I can hardly conclude these notes without a reference to Mr. L. A. Rivet's speech on Wednesday—noticeable not only on account of its excellent matter and arrangement but because delivered in fluent English by one who only started to study that language in 1903.

WYNNE GRANVILLE.

## THE MEN IN POSSESSION



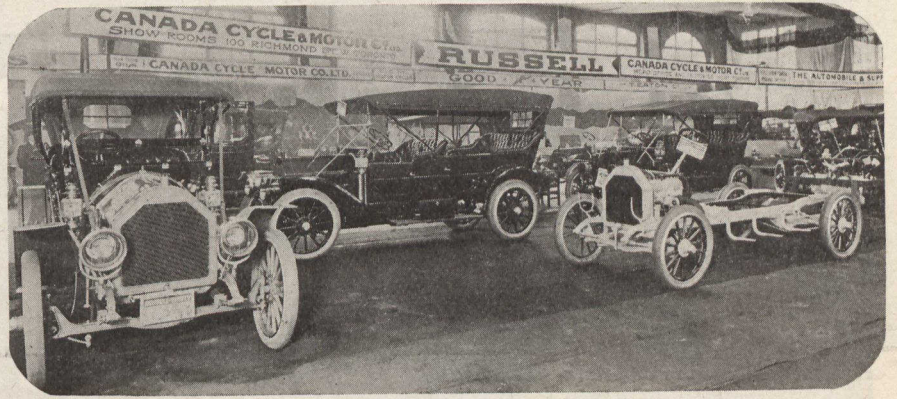
Dame Asquith (who, having lost her chief means of support through a horrible accident in the country, finds her dwelling in the possession of two long-standing creditors, Keir Hardie and Redmond): "To think it should have come to this! And me once so respectable!"—*The Bystander*.



# AT THE AUTOMOBILE SHOW



A variety shown by the Ford Motor Co., Walkerville.



Russell Cars exhibited by the Canada Cycle and Motor Co.

EVERY large city in the western world now has its annual Motor Show as well as its annual Horse Show. Toronto is no exception to the rule. Already there have been several automobile shows in Toronto but none of them equal the present one in merit or interest. Over one hundred cars of various makes and designs are on exhibition in addition to various displays of motor accessories, motor clothing, motor boats and motor cycles.

In his opening address, Sir William Mulock gave the plain reason for the success of the Motor Show in Toronto. Two years ago there were less than two thousand automobiles in Ontario, while to-day there are over eight thousand. That, and the fact that the number of Canadian manufacturers is growing steadily, accounts for the increase in the number of cars on exhibition. It is claimed that there are twice as many in this show as any previous Canadian function of this kind. Every Canadian is proud of the growth of Canadian manufacturing, and this show indicates that shortly most of the cars used in Canada will be manufactured in Canada. As in other lines of manufacture the Canadian firms will work with other firms in the United States in the matter of patents and improvements.

The Canadian factory will always have the advantage of being able to study the Canadian climatic conditions and tastes at first hand. Moreover, there is a sentiment among Canadians that, other things being equal, they would prefer to ride in a Canadian-made car. Of course, where they want an expensive car and are willing to pay a high price they are certain to patronise the best makers



General View of the Motor Show now being held in Toronto, under the auspices of the Ontario Motor League.

whether Canadian or foreign.

The Ontario Motor League is to be congratulated on the success of this show under its auspices. Under the management of Mr. Wilcox, the Motor League has certainly made itself felt in the community. Its membership has grown recently from 225 to 800 and its directors comprise not only prominent Toronto men, but also leading motorists in Hamilton, Brantford, St. Catharines, Belleville and other places. With the league are affiliated regular automobile clubs in quite a number of towns. The league has done splendid work in seeing that proper regulations are put on the statute books, both Provincial and Dominion, with regard to automobilism. It has done everything possible to prevent the reckless motorist from being a public nuisance. It has also done a splendid work in connection with the good roads movement and has made many plans for good roads.

Among the Canadian firms exhibiting at the present show the following may be mentioned: The Canada Cycle and Motor Co., which may be termed the pioneer Canadian company; the Ford Motor Co., which has been manufacturing for some years in Walkerville; the Reo Motor Co. of St. Catharines; the McLaughlin Motor Car Co. of Oshawa, makers of the McLaughlin-Buick car; also the Hupmobile Motor Co. of Detroit, which is now establishing a branch factory at Windsor; and the E. M. F. Motor Company at Walkerville. Of all the companies the Canada Cycle and Motor with their famous Russell car are doing the most to show to the world that Canadian brains and mechanical skill are unexcelled under fair competitive conditions.



The Latest in Motor Clothing, the exhibit of the T. Eaton Co.





FIRST CABINET MEETING AFTER THE GENERAL ELECTION  
London crowd watching Cabinet Ministers arrive at No. 10 Downing Street.

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### Lords, Commons and People

ONE of the four newspaper men sent from Canada to study the British elections made a confession after he came back. When he landed in England he was duly and deeply impressed by the things that were established. Anything that had moss and age written on its profound respectability had a charm for him. He was a Canadian who had never seen much in the way of cathedrals and castles and powdered wigs and the impressive dignity of the feudal system. In uncontrolled astonishment he wandered about among the ruins and the monuments in the presence of a civilisation that had been centuries old before Jacques Cartier sailed up the St. Lawrence; a picture that made even ancient Quebec seem as modern as a western town by comparison.

He was several days in this elysian bewilderment. He saw lords and dukes and belted earls pass before him as figures in a splendid dream. He saw that the thing which had been sealed by time and sanctioned by custom was threatened with a rude and blustering hand by—the plain and the common people; and he said to himself that it never must be.

After a few days he came to himself and followed the drift of the life of London; not to the drive-ways of the castle gates nor the lanes of the lords in the rural parts; but the idly shuffling and dejected crowd that gluts and stupefies the east side and the Thames embankment; the out-of-works and the unhopefuls; the derelicts of an Empire; the hungry ones and the homeless ones and those who are "out-of-doors" not because they have horses to ride and hounds to follow, but because they haven't much elsewhere to spend most of their time and scarcely know why in the name of heaven it is.

Then the Canadian newspaper man said to himself: "By George! these are the people of England that make the problem. These are the folk for whom budgets are made. The best of these are more like the plain people



Mr. Buxton, Post-Master-General.

I came from on the Canadian farm than any of the gilded lords in the castles. These people are in the main—right. The House of Lords is not a sacred thing. It needs amending. By Jove! I believe after all—I'm a Radical."

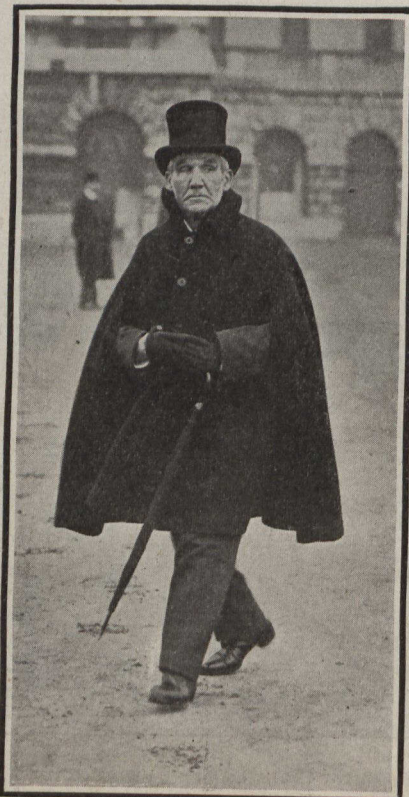
Well there are thousands of observant Canadians who might have felt much as this man felt. There are the two extremes: the lords and the poor. Between them are the Commoners and the Cabinet. The Liberals are in again; and the Lords must be amended. The ministers went away after the election for a vacation. On Thursday, February 2nd, they came back and went one by one and two by two and three by three to Downing Street to a meeting of the Cabinet Council. And the plain people about whom most of the revolutionary fuss had been made, stood by thousands to watch them go by.

"The lords of life I saw them pass"—if any of them happened to know Emerson; though the situation and the scene were more for the pen of a Carlyle. The pictures on this page delineate the procession; the moving spectacle of British political life which for the past few months has been of more absorbing interest to Canadians than almost any general election in Canada. The thing was the last act but one in the play, the last being due to go on by the House of Commons assembled. The House assembled on February 21st. The address from the Throne dealt with the two great issues, the veto and the budget. The general expectation is that the budget is of more immediate interest than the veto. Indeed, there is one prominent Canadian journalist who says that people who blink at tariff reform in England are exceedingly stupid; wherefore in the stupid class he probably includes most of the dignitaries seen on this page and a good many more besides.

On Monday of this week the Premier's motion to put all government business ahead of the veto was carried without even a division. Not until after recess will the House wrestle with the problem of delimiting the Lords.



Earl Carrington and Rt. Hon. Mr. McKenna.

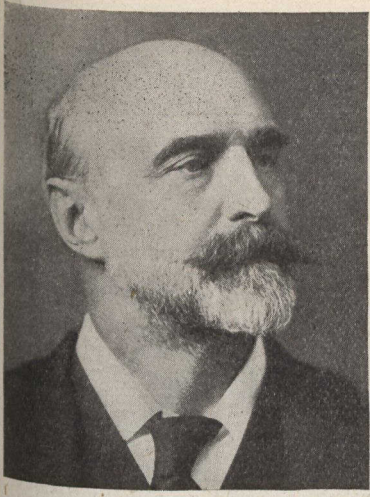


Lord Wolverhampton on the way.



Sir Edward Grey, Mr. Winston Churchill and Lord Crewe





Sir Edward Clouston, Bart,  
Vice-Pres. and Gen. Mgr Bank of Montreal.

Mr. Stuart Strathy,  
General Manager of Trader's Bank.

Mr. D. R. Wilkie,  
Pres. and Gen. Manager Imperial Bank.

Mr. B. E. Walker,  
President Canadian Bank of Commerce.

# INSPECTION OF CANADIAN BANKS

By Z. A. LASH, K. C.

WHEN a bank fails there is a general consensus of opinion among those who lose by the failure that somebody should have done something to prevent the failure, and that had a proper oversight of the bank's operations been exercised by the proper authorities, the failure would not have occurred.

This opinion is not confined to those who lose by the failure; a general discussion takes place, ending in the conclusion that the government should do something to prevent a recurrence of the disaster. The precise something to be done is not stated very definitely but the opinion is expressed in general terms that there should be government inspection and that with such inspection the public and the shareholders would be protected.

If a plan could be devised whereby reliable information of the right kind respecting a bank's position could from time to time be obtained by some authority acting in the public interest, such authority having power to initiate action with respect to the bank should the public interest so demand, the banks themselves should heartily support such a plan. The difficulty is to decide upon the nature and extent of the information to be obtained and the means by which it should be obtained and the action (if any) to be taken when it has been obtained. My object is to throw some light upon these questions and to endeavour to help in their solution. The questions are eminently practical ones—theory aids but little. What would suit one set of conditions would not suit a different set, therefore it is necessary to consider what our conditions in Canada are before an intelligent answer to the questions can be given.

Although there are at present only twenty-nine banks in Canada in active business yet there are 2,214 branches of these banks doing business in 1,186 different cities and towns including the branches in London, England, the United States of America, Newfoundland, Jamaica, Cuba and Mexico. The branches on this continent extend from the Atlantic to the Pacific. Each branch is for practical purposes a separate bank, keeps a separate set of books, receives savings bank and general deposits and collects money for customers and correspondents; lends money by discounting bills and notes and by way of overdrawn accounts and on call, issues bank notes for circulation and carries on a general banking business with the public and with other banks and correspondents. If a branch has deposits in excess of its loans the surplus generally is sent to some branch where the loans exceed the deposits and for this and other reasons various branches have dealings with other branches as well as with head office. Each branch manager has, within certain limits, a discretion respecting the business of the branch, but each is, of course, subject to the general authority of the head office and keeps it continually informed of its business and position. This is done by returns on forms supplied for the purpose and by special reports and correspondence. By the Bank Act certain limitations are placed upon the powers of banks with respect to the investment of their moneys and to the nature of their loans and special provisions are made with regard to the kinds of securities which may be and may not be taken. Speaking generally, all credits and advances (except for trifling amounts and except call loans on high-class titles) at the various branches are considered and passed upon by the head office before they are considered by the board of directors. This entails much correspondence with the head office, and sometimes personal visits of the branch manager. It would not be possible for the executive of a bank to properly carry on its business and discharge their duty with-

out some system whereby through others than the branch managers themselves the accounts and transactions of the various branches may be examined, audited, verified and reported upon and whereby it may be ascertained whether the instructions of the head office are being carried out and the duties of the branch manager and his staff are being properly performed. There are many things at a branch which require looking into other than the cash accounts and the verification of loans and securities, and for the reasons given below no government or outside examination audit or inspection would dispense with the examination audit and inspection by the banks themselves of their various branches. For this purpose each bank has a trained staff of inspectors continually visiting the branches and reporting thereon to head office. A short reference to some of the duties of the inspectors will give an idea of the magnitude of the work, and when it is borne in mind that this work has to be done at each branch at least once a year, and when it is remembered that the branches of our Canadian banks are 2,214 in number and that they extend over half a continent in addition to Newfoundland, Cuba, Jamaica, Mexico and Great Britain, the difficulty and expense of the task will be appreciated. What may be considered as the routine duties of the inspector and his assistants embrace the examination and verification of—

- (1) The accounts in the current accounts and savings bank ledgers and collection registers. These accounts are many thousands in number.
  - (2) The cash accounts and counting of cash and bank notes on hand.
  - (3) The bills and notes discounted or held for collection.
- This involves the examination of each bill and note to see that it is regularly made and endorsed. It also involves the examination of powers of attorney or authority of those who sign for companies or others. Also an examination of the diary in which the due dates of the bills and notes are entered and the checking of the entries therein.
- (4) The deposit receipts issued and the accounts respecting them.
  - (5) The liability ledger accounts.

(6) The securities held at the branch. This involves an examination of the securities themselves and of the transfers or assignments, or hypothecations to the bank and of the authority of those signing for others. It also involves considering the regularity under the Bank Act of the taking of securities. The above are the main items embraced in the inspector's routine work but there are in addition numerous details which are of minor importance but which cannot be overlooked. 'Tis the chip which shows how the stream runs, and many an important result has followed the examination of a minor detail. Should any entry or transaction appear to be unusual it is the inspector's duty to get a full explanation of it. In addition to these, comparatively speaking, routine duties of the inspector, he has to perform a much more important and responsible task, one calling for high business ability and judgment and for an appreciation of the banking business in Canada which only long training under our system can supply. He is relied upon by head office for an independent opinion upon the general condition of the branch, the capabilities of the branch manager and staff to properly conduct its business, and specially the branch manager's skill and judgment in deciding upon credits and loans. He is also relied on for independent information and opinion respecting the individual accounts and credits and the wisdom or unwisdom displayed in connection with the opening or continuing of them. I have already said that speaking generally all credits and advances at the branches with certain exceptions are considered and passed upon by the head office. Notwithstanding this, the head office requires the inspector's opinion upon the position, and with this independent help the executive is better able to deal with any questions which may arise and to instruct the branch manager with respect thereto.

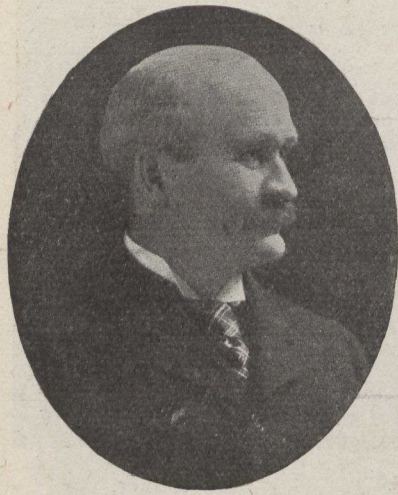
It is evident that no government or outside examination audit or inspection could take the place of the system of inspection established by the banks themselves. That system is a vital part of the very essence of the bank's business, viz., the lending of money and the management of their branches. It must go on no matter what outside plan of inspection is devised. The duplication of it or of any part of it would be an additional expense which the banks could not in justice be asked to bear. I am free to admit that the mere question of expense should not be allowed to stand in the way of the public interest if no other way to properly protect the public could be found. The questions here are whether an outside inspection of the kind established by the banks would be practicable and of any real use and would the enormous expense involved be justified by the results obtained?

Before endeavouring to answer these questions a consideration of the reasons why any inspection at all on behalf of the public is required will be helpful. It may be taken for granted that if no bank ever failed, and if no depositor ever lost his money there would be no occasion for public interference, the shareholders might be safely left to correct any abuse or mismanagement. The chief reason therefore why information respecting a bank's position should be obtained by some authority acting in the public interest is in order that such authority may interfere when necessary to prevent if possible a failure and loss to the depositor. This leads to a consideration of the causes for a bank's failure, because unless the cause can be prevented or removed the effect is sure to follow. It is safe to say that except in times of National crisis or disaster which no human foresight can prevent or provide

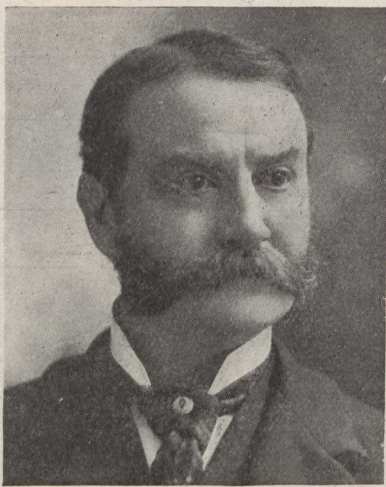


A Typical Branch Bank Building—The Merchants Bank at Edmonton.

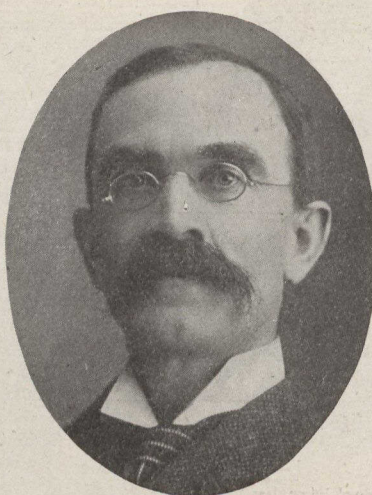




Mr. H. C. McLeod,  
Lately Gen. Manager Bank of Nova Scotia,  
who is a strong advocate of Government  
Inspection.



Mr. Z. A. Lash, K.C.,  
Vice-President Canadian Bank of  
Commerce.



Mr. H. H. Miller, M.P.  
Chairman of the Committee on Banking and  
Commerce.

for, the chief cause for a bank's failure is want of skilled and competent management in the lending and investment of money. In this I include not only the individual loans and investments, but also the general policy respecting the bank's finances, its resources, and liquid or easily convertible securities.

When a bank fails, it generally transpires that some irregularities or illegalities, and sometimes positive frauds have taken place and as these are the things which are more easily understood by the public and are first known, the impression goes abroad that they were the causes of the failure, whereas the fact usually is, as subsequent investigation shows, that the failure had virtually taken place long before and that the frauds and irregularities and illegalities followed the failure and were committed while the bank was really *in extremis* and in some cases with the false hope that its difficulties would be tidied over and that the bank would ultimately be restored to a solvent position. It would be out of place to refer to individual instances, but any one who can remember the circumstances connected with the majority of the failures of banks in Canada, will probably agree with this conclusion. Frauds and irregularities and illegalities may cause the failure of a bank with small capital and small resources and result in loss to its depositors, but it would be the exception to find that the failure of any one of our Canadian banks was caused in that way. Want of skilled and competent management has been and always will be the cause. How, therefore, can this cause be prevented or removed—and how far would outside inspection tend to prevent or remove it? Limitations upon the amount and nature of the loans to be made by a bank would not prevent it, because within any limits which could be devised

and under which a bank could do business successfully at all, it could be wrecked by bad management. Auditing and checking the accounts and counting the cash on hand and examining and verifying the bills, notes and securities and performing the other routine duties of inspection above referred to would not prevent it, because every account might be absolutely correct, and every dollar of cash might be on hand and every bill, note and security might be regular and forthcoming, yet the bank might at the time be actually insolvent as the result of bad management. The only plan by which the true cause of failure, viz., bad management could be removed or prevented would be to bring about the necessary change in the management. By this I do not mean simply a change of managers. I mean the broader change which would place the management on a safe and proper basis, and, if not already too late, would prevent the inevitable result of continued bad management. It might not be necessary to change the executive to bring about the improvement.

Any government plan based on audit only, even if practicable on the ground of expense would be useless to prevent failure. Experience everywhere shows this. A few weeks ago in England a large and long established guarantee and trust company whose accounts were regularly audited and certified by public outside auditors, failed with an enormous deficiency. Any government plan based on audit plus consideration of values and management would not only be impracticable because of the expense, but also because it would involve responsibilities and dangers which no government would face. Such a plan if attempted by the government would do more harm than good, the difficulties would be in-

superable, the mere publicity might of itself bring disaster and the responsibility of deciding upon action or non-action in given cases would be too great.

I have not written so far merely to conclude that nothing can be done to prevent for the future a repetition of the past, or to say that where bad management exists, it must continue with its inevitable consequences. I think that the government and the banks themselves acting through the Canadian Bankers' Association could devise the necessary plan whereby, with regard to every bank in Canada large and small, old and new, such information respecting its general position and the nature of its management could be periodically procured as would show what action, if any, should be taken.

In this connection it must be remembered that our banks are twenty-nine all told. The number of their branches would not add greatly to the difficulty as the management, speaking broadly, is that of the head office and the board of directors. The Canadian Bankers' Association was incorporated in 1900. Every bank in Canada is a member of it, and every new bank upon its incorporation, *ipso facto*, becomes a member. The Bank Act makes use of it as part of the machinery for the winding up of insolvent banks. Very important powers are conferred upon it with respect to the making of bank notes intended for circulation, the delivery of these notes to the banks, the inspection of the disposition of the notes. There is no public or semi-public body more interested in preventing the failure of a bank than the Canadian Bankers' Association. A bank failure disturbs the whole financial situation and causes embarrassment and indirect, and often direct, loss to the other banks. In the last analysis the provisions of the Bank Act make each bank in Canada liable to make good any deficiency required for the payment of the bank notes of any failed bank; another very good reason why the Association is interested in preventing a failure. Each bank is represented on the Council of the Association by its chief executive officer or some officer sent in his place. The Association therefore is peculiarly equipped to assume and discharge the task referred to. The expense would be comparatively trifling. If the government and the Association were willing to work out a plan on the lines indicated, conferring the necessary powers surrounded by all necessary safeguards, I have no doubt that a practical and workable plan, on broad lines and fair to all concerned could be evolved to which every bank would be subject. The results of such a plan could hardly fail to be beneficial and in the public interests. It would tend to keep good management good, to check a tendency towards bad management, to change bad management into good, and if the progress towards failure had gone too far to be stopped it would at least tend to conserve the assets and prevent further loss.

## CANADA'S TIMBER FAMINE

By A. H. D. ROSS, Faculty of Forestry, University of Toronto

**I**N a former article we saw that enormous quantities of wood are annually removed from our forests, that still larger quantities will be required for our own use in the immediate future, that other countries are already looking to us for the supplies which they lack, that there will soon be a world price for lumber, and that the conservation of our timber resources is an absolute necessity if we are to hold our place amongst the nations of the earth.

In this article I wish to draw your attention to the absolutely senseless and wanton destruction of huge areas of forest cover through the agency of fire. Without the protection of our timber crops against fire, man, plants, animals, and the inimical forces of nature, what is the use of all the operations incidental to forest management?

Forest fires are nearly always caused by human agency. The few isolated cases of fires started by lightning are of such rare occurrence that they can scarcely be considered in the present article. Besides, most of the fires started in this way are generally extinguished by the accompanying down-pour of rain. The theory of fires started by "spontaneous combustion" will not bear close investigation. Hence, man himself is responsible for nearly all the fires started in the forest. In a few cases they are started intentionally, but in the vast majority of cases they are entirely due to criminal carelessness.

The deliberate firing of the woods to drive out game, secure better pasturage, destroy the property



A Regular Fire Trap.—Fires in the slash left after lumbering consume even the vegetable portion of the soil.

Photograph by Judson F. Clark.

of others, or, even to secure a better crop of berries, is a criminal offence that should merit the same punishment as setting fire to a building in a crowded city. What we need in Canada is a thorough understanding of what our losses from forest fires mean to us as a nation, and the cultivation of a strong public sentiment which will back up the enforcement of laws designed to protect our forests from fire. In Norway any person who causes a forest fire, by accident or otherwise, is held liable for all he is worth toward making good the damage, and imprisoned as well. The result is that forest fires very seldom occur.

In Europe they say "It is only the Americans (including Canadians) and Turks who burn the forests." From the northern tree limit to the Isthmus of Panama, and from the Atlantic to the Pacific, the North American continent has been fairly scourged by fire. Even those who are most familiar with the condition of our forests do not realise the enormous quantities of wood annually consumed by forest fires. Lumber enough to build whole cities, ties enough to supply complete railway systems, timber enough to develop the mineral resources of a whole county and fuel enough to supply a whole province for the winter have frequently been swept out of existence without raising an editorial comment in any of our newspapers. This, surely, is striking evidence of the apathy of the public conscience towards fires which do not endanger the present luxuries and necessities of private citizens. It is also evidence of our national ignorance regard-





After the Lumbermen have gone through a bush and taken out the best timber, the brush and small trees furnish food for fire, and the ultimate result is seen in this picture. Under proper management this would be a thriving young forest.

ing the frightful waste that goes on from year to year, and of the criminal negligence which allows it to go on unchecked.

In Canada, the greatest sources of danger are the carelessness of the people who have occasion to use fire in the woods, and the railways running through the forested areas. Inexperienced campers do not realise how easy a matter it is for a camp fire to escape into the neighbouring woods and start a vast conflagration. Before starting such fires the ground should be cleared of all inflammable material for a distance of several feet, or else built where there is no vegetable material in which it may smoulder for hours, or even days, before being fanned into flame. On breaking camp, every precaution should be taken to see that the fires used have been completely extinguished. The throwing aside of burning matches or cigar stubs and the use of rag or paper gun wads are also frequent sources of danger. The only sure way to fight a forest fire is to be careful not to let it get started. Under all circumstances I entreat you to adopt this policy. Try to impress it upon others, by your own good example as well as by talking about it, and you will do far more than you may imagine to check carelessness on the part of those who camp in the woods.

The railways are another fruitful source of danger. During their construction, the burning of timber felled along the right of way is a constant source of danger—particularly in very dry or windy weather. Fires built by navvies (mostly Italian and Hindoo) to cook their meals and warm themselves are also a source of danger—particularly if built against a stump or tree. There it may smoulder for days before bursting into flame. When the railway is completed, the necessity of having a strong draught for the engines to get up steep grades projects the red-hot cinders to a great distance from the rails. The dropping of live coals from the ashpan is also responsible for the starting of many fires; also the burning of old ties and other rubbish along the right of way.

Forty years ago there was a solid forest extending from Nipigon, Ont., past Port Arthur and Fort William, and westward to within forty miles of Winnipeg. In 1870, when the troops went through that country to Fort Garry to suppress the first Riel Rebellion, the country was badly burned. In 1882, while the Canadian Pacific Railway was being built, the work of destruction was carried still further. Those of you who have travelled that route to Winnipeg know what a desolate picture the country still presents. In every province of the Dominion there is ample evidence of the havoc wrought by fire caused by the railways.

The clearing of land for agricultural purposes is another fruitful source of forest fires. Naturally this goes on in remote regions where the work of burning stump and log piles cannot very well be done under supervision. In dry or windy weather it is a particularly dangerous operation, especially when conducted in the neighbourhood of standing timber—as it generally is.



This view of one of the Rocky Mountains shows the fallen half-burnt timber after fire has done its deadly work.



Turtle Mountain Forest Reserve, once covered with small trees. The Dakota prairie fires of 1897 and 1902 have reduced it to a prairie like condition.

Photograph by R. D. Craig.

In 1894 the disastrous fires that swept through Michigan and Minnesota were started by timber thieves who wished to obliterate the evidence of their depredations. If this is not a criminal offence, I would like to know what is. Then, again, in the states of Pennsylvania, New Jersey and New York, I have seen thousands of acres of land that were deliberately burned over to secure good crops of huckleberries. Nor is our own country exempt. In the Labrador Peninsula I have seen hundreds of square miles that were burned over by the Indians to make it easier to hunt for game. Officers of the Geological Survey who are familiar with the country west of Hudson's Bay tell me that the same thing has occurred there and in the Yukon. In our northern spruce forests the danger from fire is very great. Where the trees do not stand close together the branches grow all the way to the ground. In open spots reindeer moss covers even the rockiest ground, and under the trees there is a thick carpet of mosses which at times becomes as dry as tinder. In dry seasons the mosses and the gummy tops of the trees burn with almost explosive violence, forming a continuous sheet of flame which sweeps forward with fearful rapidity—driving before it the beasts of the forest and the birds of the air. In many cases even the vegetable portion of the soil may be completely burned up. Then long periods of time must elapse before the conditions are favourable for forest growth—especially where nothing but bare rock remains. It will surprise many to learn that a light fire running through the forest and not killing mature timber is a very serious affair. Such a fire is hot enough to kill seedling growth, particularly pine, spruce and other conifers. If fires kill off the young trees as fast as they come on, what chance is there of perpetuating the forest? Absolutely none, unless we plant. Planting is a very costly operation, and only advocated as a last resort. Under proper management, fires will be kept out, the forest opened up gradually by the removal of the mature trees, nature allowed to do her own planting and a perpetual crop of trees secured.

The large sums of money spent by the different Canadian provinces and by the Federal Government for the protection of our rapidly disappearing forest wealth are being spent to good purpose. The great pity is that they are not in a position to spend even larger sums, so as to work out the most effective systems possible. Each province has a different kind of a problem to solve. The money spent in solving it is the very best kind of insurance for property of incalculable value. When all is said and done, however, it will be seen that the protection of our forest property from destruction by fire is largely a moral question. You cannot take people by the throat and make them do so and so, but you can accomplish a very great deal by getting them to realise the seriousness of the situation to us as a nation, and getting them to look at this matter of forest fires from the national standpoint. I sincerely trust that every reader of this article will do his share in the task of awakening the national conscience regarding this vital subject.



# Compares with the costliest cars as a perfect small diamond with a large one

A SMALL diamond is relatively just as good and just as valuable as a large one.

In the same sense the Hupmobile is precisely as fine as the largest, the best and the most expensive cars made.

We make the comparison because we want you to learn to associate the Hupmobile in your mind with the finest cars you know.

The Hupmobile claims the right (and that right is conceded by discriminating owners) to travel side by side with the best products of motordom.

It confesses no delinquencies; admits no inferiorities; concedes no advantage save size and carrying capacity, to cars costing twice and thrice its price. Observe the personnel of its ownership in your own city.

Note that the majority of men who drive a Hupmobile are the men who know good cars—whose private garage, perhaps, houses several fine cars of other types.

The Hupmobile was built to fill a particular need—to supply a special want—to furnish a type of car that was lacking.

Its creators could see no reason why a car carrying two passengers should not be just as good—just as sound and just as trustworthy—as the best big car built.

Every part that contributes to power and speed and staunchness in the Hupmobile is precisely as good and fine as the same part in the best big car.

The two are mates in quality.

The Hupmobile will go anywhere that the big car will go; climb any hill the big car will climb; and do anything the big car will do except that it will not carry the same number of passengers.

When you buy the ordinary car of moderate price, you say to yourself:—"I am getting just the sort of car indicated by the price—a moderately good car." When you buy a Hupmobile, on the contrary, you buy a quality and a degree of excellence with which the price has nothing to do.

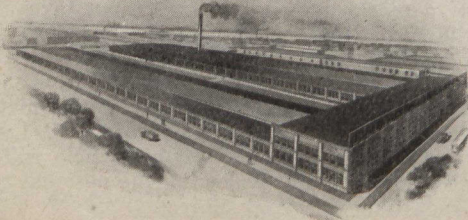
For instance, the four-cylinder motor (3¼ in. bore x 3⅜ in. stroke) is rated at 20 H.P. Dimensions are generous and proportionate—the carbon steel crank shaft is 1¼ inches in diameter with ⅜ inch off-set from the centre of the cylinders. The large valves (1½ inches in diameter, 45 degrees seat) facilitate development of the engine's full power. All valves are on the left side, with spark plugs over the inlets.

The most important feature in connection with the cam shaft and cams is that the valve tappets (⅝ in. in diameter) have grey fibre inserts where contact is made with the valve stems, insuring silence.

The Bosch high-tension magneto—the same as used on the costliest cars—simplifies the operation of the car by rendering a spark control unnecessary. Spark coils, batteries and wiring are dispensed with.

The engine oiler is the most unique, and at the same time the most effective—we believe—yet devised. The oil is supplied to the engine in proportion to the amount of fuel supply—automatically increasing and decreasing as the throttle is opened and closed—and more oil is fed during heavy work and on grades than when running at higher speed on the level. A pipe from the hot water system runs through the oil box, keeping the oil warm at all times. The oiler adjustment is extremely simple and the number of parts is only a fraction of those used in any pump design.

The intake pipe is new and has proved a wonderful auxiliary to the excellent working qualities of the motor. It is cast with a hot air pipe in the same piece, the hot air pipe drawing air from around the exhaust pipe down to the bottom of the carburetor, guaranteeing a better mixture on account of the warm air and the fact that heated air



The new Hupmobile factory—its erection made imperative by the widespread Hupmobile demand.



# Hupmobile

4 Cylinders  
20 H. P.  
Bosch Magneto  
Sliding Gears

# \$950

**A THOUSAND MILES THROUGH SNOWDRIFTS.**

On December 27th last, railroad trains all over the country were running six to twelve hours late; in fact, scores of powerful locomotives were hopelessly stalled in huge snowdrifts. The weather was zero; the indications, which were later borne out, were for degrees below zero. The country was struggling with one of the heaviest snowfalls of the winter. In spite of these conditions, we started three Hupmobiles on December 27th on a thousand mile run from Detroit to New York City.

The route through Canada led from Windsor to Niagara Falls by way of London and Hamilton. Across New York State the route led through Buffalo, Batavia, Auburn, Syracuse, Utica, Albany, Poughkeepsie and down the Hudson to New York City.

The cars arrived at the Grand Central Palace Automobile Show in New York, January 6th.

They had fought for practically every inch of progress through out the thousand miles.

They had dropped through drifts into deep ditches; they had plowed through snow two to five feet deep.

They had been subjected to a task of titanic proportions—a task of the like of which no car of Hupmobile type and size had ever been called upon to perform.

They had traversed hundreds of miles of open, windswept country, finding conditions under which the largest and costliest cars would have been helpless.

At any time the road was no road at all—only a wide expanse of three or four feet of snow—through which the sturdy cars had to break their own road; a work to which they responded with splendid willingness.

Notwithstanding ten days of this severe abuse every one of the cars arrived in New York fine and fit—running smoothly, sweetly and silently—and ready to start immediately on the return trip over the same snowbound route.

The feat has emphasized once more the Hupmobile's long established right to travel side by side with cars of the highest price and class.

It has proved—if proof were needed after the car's distinguished records in the year's severest contests—that the Hupmobile is as staunch and fine as the staunchest big car built.

Every Hupmobile is capable of the same performance, for the Detroit-New York cars were not only stock cars but had already been driven thousands of miles.

HUPP MOTOR CAR COMPANY, DETROIT, MICH.  
WILLIAM H. MARTIN WINDSOR, ONTARIO

preserves the carburetor action under varying climatic conditions.

The thermo-syphon system of radiation uses about three gallons of water. The number of vertical tubes, increased from four to five, and the large intermediate tank, entirely eliminate any tendency of the water to boil.

The multiple disc clutch of nine saw blade steel plates, contained in the transmission case, runs in oil.

The rear axle is of great strength. The axle shafts are 1½ inches in diameter, of cold drawn piston rod steel journaled on Hyatt bearings at the wheels and large shim adjustment two-point ball bearings at the differential case and propellor shaft.

A drop forged 40 per cent. carbon steel, heat treated, deep "I" beam section front axle, having an angle drop from the ends and the yokes forged integral, is used.

If the Hupmobile were any bigger, it could not be made as good without increasing the price.

These things (which are literally true) will explain to you what, perhaps, you had not understood before—why you have encountered, in the year past, so many enthusiastic partisans of the Hupmobile.

Everybody, if you will stop to think backward a little bit, has seemed to say kind things about the Hupmobile.

They have said these things about the Hupmobile because it is the newly good kind of a moderate sized car which we have just described.

On November 1, 1908, the first Hupmobile—the experimental car—was completed.

On November 15, 1909, car No. 1000 was run out of the new factory.

This was one of the output of five thousand 1910 cars—every one of which was sold before the new factory was completed, in August, 1909.

At this moment approximately two thousand Hupmobiles are in use in all parts of the world, under all sorts of conditions, and have proved beyond doubt the rightness of Hupmobile design and practice.

In the year past Hupmobiles have climbed mountains; they have traversed roads on which larger cars would have been utterly helpless; they have crossed deserts.

Indeed, there is no condition of going which the Hupmobile has not successfully essayed—ofttimes encountering obstacles impassable to heavier and larger cars.

A year ago there were less than 100 Hupmobiles in commission.

To-day 5000 are being built, as rapidly as excellence of workmanship with the finest materials will permit of hurry—to satisfy a demand which sprang up in incredible volume long before the first hundred cars were completed.

Of course, you want to know all about a car which has been favored with the warmest approval ever extended by the American motor-buying public to any motor car.

Even if you own a car to which you are strongly attached, you would like to have placed before you all the information which will shed light upon a condition so unprecedented as the Hupmobile has created.

And if you are wavering in your choice of a car, your desire to know is even stronger.

Sign and send the coupon. It will bring you not only the Hupmobile literature, picturing and describing the 1910 Hupmobile in every detail.

It will bring in addition, the name and address of the Hupmobile dealer in your home, or the one nearest you.

We will put you in direct touch with the car, so that you can ride in it and satisfy yourself as to the literal truth of every statement we have made.

Clip the Coupon and send it now

William H. Martin Windsor, Ont.

Send 1910 Hupmobile literature and name and address of Hupmobile dealer.

Name.....

Address.....





The Ladies' Section of the Dixie Club House.



A Group of Prominent Golfers on the Lawn of the Dixie Club House.

# CANADIAN WOMEN IN GOLF

*A Detailed Account of Last Year's Championships*

By FLORENCE L. HARVEY, CHAMPION, 1904.

CANADIAN women have taken very kindly to golf. Population and climate considered, there are as many women playing golf in Canada as in any other country. Their style of play may not have been developed to the point where they can successfully compete with the expert players of the United States or Great Britain; but neither has that of our male golf players. Mr. Lyon won abroad once, but the men generally show about the same comparative grade of excellence as the women. In tennis, Canadian women have done better in international contests, but tennis is much older sport in Canada than golf.

In order to show how widely and how well the game is played by Canadian women, I have, at the suggestion of the editor of the *COURIER*, prepared a special account of last year's championship games held on the links of the Royal Montreal Golf Club in September last. It seemed the best way to talk about the prominent players and to show who were the most promising.

Four years had passed since the last tournament had taken place there and many changes were noticed. It was at the previous meeting there that Miss Thomson won back her title after two years, and began her record of four successive victories. This year's tournament was the first she had not entered; her absence was much regretted, and it is hoped that she will appear in future competitions. Rumour had told of Miss Henry-Anderson's fine game and of her bronze medal won at Newcastle in 1907, in that most exacting test of golf, the British Championship. All were curious to see her play, and her first Canadian Championship fully justified reports.

The course at Dixie is nearly six thousand yards in length. There are several long holes, the most interesting of which is the seventh. This hole requires two long and accurate shots to carry the railway track and a well played approach onto a rather tricky green. Of the shorter holes, five can be reached from the tee. The fifteenth is a perfect one-shot hole and requires excellent judgment in regard to the wind. The general flatness of the course makes it somewhat difficult to judge distances if one is accustomed to more hilly links, and the greens were rather slow for the Ontario players, whose dryer climate accustoms them to keen putting.

Although the entry list was without the names of the previous champion and runner-up, and some other well-known players, it included nevertheless many prominent golfers. Miss Henry-Anderson came at once into prominence in the qualifying round by winning the gross score prize with a fine card of 85, which was nine strokes better than the next score.

Mrs. Hare (Westmount) won the First Handicap Cup, with 97-9-88. Miss E. Henderson of the same club was second with 108-18-90, and Mrs. MacPherson, third, 109-18-91. Considering the fine condition of the course the scores were high, only six being under 100. Perhaps the most remarkable card of the day was that of Miss Ogden (Rose-dale). Neither she nor her caddie had previously seen the course, but a 9 at the first hole and a 14 at the seventh left her still undaunted, and in spite of this unfortunate beginning she returned a card of 103.

Team No. 1 from the Dixie Club won the shield for the best combined scores of four players in the

Qualifying Round. Second place was taken by the Lambton Golf and Country Club, which has held the trophy for the two years since the competition was inaugurated.

The scores were:

R. M. G. C. Team No. 1.	
Miss V. Henry-Anderson .....	85
Miss Phepoe .....	96
Miss F. M. Greene .....	102
Miss Young .....	96
	379

L. G. and C. C.	
Miss Defries .....	101
Miss Dick .....	99
Miss F. L. Harvey .....	94
Mrs. Ridout .....	107
	401

The remarkable feature of the first round of the Championship was the large margins by which the games were won. Miss Henry-Anderson's 86 against



Miss Nesbitt, Woodstock, winner prize for longest single drive, and Miss F. L. Harvey, Hamilton, ex-champion, winner of first driving and consolation prizes.

Miss Greene (R.M.G.C.) proved she could score well in match as well as medal play, being three up at the turn she won on the fourteenth green.

The closest match of the day was between Miss Clay (Beaconsfield) and Miss Nesbitt (Woodstock). After a keen contest the latter obtained a lead at the seventeenth hole and a half on the last green ended the match.

In the second sixteen the best games were between Mrs. F. Cains (R.M.G.C.) who won from Miss Ritchie (Westmount) 2 up, and Miss Morrison (Hamilton) who defeated Miss Bernard (R.M.G.C.) by the same score. Miss Turner (Quebec) and Mrs. MacPherson won by default.

The driving competition which was held on Wednesday morning was the most consistent of any Canadian tournament. Of the twenty-four con-

testants, only five failed to keep three balls within the flags. Miss F. Harvey (Hamilton) won; Miss Dick (Lambton) being only two yards behind. Miss Nesbitt won the special prize, presented by Miss Linton for the longest single drive, by a fine ball of 196 yards. The winning scores were: Miss F. Harvey, 174, 161, 175 = 505; Miss Dick, 171, 167, 165 = 503.

Of the close games on that day the best was a fine match between Miss Henry-Anderson and Mrs. Hare, the former being successful on the seventeenth green after a hard-fought game.

Miss Phepoe, who had entered this year from Dixie, had a most interesting match with Miss Fellowes (Rosedale), which was carried to the seventeenth hole before Miss Phepoe could claim a victory.

In the second sixteen Mrs. Ridout (Lambton) defeated Mrs. F. Cains by 2 and 1, and Miss Turner had to play an extra hole before she could win from Miss Henderson.

The committee had arranged a consolation competition for those defeated in the first round of the championship. Miss Cassils and Miss Taylor had a close game, the former being 1 up.

On Thursday morning Miss Henry-Anderson showed her superiority in the short game by winning the approaching and putting prize. The competition consisted of three approach shots over the stone wall which guards the fourteenth green. This green is very tricky and much keener than the others and has a decided slope towards the creek, and the positions from which the approach shots had to be played made it very difficult to keep the ball within reasonable putting distance of the hole. Under the circumstances Miss Henry-Anderson's score of 8 was extremely good, and made her a still greater favourite for the championship. Miss Greene won the second prize after playing off a tie with Mrs. MacPherson, Mrs. W. B. Evans, Miss Ritchie and Miss Scarff.

Although the matches were won by rather large margins the semi-finals produced some very fine golf. Miss Henry-Anderson had to play an exceptionally good game to beat Miss Young, an ex-champion, by 6 and 5. Miss Dick and Miss Phepoe had a splendid match, the former winning on the sixteenth green.

In the second sixteen Mrs. Ridout defeated Miss Morrison 2 and 1, and Mrs. Foy won from her club-mate, Miss Turner, by 4 and 2.

In the consolation Miss Defries defeated Miss Ogden at the fifteenth hole and Miss Harvey beat Miss Cassils by 5 and 4.

The finals for the second sixteen and the consolation were played on Friday morning. The former, between Mrs. Foy and Mrs. Ridout, was the most closely contested match of the tournament. After being all even on the eighteenth hole, they halved the next two and it was not until the twenty-first hole that Mrs. Foy could claim a victory, after a most exciting match in which both played fine golf.

Miss F. Harvey defeated Miss Defries by 5 and 4 for the consolation prize, for those who lost in the first round of the championship.

Quebec won the Interprovincial Match by 6 points to 4. This match is played by two teams, one composed of players from the province where the tournament is held, and the other of those entering from the outside provinces. Ottawa plays



alternately for Quebec and Ontario, owing to the fact that although the city is in Ontario, the links are in Quebec. This is a very good arrangement because the home clubs have more players from which to choose. There were no Ottawa golfers present at the match this year so the committee of



Miss Dick, Lambton, runner-up and winner of second driving prize, and Miss V. Henry-Anderson, R. M. G. C., Champion of Canada, 1909.

the Quebec team generously permitted Mrs. Mitchell (Halifax), Miss Hare (St. John) and Miss Henderson to play for Ontario. Miss Henderson had entered the tournament from Westmount, but had previously resided in Halifax.

The final of the championship was played in the afternoon and the score also counted as part of the Interprovincial Match. Miss Henry-Anderson represented Quebec and Miss Dick, Ontario. A heavy shower at noon threatened to interfere with the game, but fortunately the rain ceased after the second hole had been played and a glorious, sunny afternoon enabled the large gallery to follow the match, which was well contested and interesting to the end.

Both players reached the first green (495 yards) in four shots but the rain had made putting difficult and although Miss Anderson was successful in holing in two, Miss Dick required an extra stroke. The second (470 yards) was very well played by both, and a half in four was exceptionally good golf. At the short third (146 yards) Miss Anderson reached the green from the tee, and Miss Dick, who failed to carry the bunker, lost the hole in 5 to 4. Miss Anderson's long game at the next hole (495 yards) was very good and enabled her to place her fourth shot on the green. Miss Dick's badly played second shot cost her the hole and made Miss Anderson 3 up.

The highway (209 yards) was perfectly played by Miss Dick. Both players reached the green in two and Miss Dick required only one putt, winning in 3 to 4.

Taking the honour for the first time the Ontario player drove well on the kopie (150 yards). Miss Anderson failed to carry the bunker but recovered nicely, placing her approach on the green. Her putting was poor, however, and she lost the hole in 5. Miss Dick having rimmed the cup for a 3. The seventh (435 yards), which is the most difficult hole on the course, was characterised by a wonderful recovery by Miss Dick. She topped her second shot onto the railway and had to lift with a penalty of one stroke; her next shot was perfectly played and a single putt enabled her to win the hole and square the match.

Miss Dick pulled her tee shot at the eighth (170 yards) and took three more to extricate her ball from the bushes near the boundary and gave up the hole, Miss Anderson having driven the green. Miss Anderson increased her lead by playing a perfect second onto the ninth green (280 yards) which made her two up at the turn.

Both drove well at the tenth (360 yards) and carried the Three Sisters bunker. Long brassie shots placed both balls near the green and Miss Anderson's beautifully played approach enabled her to win the hole in a perfect 4. The short eleventh (175 yards) requires excellent judgment and it

depends on the wind whether an iron or a wooden club should be used. The green is small and guarded on three sides by trap bunkers. It was a faultlessly played shot that placed Miss Anderson near the hole and after rimming the cup for a 2 she won the hole by 3 to 4.

The Quesnel (365 yards) is one of the best holes on the course and it is a great satisfaction to carry the bunker with one's second shot. Miss Anderson played beautifully and was well over but Miss Dick's long brassie was slightly sliced and caught the sand at the right and she seemed to have lost all chance of winning. However, she played what was possibly the most brilliant shot of the match and approaching dead from this bad position she won the hole in a par 4 and reduced Miss Anderson's lead to 3.

Playing the thirteenth (290 yards) Miss Anderson reached the green with two beautiful shots and just missed holing a long putt for a 3. Such golf is too good to be beaten and Miss Dick failed to obtain even a half, which made her 4 down and 5 to go. Miss Anderson continued to play faultlessly and in spite of the difficult approach onto the sloping green at the fourteenth (365 yards) she made a perfect 4, winning the match by 5 and 4 and the championship of Canada.

Miss Anderson fully deserves her title and played excellent golf throughout the tournament, none of her rounds exceeding the total of 90. Consistency is perhaps the principal characteristic of her game and in America we are apt to underestimate this quality and to place too high a value on mere brilliancy. She is good in each department of the game. Her driving is long and straight, due to a free swing with an exceptionally fine follow through, and her excellent approaching wins many holes for her.

Miss Dick's game is too well known to Canadians to need description. She was runner-up to Miss Thomson at Ottawa in 1907 and has twice held the Hamilton Trophy, open to all Ontario clubs.

The prizes were presented at a dinner held in the club house on Friday evening, and Mr. P. D. Ross, of Ottawa, the president of the Royal Canadian Golf Association, made the welcome announcement that a cup emblematic of the ladies' championship of Canada would be given by the association and the names of previous winners would be engraved on it.

The mixed foursomes competition was held on Saturday and resulted in a tie. Mrs. Dixon and Mr. T. B. Reath 87-8=79 and Miss Ogden and Mr. T. Hutchison 85-6=79. The committee presented prizes to each couple.

**Summary of Play.**

- Canadian Ladies' Championship—Miss Violet Henry-Anderson (R.M.G.C.)
- Runner-up—Miss Muriel Dick (Lambton).
- Gross Score Prize—Miss Henry-Anderson.
- First Handicap Prize—Mrs. Hare (Westmount).
- Second Handicap Prize—Miss Henderson (Westmount).
- Third Handicap Prize—Mrs. MacPherson (R. M. G. C.)
- Shield for Club Team Match—Royal Montreal Golf Club.
- First Driving Prize—Miss Florence L. Harvey (Hamilton).
- Second Driving Prize—Miss Dick.

First Approaching and Putting Prize—Miss Henry-Anderson.

Second Approaching and Putting Prize—Miss F. M. Greene (R.M.G.C.)

Winner of the prize for Second Sixteen—Mrs. Foy (Quebec).

Runner-up—Mrs. Ridout (Lambton).

Consolation for those defeated in first round of championship—Miss Florence L. Harvey (Hamilton).

Mixed foursomes—Mrs. Dixon and Mr. T. B. Reath, Miss Ogden and Mr. T. Hutchison.



Mrs. Hare, Westmount, winner first handicap prize.

**Previous Champions.**

- 1901—Miss Lillias Young (R.M.G.C.) at Dixie, Montreal. Miss Mabel G. Thomson (St. John) runner-up.
- 1902—Miss M. G. Thomson at Toronto Golf Club. Mrs. Dick (Lambton) runner-up.
- 1903—Miss Florence L. Harvey (Hamilton) at Dixie. Miss Evelyn Marler (R.M.G.C.) runner-up.
- 1904—Miss F. L. Harvey, at Toronto Club. Miss MacAnulty (R.M.G.C.) runner-up.
- 1905—Miss M. G. Thomson, at Dixie. Miss Young, runner-up.
- 1906—Miss M. G. Thomson, at Toronto Club. Miss Phepoe (Hamilton) runner-up.
- 1907—Miss M. G. Thomson, at Ottawa. Miss Dick (Lambton) runner-up.
- 1908—Miss M. G. Thomson, at Lambton. Mrs. Clarendon Mussen (R.M.G.C.) runner-up.
- 1909—Miss Violet Henry-Anderson (R.M.G.C.) at Dixie. Miss Dick, runner-up.

**LOST IN THE ARCTIC**

SOME financial magnates down in Fredericton and St. John had a bad quarter of an hour lately—over a mining man who had got about as far north as a man can go and had not started to come back or sent any word as to his whereabouts; Harry Waugh, known to all the north country as a veteran exponent of the mining game. The grizzled prospector had struck up to the top of the world, and the Arctic was silent as to his whereabouts. Recently Bishop Stringer came down from Fort Macpherson and unfolded a romantic tale of the vicissitudes experienced by Mr. Waugh and party; a story punctuated with incidents rivalling almost the happenings which befel the apostle of the north himself not long ago, when he was reduced to the extremity of moccasin soup.

One day, according to Bishop Stringer, Sergeant Selig and his Royal Northwest Mounted Police were threading their way from Herschell to Macpherson. They paused at a little island. Now thereon they noticed footprints which resembled not at all those of aborigines. White men, they concluded, were in the neighbourhood. A search was instituted; they found two wornout scows and some very anxious and emaciated men. This was Harry Waugh and his party. Mr. Waugh told interested listeners how

he came to be reduced to such straits. Miles up the mighty Mackenzie he had started for the mouth of the Peel. Some way he missed the Peel and slid away on down the Mackenzie. He did not realise the state of affairs until he was one hundred miles in the delta of the great river. To attempt to find his destination now would be nonsense. But for the salvation of Sergeant Selig a tragedy might have occurred, even in these modern times when steamboats are tooting up and down the Mackenzie and summer tourist parties take a run up to the mouth of the Peel just for an outing. For the delta of the Mississippi of the Arctic is a strange and a fearful labyrinth, as some remember that went overland to the Yukon ten years ago.

Now that railways are being projected into the Yukon at almost an alarming rate and the whole route from Edmonton to the mouth of the Mackenzie has been scheduled and time-tabled for the tourist, it seems like a remnant of an older day to talk of being lost in the Arctic. However, there are still a few inaccessible spots in the northland yet and there will probably be a few left even after railways begin to run into Dawson City and popular excursions run from Edmonton to Fort Macpherson on the Peel.



# THE DEMI-TASSE

## The Natural Inference.

**T**HERE are many forms of swindling, ranging from the gold-brick variety to the so-called "charity" bazaar, and perhaps the latter is not the least of these. Such at least is the opinion of the old gentleman who, having been beguiled to an affair of this kind, observed that no matter what the amount of money tendered in payment of an article, it was taken for granted that no change was to be returned.

Passing the flower booth, he happened to remark on the beauty of the display, and the pretty young person in charge immediately seized the opportunity of placing a bouquet of violets in his buttonhole.

"Thank you, my dear," said the old gentleman, "and now, what do I owe you?"

"Five dollars," smiled the pretty maid.

The old gentleman clutched her wrist. "What is that?" he asked, excitedly.

"Why! my wrist, sir."

"Ah," he exclaimed, in a relieved tone, "I was afraid it was your ankle; things appear to be so very high here."

## Newslets.

**A** PROMINENT member of the Conservative party would like E. F. B. Johnstone, K.C., to be muzzled. These lawyers are so horribly inquisitive about immaterial details.

That was an "awfully lovely" party at Association Hall, Toronto, when the Peace Society and Colonel George T. Denison decided on Canada's naval policy. It's *Dreadnoughts* to doughnuts that the Colonel had the last word.

Montreal is resting quietly, thank you, owing to a severe cold and a recent reform. It won't allow graft, even in the orchards on the Mountain.

The women of Winnipeg are disputing over whether hats should be worn in church. Here's a delicate question for Ralph Connor! The "Sky Pilot of the Foot Hills" will have a difficult course to steer.

## The Knocker's Creed.

**M**AN comes into the world without his consent, and leaves it against his will. During his stay on earth, his time is spent in one continuous round of contraries and misunderstandings. In his infancy he's an angel; in his boyhood he's a devil; in his manhood he's everything from a lizard up; in his duties he's a blame fool; if he raises a family he's a chump; if he raises a cheque he's a thief; if he's a poor man, he's a poor manager and has no sense; if he's a rich man he's dishonest, but considered smart; if he's a politician he's a grafter and a crook; if he's out of politics you can't place him, and he is an undesirable citizen; if he goes to church he's a hypocrite; if he stays away he's a sinner; if he donates to foreign missions, he does



THE SIMPLE LIFE

**Hungry Guest.**—"Afraid I'm a bit late, but hope I haven't kept breakfast waiting."  
**Hostess.**—"Oh, I forgot to mention that we're trying the 'no breakfast' plan, and feel so much better for it. We do trust it will have the same effect with you."  
 —Punch.

it for show; if he doesn't he's stingy and a tight-wad.

When a man comes into the world everybody wants to kiss him; before he goes out they all want to kick him. If he dies young there was a great future before him; if he lives to a ripe old age, then, of course, he's living to save funeral expenses. Life's a very funny thing, isn't it?

## The Kind He Was Planting.

"Hello, Pat, what are you doing?"

"I'm plantin' potatoes."

"What kind of potatoes?"

"Raw ones. D'ye think they'd be biled?"

## The Coat That Shrank.

Clothier—"Were you pleased with the overcoat which I sold you?"

Customer—"Oh, yes; all my boys have worn it."

"Well, think of that!"

"I do. Every time after a rain the next smaller one has to take it."

## Beware the Irish.

**M**R. JOSEPH P. DOWNEY, M.P.P., arose in the Legislature to protest against the expression "Sheeny Irishmen," as used by an honourable member. The latter explained that the expression was really "Sheeny iron men."

For Joseph's eye was wrathful  
 And Joseph's brow was sad,  
 He raised his golden voice on high  
 And uttered language mad.

For Ireland had been slandered,  
 Her flag was in the dust,  
 And Joseph did protest against  
 The epithet unjust.

The enemy then shrank in fear  
 And hastened to explain,  
 But Joseph waved his words aside  
 In haughty, high disdain.

Ere yet the speech was ended,  
 The members had discerned  
 That Ireland's wrongs would be avenged  
 While Joseph's anger burned.

And ever in the future  
 Will members tread with care  
 Upon the coat of Joseph D—  
 Who will not take a dare.

## The Choir Abroad.

**T**HE Mendelssohn Choir of Toronto has almost formed the habit of going to Buffalo every winter for a concert and a good time generally.

On the occasion of one of their visits, as the feminine members were pouring from the station, suitcases in hand, a small boy remarked to a comrade on the pavement:

"Gee! There's an awful lot of chorus girls in that company."

The Mendelssohn Choir visited Cleveland this year and the result was a capture of the Ohio city.

"You people ought to be annexed to us," declared a Cleveland capitalist to a Canadian soprano.

"But I wouldn't exchange Laurier for Taft," said the girl, who belongs to Sir Wilfrid's staunch supporters.

"I'll tell you what," was the reply. "We'll elect Dr. Vogt the next president and the Mendelssohn Choir will have permanent quarters at the White House."

## Doubtful Praise.

**L**ORD MORLEY has told an amusing story of his school-days. "When I was at school at Cheltenham," he said, "I once wrote what I wished to be a prize poem, but it was unsuccessful. The head master, however, said to me, 'I am glad you have composed this poem for it shows all the elements of a sound prose style.'"

"That observation wounded me at the time," added Lord Morley, "but I afterwards was shrewd enough to perceive its full significance. Though in one sense it was an extinguisher, in another it was an incentive."

## A Thirsty Jury.

**A** CASE was being tried on the charge of selling impure whiskey. The whiskey was offered in evidence. Jury retired to try the evidence.

Judge (presently): "What is the verdict?"

Foreman of the Jury: "Your Honour, we want more evidence."



AFTER THE PROPOSAL

He: "Why not give me your reply now? It is not fair to keep me in suspense."

She: "But think of the time you have kept me in suspense."—M.A.P.

## Story of an Erudite Speaker.

**T**HE following story is told of one of the many speakers who have presided over the Ontario Legislature since its establishment in 1867. This gentleman, like some others who have worn the official rosette between their shoulder blades, was weak on grammar and had but vaguely mastered the rules of the House.

A member of the Opposition was speaking and said something reflecting on the honour of a member on the Government benches. There were cries of order and the Speaker interposed:

"The honourable member must withdraw them words."

"What words?" asked the member unabashed. "I don't just recall them," said the honourable speaker, "but if you'll say it over again I'll tell you."

## Plenty of Experience.

**T**HE attractive young lady who had written "Urgent" on her card was shown into the consulting room of Sir Chopham Fyne, head of the famous surgical hospital in Splintshire.

"And what is the matter with you?" said the great man.

"I wish," she answered, "to become a nurse in this institution."

The surgeon tapped a thoughtful tooth with his lancet. "First, one question. Have you had any previous experience?"

She dazzled him with a reassuring smile. "Experience!" she cried. "I should just think so. Two of my brothers play football, another has tried to cross the Channel in an aeroplane of his own make, mother is a suffragette, and father keeps a motor car."—Tit-Bits.



# THE WEIGHT OF METAL

By W. A. FRASER

Author of "Thoroughbreds," "Mooswa," etc.

SECOND OF SIX MINING STORIES



PETER WRIGHT was vainly searching for gold in British Columbia, Red Meekins absorbing booze in New Liskeard, and John Haskell making money in the village of Newgate; but within a month these three had come together in a search for silver in Cobalt.

Haskell met Wright on the train going east. There was a semblance of rugged honesty about the miner which impressed Haskell, and before they reached Toronto he had agreed to grubstake Peter in the Cobalt field.

Had Haskell submitted to his lawyer the agreement Peter provided, there would have been less turmoil over the Pink Eye; indeed, it might not have been discovered at all. The simplicity of this document seemed to preclude subtle unfairness. In it Wright covenanted to give Haskell a half interest in all mining claims he might stake in 1907, for a consideration of fifteen hundred dollars; five hundred down, and balance in two instalments. That was in June, and Peter went north to New Liskeard, where he hired Red Meekins to accompany him, and then continued on into the wilds.

Within two months he had located three mining claims in Dufferin township, and wrote to Haskell encouragingly. As the Dufferin claims simply pop in and out of this story, having little to do with the Pink Eye, it would be well to skip all the depressing days of fruitless endeavour and take up with Red Meekins vivid words as he and Peter sat in front of their little log shack one evening in September.

"There ain't no silver in this God-forsaken corner of the earth, Pete! It's a mooseyard, that's what it is!" Meekins growled. "If you'd pull out of this mosquito nest and trail with me to a lake forty miles west of Elk City, I'd show you somethin' that'd make your eyes bulge bigger'n a lobster's."

"I've heard talk like that before," Wright sneered. "The gold was always on the other side of the mountain, and, like a fool, at first I uster take stock in their yarns an' go jackrabbitin' round, an' all I got was corns."

"It's there, right enough," Red asserted doggedly. "I see a streak of it as big as a brick wall runnin' straight up a cliff thirty feet high."

"Why didn't you stake it?"

"Cause I didn't know what it was them days—that was five year ago. I was guide for a Cockney Lord out shootin', an' hadn't never mined none till this Cobalt boom started. Soon's I've saved up a grubstake you bet I'll fly my kite to where that silver chute is jus' standin' up on its hind legs an' beggin' some feller to come an' get rich!"

Peter laughed derisively.

"Jus' thought of somethin' funny, didn't you?" Red snapped.

"There ain't nothin' funny about minin'," Peter answered solemnly, "except that it's a good joke on the feller that goes in for it."

FOR a week Peter pondered over Red's yarn. He was like other oldtime miners, who, no matter how often they chase a will-o'-the-wisp, are ever ready to follow its illusive light. That is really what makes for discovery. At the end of the week Peter made a bargain with Red to grubstake a trip in search of silver. He put the matter of his contract with Haskell in the background—he would straighten that up somehow.

Red unconsciously worded the sentiment that was hardly yet a definite intent in Peter's mind. "Let the duck that staked you keep these claims for hisself—he's got enough money, anyway. Like as not he'd throw you down," he advised.

Red's words grated on Peter's ears. He would surely give Haskell some share of any great luck that might happen his way. It was a remote possibility, a safe salve for his conscience.

It took them two weeks to make the journey; first south to Latchford, and then up the Montreal River with its sixteen portages. With the very last

rapid the two men had trouble, and the laughing waters took a toll of half their outfit.

"Here we are at last!" Red ejaculated triumphantly as they landed on the west shore of Gowganda Lake.

Though they were in verity there, Red's silver vein seemed to have taken wings. For two weeks the Argonauts sought for the silver fleece on a diet of bannock—a veritable dough matrix, flour and water; for their baking powder was effervescing somewhere in the muddy waters of the Montreal.

TOIL-TRIED and gaunt of stomach, they had paddled to the edge of a shelving rock that sloped gently to the lake's edge one evening to camp.

"Beats me!" Red said, as they spread their meagre belongings on the camping ground.

"What beats you?" Peter asked in sheer vacuity.

"Why, where that vein's got to."

"Guess it's over the Great Divide," and Peter spat contemptuously.

"Not by a jugful 'tain't!" Red objected. He pointed to a lone bleached pine that stood on a point of the rock. "See that stub that the lightnin's made a corkscrew of?"

"Is it in that?" Peter asked derisively.

"I shot a hawk from that long scrawny limb an hour after I see that pink streak in the cliff the time I was here before; so it can't be far away, can it?"

"Must be adjacent, or a long, long way from nowhere," Peter agreed.

"I thought it was a kind of paint—pink ochre, or somethin', same's the Indians used," Red said reminiscently, "an' I went up to it an' dug with my jackknife an' cut into somethin' I thought was tin. I carried a hunk of it around in my pocket for about a month; then I lost it. I kinder think it wore a hole in my pants pocket an' sorter dribbled out. Wasn't that silver, right enough?"

"Who was you guidin' for, did you say, Red?"

"A Cockney Lord, I told you onct—Sir John Snoopers, or Cudleigh, or somethin'. What's that got to do with it, Pete?"

"Was the gent packin' much booze?"

Red flared up angrily. "I know what you mean, Pete! You think I'm stringin' you; but I ain't. I got my bearin's now, an' I bet you we're gettin' hot!"

"I guess I'm gettin' pretty lean on it," Peter growled. "Them dough flapjacks seems to've glued my insides together." He picked up the flour bag and weighed it in his hand contemplatively. "There's the makin's of 'bout two more curlin' stones in this bag," he adjudged, "an' then we go without our repast, Red. I'm goin' to hit the trail across country for Elk City in the mornin'. My advice to you is to do likewise, an' come back to find that silver mountain when the railroad trains 're runnin' reg'lar."

"I don't see nothin' to get gay about," Meekins objected. "I ain't lied to you; I've kinder got mixed on the lay of the land, that's all."

"I ain't kickin'," Peter said quietly. "A prospector's got to stand for a few fool trips. Silver veins is kinder like gold leads, I guess—they're apt to get mislaid. I've knowed a gold outcrop in British Columbia that I've gone huntin' for with a fellow that knew just where it was, to be found over in the next county by another man."

Peter's satire always subdued Red's cruder attack. After a short, sullen silence he said, "I'll mix a bannock if you'll get some wood for a fire, Pete."

Wright took up his axe and scanned a bluff of rock that raised its hard, forbidding face above a copse of birch and poplar.

Red, following the direction of Peter's eyes, said, "It was sorter like that cliff where I see the cobalt bloom. I'll scratch around that stone nose in the mornin'."

IT seemed to Red that Peter was a long time over his quest for wood. When he had pounded the plastic mass of flour and water into something that looked like a round dough medal, he put it into the frypan and stood the pan on edge against a stone. Then he gathered some twigs and birchbark and started a fire. As the resinous bark sizzled and the flames shot up, Red cocked his ear toward the

gloomy forest. The metallic click of steel on rock carried from its depths. "Guess Pete's prospectin' ol' baldhead up yonder," he muttered. "It'd be a good joke on him if he dropped onto that silver vein."

Presently there was a crashing of small growth as though a bull moose was charging down the hillside, and Peter, dragging three long poles of birch under his arm, emerged from the woods. He threw the poles clatteringly to the ground and, stooping to the birch firelight, drew a magnifying glass from his pocket and critically examined something he held in his hand.

"What you got there, Pete?" Red queried.

For answer Wright passed the glass and object of examination over to Meekins. The latter, after a long, intent look at the fragment of rock, sprang to his feet excitedly, crying, "By the jumped up Jimmy Robison, that's it! You've got it, Pete!"

"Looks powerful like it. I ain't much posted on this cobalt stuff; but I've heard there ain't no pink rock in these parts except cobalt bloom, and that's a kind of weather-rotted silver."

Meekins was caressing the substance gently with his fingertips. Suddenly he exclaimed, "Say, there's wire silver in that!" He cut at it eagerly with his knife, revealing glistening specks of pure metal looking like pinheads. "It is silver!" he yelled exultantly. "A knife won't cut no mineral that's found in these parts 'cept silver."

"I guess a knife wouldn't cut this bannock none too much pretty soon," Pete declared as he shot out his long arm and retrieved their supper from where it rested fair in the fire, neatly black-capped by the frypan, Red in his excitement having overturned the utensil.

"Gee whilikin!" Meekins exclaimed. "It would be mighty tough luck to starve to death in the bush just as we was worth a million."

While they waited for their supper Peter cut a post ten feet long, squared its top, and wrote his name, the date, and hour on one of its flattened sides, saying, "When we've grubbed we'll plant this discovery post, an' first thing in the mornin' we'll hike to the outside an' file the claim."

When they had eaten, the two climbed the glacia that inclined to the base of a huge cliff. Even in the dim light of approaching night they could make out the silver trail that lay bedded in the diabase rock, standing almost perpendicular.

With his axe Peter cut a hole in the clay, and they planted the discovery post which carried on its square sides a flaunting notice to all the world that forty acres of this mineral land had been taken up.

"Now she's ourn, so to speak," Red grunted, as he built a little cairn of stones about the post.

Floundering down the hillside, Red babbled of wealth and its manifest obligations. He was going to show some people something, and others that had been meek in spirit and lean of purse he was going to pasture in Elysian fields. All this was to transpire in his native village of Coboconk.

By the little campfire Peter sat morosely silent. A fierce cupidity, roused in him by the undoubted richness of the claim, was increased by Red's talk of his share. Peter's precarious position came to him with startling vividness. Red would be satisfied with nothing less than half, and Haskell would claim half of Peter's share, according to his contract. Silently Wright vowed that he'd share with one of the two men only. And the moment of decision had arrived; for, having staked the three claims in Dufferin on his own miner's license, which exhausted its privilege, he would have to file the Pink Eye claims either in the name of Haskell or of Meekins.

"Let me see your miner's license, Red," he asked presently.

"I ain't got no license," Meekins declared.

"You ain't got a license! You're a fine prospector!" Peter swore in his dismay.

"I wasn't prospectin'; I was workin' for you," Meekins objected. "I didn't have no five dollars to pay for it, an' you said you hadn't none too much money; so I never said nothin' 'bout it."

Wright relapsed into brooding silence, pulling fitfully at his pipe, his mind tortured with this new thing of large finance.

"Hanged if you don't take the cake!" Red snarl-



ed after a time. "One'd think you'd lost your mother-in-law. Does gettin' rich quick give you the blues, Pete?"

"I'm goin' to turn in," Wright answered surlily. "We've got to beat the birds to the early worm in the mornin'."

"Wisht I could sleep!" Red whined as Peter rolled in his blankets. "Seems to be somethin' the matter with me. Maybe it's bein' rich all of a sudden. Did you ever have dyspepsy, Pete?" he asked presently. "My stomach's called a board meetin' to see why I ain't puttin' no meat into it."

"Put it to sleep!" Wright growled.

After a time Red took Peter's advice; but the giver of it lay wide eyed, staring up at the stars, thinking, thinking. Avarice was writing upon his soul words of sophistry that were the doom of honour and fealty. Why should he, who was the actual discoverer of this wealth, the means of its obtaining, give half of it to a drunkard who would never have found anyone else with faith enough to take this trip, and also half of his own share to a man sitting in comfort at home, who had risked a few paltry dollars and had the claims up in Dufferin for his money? The point of honour hardly entered Peter's thoughts. That eight-inch vein of silver meant that the forty acres was worth half a million at least. It was the large sum of money at stake that held sway over his mind.

LATE in the night Wright fell asleep. At the first caw of a crow he sprang to his feet and wakened his companion with a rough shake of the shoulder.

Red sat up, looked stupidly at Wright, and asked, "Say, Pete, did we find that vein? It's kinder mixed in my mind like a dream."

"Shake yourself," Peter answered laconically.

"An' as to breakfast," Red remarked, as he set a copper kettle on the fire Peter had lighted, "there's bannock well done an' rare. An' for bev'rage, squaw tea—the same bein' decocted from these," and he dropped into the kettle a handful of shiny green leaves from a plant allied to the wintergreen.

"We'll go up an' see what she looks like in daylight," Wright said when they had eaten.

"I guess she's all O. K.," Red remarked as they stood at the base of the cliff. "That hang-over yonder is what I first see five years ago. It was like a great pink eye blinkin' at a feller. Say, that'd make a good name for the mine, Pete—the Pink Eye. Is it a go? Kinder ketchy, ain't it?"

"Good's any, I guess," Wright answered. "Let's get to the top an' see what she's like on the roof."

On the summit they found the vein running due west for over two hundred feet. Here the silver, oxidized, was almost devoid of the pink bloom and ran like a ribbon between holding walls of diabase rock in a brown fretwork of wire silver, looking like an artistic inlay of bronze.

"She's the real cheese!" Red opined. "A cool million buys my half, an' not a cent less!"

WRIGHT looked at Meekins out of heavy, sullen eyes. There was something incongruous, flagrant, about this talk of a million emanating from a man who, when hanging around the hotels, borrowed a quarter from anybody who would lend it. He turned and fought his way through the brush down the hill, followed by Meekins. When they came to the discovery post, Wright kicked the stones away, pulled the timber up, and swung it to his shoulder.

Red stared. "What are you doin', Pete?" he asked. Wright had started on down the hill with his burden. "Danged if he ain't gone plumb loony over this strike!" Meekins muttered, as he plunged after Peter.

At the camp Wright seized the axe and cut the post into firewood.

"What's the idee, Pete? Wasn't it right?" Meekins asked, as Peter threw the sticks on the fire. "I ain't goin' to stake this claim—not for awhile yet," Wright answered quietly.

"You ain't goin' to stake! What in the name of Moses did you come here for, then?"

"Partly lookin' for silver, an' partly to see that Peter Wright didn't come out the small end of the tin horn."

Again Red stared in amazement. "I guess I best stake that claim myself, then," he declared presently.

"On what?"

"What d'you mean, Pete?"

"You ain't got no miner's license."

Red blinked in defeat—he had forgotten his documentary shortage. "But you've got a license, Pete. What's the sense of this monkey business?"

"No, I ain't; I staked them three claims in Dufferin on my permit."

"Ain't you got nothin' to pectect this silver mine after we've found it? That's a nice way to go prospectin', ain't it?"

"I got Haskell's license in my pocket — there ain't nothin' staked on that yet," and Peter's blue-grey eyes looked into Red's in a way that made Meekins shiver.

"Ain't you goin' to stake on that, then?"

"And give you half, and split my half with him?"

"I got to get half. 'Tain't none of my business how you fix it up with the other feller," Red snarled.

"If I staked on Haskell's license, Red, where'd you come out?"

"I'd law you for it, Pete, that's where I'd get it!"

"And I'd produce in court this contract that carries the name of a gent called Meekins, whereby said Meekins agrees to work for one Peter Wright six months for three dollars a day and grub."

"That contract don't say nothin' about my givin' up my silver vein here, does it?"

"'Tain't yours, an' never was! Your vein got mislaid—I found this one."

"An' you're goin' to bunko me out of my half, eh?"

"I ain't said anythin' about your half—you've done all that talk. An' I ain't said I was goin' to bunko you. I just said I wasn't goin' to stake it now. I'm comin' back when the cricks break up in the spring—that'll be 1908. Can you get that through your head, Red?"

"An' find somebody's jumped the mine! That's what'll happen, an' it'll serve you right."

"Nobody ain't goin' to find it. It's been planted here a few thousand years, an' nobody did. You knew it was here, an' been lookin' for it two weeks an' couldn't find it. Besides, runnin' water'll soon freeze up an' nobody can get in. I'll be first man up in the spring."

Red pondered over the situation; then he said, "What d'ye want to take this chance of losin' a fortune for?"

"Cause I got to act square with my partner," Peter answered in hypocrisy. "If I stake in 1907, I got to give him half an' live up to the contract; but if I stake in 1908 you get the half that's comin' to you. You've got the best right to it, ain't you? He wasn't never in on this deal. It won't make no difference to me which man I give it to."

THE venom of avarice was in Red's soul with the same virulence that it was in Peter's. He understood his partner now. If Haskell did not know they had found this mine in 1907, he would have no legal claim. Wright was determined to keep at least half, and meant to cheat the man who would give him the least trouble. To stake it in Haskell's name would make a three-cornered fight with a chance of Meekins being frozen out. Besides, they could do nothing till spring, anyway; no purchaser could very well come up to see it, and they could not mine the silver.

"If I wait till you're clear of that farmer, will you agree that we're halfters in the Pink Eye?" Red asked.

"Yes; 'cause I'm goin' to act on the level with you, Red."

"How am I going to pull through the winter?" Meekins queried, actuated by a new thought. "I'd be feared to go out prospectin'—I might get froze to death just when I'd made this fortune an' never get a nickel of it."

"I'll pay your board till spring if you keep your mouth shut. If you don't, you'll lose as much as I will."

"Well, that's a bargain," Red agreed. "Just write that on a paper."

"You got to take my word for it, Red," Peter answered doggedly.

"An' get the same throw-down Haskell's gettin', eh, Pete?"

"You got to take your choice whether you take a half or give it to him. If I wrote you a paper like that, first time you got full somebody'd read it, an' they'd come in with dog trains on the snow an' beat us out."

"Well, Pete, if you won't you won't, I guess, for you think you've got the best of it; but if you try to freeze me out I'll go to the man that grub-staked you and split. Then you'll get a quarter share."

"You won't have no cause to do anything but take the same size share as I get, Red; that's if you keep your mouth shut. Now let's pack up and pull out," Peter answered quietly.

Looking up suddenly as they packed, he saw Meekins transferring something from beneath his shirt to his blankets. "Hold on, Red!" he commanded angrily. "You ain't goin' to pack that silver out!"

"You bet I just am! Half of all the silver in that mine belongs to me, an' why can't I take them pieces?" Meekins retorted.

"Cause first time you got drunk you'd show 'em an' blab. Throw 'em in the lake, Red."

"I'll see you dead first, Peter Wright, an' then I won't!" Meekins swore.

A red flush of anger suffused the tawny face of Wright; the blue eyes turned to steel grey. It was the first time Red had felt the presence of passion in his partner, and, facing the tall, lithe Peter, so close that he felt the other's hot breath, Red dropped his eyes to the big sinewy hands, the fingers of which were stretched like the talons of a hawk. An instinctive knowledge flashed through his mind that unless he complied the fingers would be at his throat and he was afraid.

"You're carryin' things with a high hand, Pete; but I don't want to have no row," Meekins said sullenly. He threw the pieces of silver far out into the waters of the lake.

"It's for your good as much as mine," Wright declared. "We can't afford to take no chance."

LEAN of stomach to the edge of starvation, the prospectors found their way back to the land of food. And for months Wright lived a season of apprehension. In his dreams he saw men and machinery on the Pink Eye taking out carloads of silver, each carload in itself a fortune. Meekins was a leech, a vampire, bleeding him for money; more than once, when under the influence of liquor, threatening to raise money on the mine if Peter did not give it to him.

Some work had been done on the Dufferin claims and several letters written to Haskell to keep him quiet. In one of these Peter, as salve to his conscience, wrote that it would give him joy to be able to send Haskell a check for ten thousand dollars; that if he did strike it rich at any time he would see that Haskell lost no money over his mining venture. At this time Peter really meant it. Daily he was making mental bargains with Haskell; figuratively setting aside a sum for him when he had cleaned up over the Pink Eye.

IN the spring, when the ice of the rivers broke up with a remonstrative crackling like the fire of musketry, Wright and Meekins went up the Montreal and staked the mine. Not until the claim was filed in their joint names did Meekins feel safe.

The staking of the Pink Eye, and the samples shown, caused a stampede to Gowganda. Prospectors rushed in, followed by capitalists looking for plums with which to float huge companies.

The Pink Eye was sold for a million dollars; two hundred thousand paid down when it was passed by the buyer's engineer, balance to be paid in instalments.

When Haskell read this item of mining news it made him gasp; then it made him think, and his thoughts left him suspicious. He had been wondering why he could not come face to face with Wright. And Peter's letters had been sparing in detail in the extreme, tryingly apathetic as to the future development of the Dufferin claims. And the finding of this rich mine had come so quickly after Peter was legally clear of Haskell.

"I believe Wright's a crook," he declared.

His lawyer was of the same opinion.

"I'll make him pony up if he's done me," Haskell declared.

But making Peter pony up shaped somewhat into an impossibility as Haskell sought for the necessary evidence. His lawyer sent an agent to hark back over Wright's trail for the last several months.

The agent returned declaring that all miners were a gang like unto the forty thieves; they were banded together to shield each other in their dishonesty.

"It looks like a bad case," the lawyer advised.

"We'll have to wait till we get some evidence."

That very day Haskell almost had his evidence. By chance he was introduced to Red Meekins in a hotel. Meekins was now a distinguished citizen, one of the new millionaires, a man to introduce other men to. He was also, at that moment, most certainly under the influence of liquor. Meekins, sober, could carry in his mind only the material benefit of Peter's having acted square by him; drunk, his mind missed the main point, and retained an unreasoning hatred of the man who had mastered him standing face to face in the bush.

IT had taken Haskell half an hour to get to the point where Meekins, leaning over the table, bleared at him and said: "Pete's a crook, Mr. Haskell. He did you up right enough, an' you didn't know it. That's why I sold out—I was afeared of him. But if he'd tried his bunko on me, d'you know what I'd a done?" Red hung on his query and knitted his heavy red brows.

"No; what would you have done?" Haskell asked, trying to mask his eagerness in a subdued tone.

"I'd a put Tom Gilder at him. He'd 've tied him up for forty years, an' then made Pete toe the mark!"

Red brought his fist down as an accompaniment



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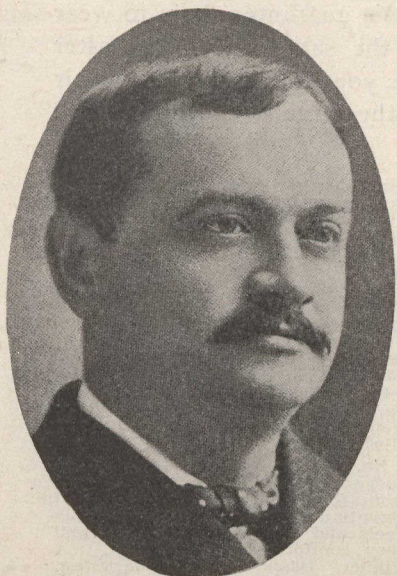
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"CANADA'S Wheat King." This is the name by which Mr. James Carruthers is most generally known on the floor of the Exchange of the Montreal Board of Trade, where he spends most of his time while operating in the various wheat markets. Mr. Carruthers is at all times a rampant bull on the outlook for wheat in Western Canada, and just how strongly he follows up his personal view, may be gathered from the fact that he is at the present time, out of his own personal fortune, arranging for the construction of some 200 elevators throughout the Western wheat belt. When he gets away from his own particular line of business, Mr. Carruthers delights in giving some attention to horse-racing and during the summer months is a frequent visitor to all tracks on the Canadian circuit. Years ago he was at the head of the Canadian stable that owned some of the best racers in Canada, at the head of them being Advance Guard, which perhaps won more money than any other Canadian horse.



Mr. James Carruthers,  
"The Wheat King of Canada."

Mr. Carruthers was out of his favourite pastime for a few years, but last year he got back into the game again, and along with some Toronto interests made arrangements for the purchase of another stable. The Canadian Milling Companies look upon Mr. Carruthers as perhaps the greatest Canadian authority on wheat, and when he makes any statement regarding the prospects, it is always sure to receive attention.

\* \* \*

**People Have Great Fondness for P. O. Savings Bank.**

NOW the United States is agitating to have the Government of that country follow Canada's example of having a Post Office Savings Bank.

Even in Canada, this P. O. Savings Bank is not very much heard about in the cities, but it is a caution what giant strides it has made since it was founded back in 1868, and how even with the tremendous growth of our Canadian Banks the deposits in the Post Office have gone on jumping up by millions till in 1908 they reached the unprecedented total of \$47,564,284.

This amount of money is distributed among some 165,000 people, and gives an average per account of something in the neighbourhood of \$287.00.

The great bulk of the savings seems to come from the outlying country districts, and it will be interesting to see just how this Post Office Savings Bank will be able to hold its own now that all the Canadian chartered banks are out so persistently for all the savings accounts they can possibly secure.

In the past, a great many people in the smaller towns got in the habit of putting their savings in the Post Office Bank, undoubtedly because there were no branch banks in the particular village near which they were living, and once the habit is formed, it undoubtedly takes a good many years to get the average man to change.

Then again there are a great many people, more especially in the outlying districts, who look upon the Post Office Bank somewhat as the English people do on the Bank of England, and while the rate of interest may not be very high they always feel that their money is absolutely safe, and if they want it they can get it.

From now on, however, it rather looks as though the Post Office Bank would have some difficulty in maintaining its deposits at such a high figure that it reached a few years ago, as even last year there was a falling off of over \$2,000,000.

\* \* \*

**An Action That Makes Financial Interests Sit Up.**

FINANCIAL interests, bankers and all who have anything to do with Stock Exchange operations, were rubbing their eyes to see if their sight was correct, when they read about old Robert Meighen, the President of the Lake-of-the-Woods Milling Co., declaring big bonuses on the common stock of the company without holding a single share of it himself.

Surely this cannot be, they said, no man living would forego such an opportunity of picking up a little easy money when he absolutely knew just what business the company was doing. Just the other day Mr. Meighen at the close of the half-year, decided that in addition to the regular quarterly dividend, the company could pay an additional bonus of 5 per cent. for the half-year, practically placing the stock on a 16 per cent. basis, but it was generally believed that Mr. Meighen had been a member of the pool which picked up some 6,000 shares of the stock when a few months ago there was a fight on for the control of the company. When, however, he came out and stated after declaring the bonus, that he did not directly or indirectly hold a single share of the common stock, everybody absolutely believed him, but somehow could not understand how he could possibly pay such handsome bonuses without to some extent sharing the benefit of it himself.

Somehow, Mr. Meighen seems to work on the basis that he would rather be a small shareholder in the company he directs than a particularly large shareholder, because as a small shareholder, he could work more entirely in the interests of his fellow shareholders, while if he were a particularly large shareholder, it might be stated that while working for the company he was also working for himself.

He has always been particularly conscientious even to a point of almost being scrupulous, and it will surprise a great many shareholders of the company when they learn that while he is both managing director and president of the company, he has always refused to accept any salary as president, feeling that he was taking all he should from the shareholders and directors when they appointed him to the position of general manager. COUPON.

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Buying hosiery on this plan you make doubly sure of satisfaction, for if the hosiery does not fulfill the guarantee the makers have to pay a double penalty.

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No. 1760.—"Lady Fair" Black Cashmere hose. Medium weight. Made of fine, soft cashmere yarns. 2-ply leg, 5-ply foot, heel, toe and high splice, giving them strength where strength is needed. Box of 3 pairs, \$1.50; 6 pairs, \$3.00.

No. 1020.—Same quality as 1760, but heavier weight. Black only. Box of 3 pairs, \$1.50; 6 pairs, \$3.00.

No. 1150.—Very fine Cashmere hose. Medium weight. 2-ply leg, 4-ply foot, heel and toe. Black, light and dark tan, leather, champagne, myrtle, pearl gray, oxblood, helio, cardinal. Box of 3 pairs, \$1.50; 6 pairs, \$3.00.

No. 1720.—Fine quality Cotton hose. Made of 2-ply Egyptian yarn, with 3-ply heels and toes. Black, light and dark tan, champagne, myrtle, pearl gray, oxblood, helio, sky, pink, bisque. Box of 4 pairs, \$1.00; 6 pairs, \$1.50.

No. 1175.—Mercerized. Same colors as 1720. Box of 3 pairs, \$1.00; 6 pairs, \$2.00.

### For Men

No. 2404.—Medium weight Cashmere half-hose. Made of 2-ply Botany yarn with our special "Everlast" heels and toes, which add to its wearing qualities, while the hosiery still remains soft and comfortable. Black, light and dark

tan, leather, champagne, navy, myrtle, pearl gray, slate, oxblood, helio, cadet blue and bisque. Box of 3 pairs, \$1.50; 6 pairs, \$3.00.

No. 500.—"Black Knight." Winter weight black Cashmere half-hose. 5-ply body, spun from pure Australian wool. 9-ply silk splicing in heels and toes. Soft, comfortable, and a wonder to resist wear. Box of 3 pairs, \$1.50; 6 pairs, \$3.00.

No. 1090.—Cashmere half-hose. Same quality as 500, but lighter weight. Black only. Box of 3 pairs, \$1.00; 6 pairs, \$2.00.

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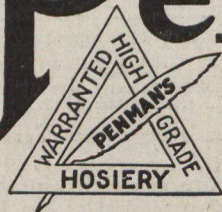
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Sir W. S. Gilbert at Croquet.

Sir W. S. Gilbert is understood to make an income of £12,000 a year out of the Savoy operas. In this connection it is interesting to note that Sir W. S. Gilbert, Mr. J. M. Barrie, and Sir Arthur Pinero make more money than any other British dramatists. Mr. Barrie is reputed to have made £50,000 out of "The Little Minister" alone, and to be making £400 a week out of "Peter Pan." Monsieur Rostand, the author of "Cyrane," is said to have made £300,000 out of one play.

\* \* \*

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THOSE who have watched the performance of an orchestra conductor whose band is playing a difficult accompaniment to a violin soloist or a pianist or a singer will appreciate a few reminiscences of Miss Marie Hall.

In a recent edition of *M. A. P.* Miss Hall says:

"I played for the first time in London in February, 1903. The concert was in the old St. James Hall, and the conductor was Henry J. Wood—surely the kindest, most reliable of men, besides being truly extraordinary as a musician. I needed all his encouragement that day, for I felt wretchedly lonely in this huge city, and in that hall so famous for the performances of great musicians.

"Since then I have played in most of the cities of America, Canada, Australia, and New Zealand, and have had the association of all their greatest conductors—Damrosch in New York, Gericke in Boston, and in his absence through illness, of Willie Hess, the leader of his Boston Symphony Orchestra, a very fine violinist and a sympathetic conductor, worthy chief of a band of men all excellent musicians, making the finest orchestra in the world; Emil Paur of Pittsburg, Van der Stucken of Cincinnati—both splendid directors, and Weingartner."

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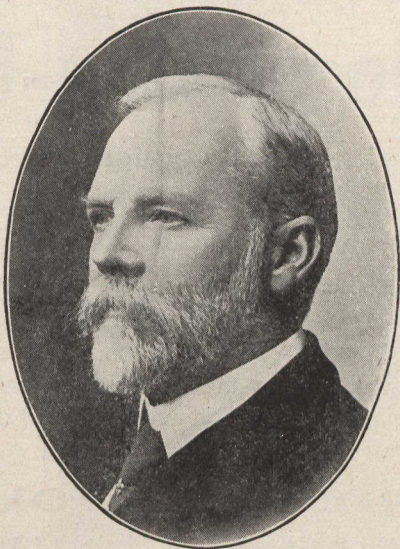
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**Literary Notes**

**Cab No. 44.**

EVERY man loves a good detective yarn—and some women have a similar taste in stories, though the gentle sex want a love story mixed in theirs. Well, "Cab No. 44" is a detective-love cocktail—half detective story, half love story, well shaken. A wager is made between two wealthy business men as to the ability of a suspected criminal to elude the New



Mr. R. F. Foster,  
Author of "Cab No. 44."

York police for a month. A mysterious foreigner undertakes to try his ability at the game, for half the stake. Then the complications begin. Sherlock Holmes never did a mix-up with greater effect, though he may have been more resourceful, than does the author of "Cab No. 44." Just a bit of advice to the reader—begin on the book early in the evening, so that you can get to bed at midnight. Reading after midnight in a mad rush to finish an exciting yarn, is not good for any business man's nerves.

Strangely enough, that story is written by R. F. Foster, author of several works on whist and bridge. He is the last person who might reasonably be expected to become a famous novelist, but then every one will admit that "problems" are in his line. Whether Foster ever wrote a novel before or not, the reviewer cannot say, but he ventures to predict that he will write another soon. This one is sure to be a big seller. But, mark you, it is not literature any more than "The Prisoner of Zenda" or "On the Wings of the Morning." (Toronto: The Copp, Clark Co.)

\* \* \*

MESSRS. J. Lewis Duncan, H. R. Alley, and H. V. Wrong, undergraduates of the University of Toronto, were persons of note around the halls the other day. These young gentlemen are the latest Canadian magazine proprietors. They are publishers and editors of "The Arbor," a monthly devoted to the higher interests of literature and politics among the student body. Till now the discussion of literature and politics has been done by the *University Monthly*. It has been carried on in the most approved Oxford style—very profound and very, very dull. The editors of the *Arbor* aim to improve the situation with the saving grace of humour. They have included a joke department, airy short stories, and some very light verse amidst the ponderous attempts to investigate Canada's external relations and Swinburne's morals. When *The Arbor* was issued the other morning, even the theologues, serious over their glasses, thumbing the pages of the new magazine, were disposed to break into the slightest of chuckles as H. W.'s view of tragedy was disclosed in humorous verse.



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SEALED TENDERS addressed to the Postmaster General, will be received at Ottawa until Noon, on FRIDAY, 1st APRIL, 1910, for the conveyance of His Majesty's Mails, on a proposed Contract for four years, as required, between Dundas and Street Letter Boxes, from the Postmaster General's pleasure.

Printed notices containing further information as to conditions of proposed Contract may be seen and blank forms of Tender may be obtained at the Post Office of Dundas.

POST OFFICE DEPARTMENT,  
MAIL SERVICE BRANCH,  
Ottawa, 16th February, 1910  
G. C. ANDERSON,  
Superintendent.



**Mail Contract**

SEALED TENDERS addressed to the postmaster General, will be received at Ottawa until Noon, on FRIDAY the 8th APRIL 1910 for the conveyance of His Majesty's Mails, on a proposed Contract for four years 24 and 48 times per week each way, between Port Colborne and Street Letter-Box and Port Colborne and Grand Trunk Ry. Station from the 1st JULY next.

Printed notices containing further information as to conditions of proposed contract may be seen and blank forms of Tender may be obtained at the Post Office of Port Colborne and at the Office of the Post Office Inspector at Toronto.

POST OFFICE DEPARTMENT,  
Mail Service Branch,  
Ottawa, 24th February 1910  
G. C. Anderson  
Superintendent.



**Mail Contract**

SEALED TENDERS addressed to the Postmaster General, will be received at Ottawa until Noon, on FRIDAY the 8th APRIL 1910 for the conveyance of His Majesty's Mails, on a proposed Contract for four years six times per week each way, between Brougham and Markham from the Postmaster General's pleasure.

Printed notices containing further information as to conditions of proposed Contract may be seen and blank forms of Tender may be obtained at the Post Office of Brougham, Markham and Route Offices and at the Office of the Post Office Inspector at Toronto.

POST OFFICE DEPARTMENT  
Male Service Branch  
Ottawa, 24th February 1910  
G. C. Anderson  
Superintendent



**Mail Contract**

SEALED TENDERS addressed to the Postmaster General, will be received at Ottawa until Noon, on FRIDAY, the 8th APRIL 1910 for the conveyance of His Majesty's, Mails on a proposed Contract for four years six times per week each way, between North Keppel and Owen Sound from the 1st JULY next.

Printed notices containing further information as to conditions of proposed Contract may be seen and blank forms of Tender may be obtained at the Post Office of North Keppel, Owen Sound and Route Offices and at the Office of the Post Office Inspector at Toronto.

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**The Weight of Metal**

CONCLUDED FROM PAGE 20.

to a fierce oath. It came in contact with his glass; the fingers opened and closed on it; he gulped the liquor and down. His mind flitted at a tangent, and he fell to cursing the whiskey. He had forgotten all about the mine.

Haskell, unwisely too eager, said: "How did Wright do me up, Meekins? Tell me, and I'll make it worth your while."

Red stared at the speaker, a glimmer of intelligence stealing into his eyes. "Say, Mr. Haskell, anythin' I say when I'm full don't go, see? Let's take a walk. I feel sorter uncomfortable," he said.

It had filtered into Red's mind that Haskell was after evidence. That meant a suit, and a suit meant tying up the mine and stopping of payments.

Meekins started off tortuously for the desired walk. Haskell purposely lost him in the rotunda of the hotel. Then he sat down to recast the little scene that had just been enacted. The name Tom Gilder lingered with vivid insistence. If Gilder had the power to bring Wright to account, he must know all about the Pink Eye. Haskell determined to find this man Gilder.

"DO I know Tom Gilder?" replied the first man Haskell asked this question of. "I should say so! Everybody does."

"Who is he?"  
"Well, he's the limit, if you ask me. He was a pretty clever lawyer once. Is still, really; but now he's a kind of Sherlock Holmes in the mining game. If he got after any of my claims, I'd just tell him to go out and select what he wanted."

This vivid description of Gilder explained the great faith of Meekins and suggested to Haskell the wisdom of at least having an interview with Gilder.

He found him in a dingy office sitting at a little oak desk against a background of leather covered law books. A pair of pale blue eyes, set so close together that there seemed scarcely room for the thin high-bridged nose, peered at Haskell with questioning intensity.

Haskell had come with the idea of sizing up Gilder; but he found himself almost at once explaining his position down to the minutest detail. Gilder's first question was, "Have you any papers?"

He read the letters of Peter Wright without comment. The contract he perused twice; then, peering over his glasses, said, "That contract isn't fit to govern the working plans of a pair of owls! But it cooks your goose in a hearing before a judge."

Haskell gave a sigh of resignation. "Looks as if I'd got to stand for being done up by that crook," he said. "Haven't I got a chance to make him pay back that fifteen hundred he did me out of?"

The shadow of a mirthless smile played about Gilder's thin lips. "Would you be willing to take a hundred thousand dollars from Wright in settlement?" he asked.

Haskell gasped in astonishment. He stared into the placid eyes, so like little knobs of blue china, wondering if he had heard aright.

"I think I could make him settle for that amount," Gilder added. "Then, by jinks, go ahead!" and Haskell slapped his knee as though he had stamped an agreement.

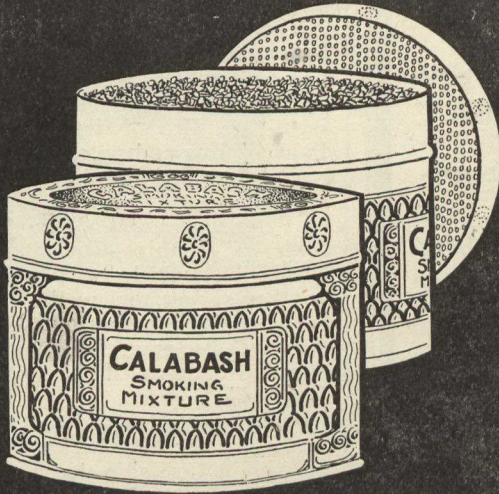
"My fee will be one-third of whatever amount we accept," Gilder advised.

"But you said I had a weak case; that a judge would give it against me on that contract."

"You have no case at all, really," Gilder answered calmly; "but we're

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not going before a judge, not if I can help it. You can leave the matter in my hands."

THEN Haskell went back to his somnolent village, and the subtle power of Gilder fell on Peter the unjust. Writs, and injunctions, and cautions against issuing of a patent for the Pink Eye, and summonses to appear for examination for discovery, blew upon him a veritable paper blizzard.

The English syndicate that had bought the mine was served with notice of Haskell's claim. And Wright soon received letters of strong protest from the British Isles, instead of Bank of England notes.

Red Meekins' drank to drown his sorrow and wept copiously. He assailed Peter morning, noon, and night to settle. "If this Gowganda boom busts," he wailed, "we'll never catch another sucker to buy the Pink Eye, an' if the vein peters out we'll be on our uppers again, an' what's worse our reputations 'll be wore to a frazzle!"

When Peter learned that Tom Gilder was after him, he knew it was a hold-up, a sure sign that Haskell had no evidence; so he tried to bring the case on for hearing before the Mining Commission.

But the Mining Commission said it was a case for the courts, and the court declared it was a question of evidence. Gilder proved that he had two men out in the wilds looking for witnesses who knew all about it; also intimated that Wright had bribed the witnesses to keep out of the way.

Gilder chuckled when the case was thrown over to the next sitting of the court, and went back to his dingy little office, to sit, like a spider in his web, waiting for the coming of Peter to settle.

AND Peter crawled reluctantly up the narrow flight of stairs that led to the dingy office the very day he received a letter from the English syndicate stating that if within fifteen days they were not given a clear title to the Pink Eye they would cancel the purchase and ask him to return the hundred thousand paid, with the addition of their costs.

Peter had gone to Gilder's office in the fatuous belief that he would escape with a payment of the ten thousand dollars he had been foolish enough to write Haskell about. But when he departed he left behind properly attested documents securing to the man who had grubstaked him one hundred thousand dollars out of the purchase price of the Pink Eye.

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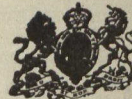
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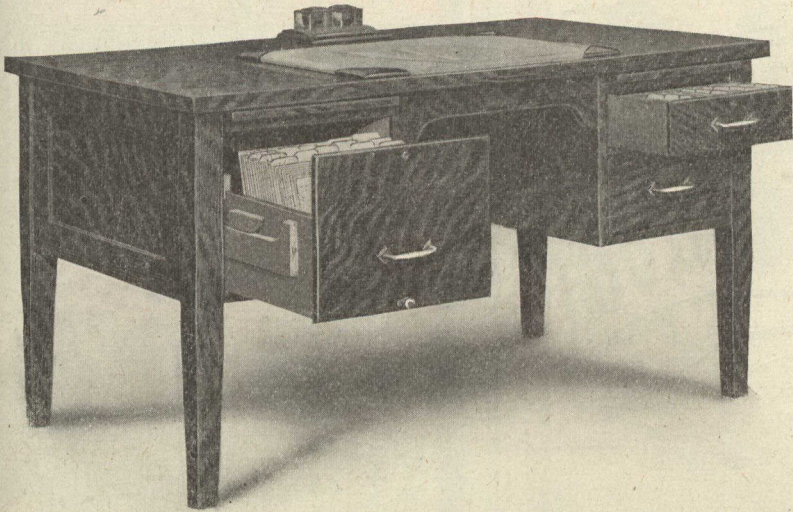
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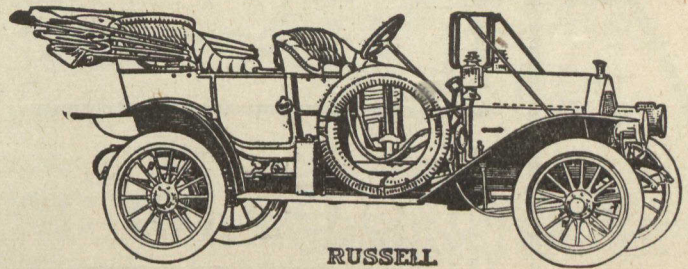
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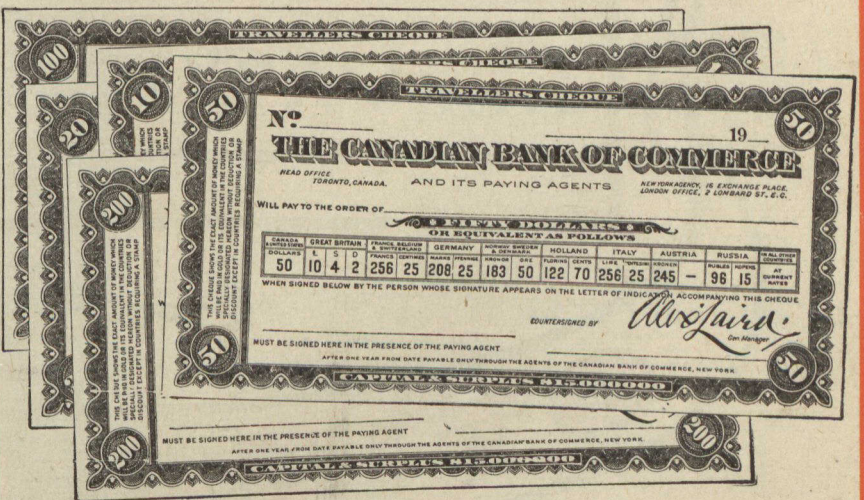


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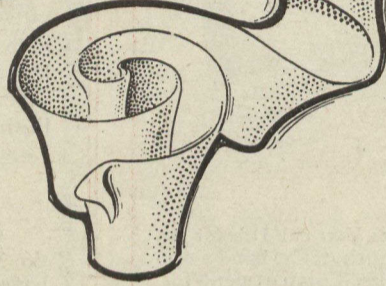
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