

The Canadian
Courier
THE NATIONAL WEEKLY

Effect of Rising Prices on Expenditure

BY G. I. H. LLOYD

Social Aspects of Tuberculosis

BY ELIZABETH SHORTT

Is the Bungalow Advisable?

BY G. M. WEST

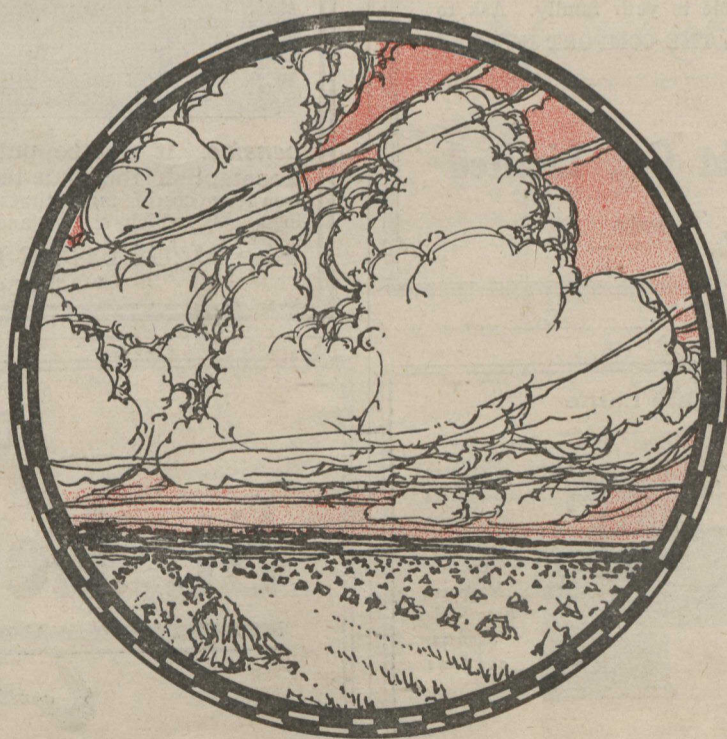
An American-Canadian Country Home

BY ARTHUR CONRAD

Garden Work for June

BY E. T. COOK

Read in
Nine
Provinces



EDITED BY JOHN A. COOPER

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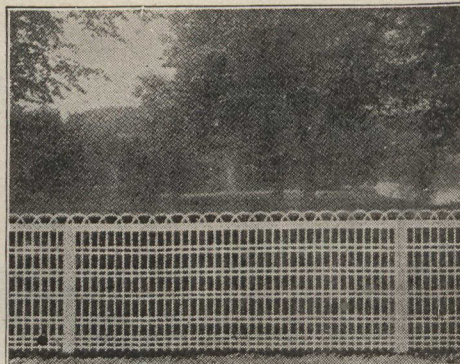
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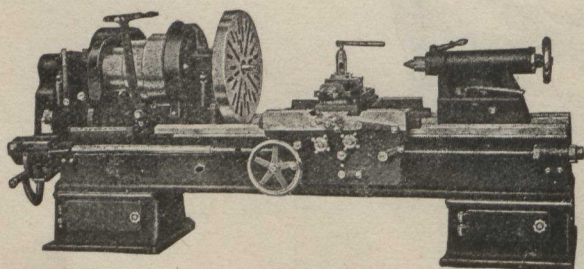
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The Canadian Courier

A National Weekly

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

VOL. XII.

TORONTO

NO. 1

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Editor's Talk

MOST people are not anxious to grow old, but it is different with a newspaper. A newspaper gains in standing and prestige as it grows in years. When a paper is very young people mock at it, and sometimes they sneer. That may be because youth is not entitled to respect, or it may be that so many papers are born and so few reach maturity. Hence, the "Canadian Courier" is rather proud of the fact that this is the first issue of volume twelve. Volume eleven, which has just closed, was our largest and most successful contribution to the national entertainment and education.

An illustrated national weekly produced entirely in Canada is something new for this country. There are excellent weekly papers published in the different provinces and having a fairly wide circulation within their particular territory. There is only one weekly paper in this country whose circulation is evenly distributed over the whole country from coast to coast and which aims to deal as fully with the events of one province as with those of another. That is the "Canadian Courier."

There have been several attempts in Canada to establish a national paper, but none of them have been successful unless the "Canadian Courier" can be called a success. In its early days it suffered somewhat from the fact that people doubted the possibility of publishing a high grade national paper in a country with only eight million inhabitants. Perhaps logically the "Canadian Courier" should have lasted a certain length of time and then disappeared. That was a consummation which we were anxious to avoid and so far we have done so with considerable success. To-day we are able to say to our readers that this paper is established and that its permanence is absolutely assured.

Besides its balance-sheet, the tests of a paper's business success are circulation and advertising patronage. The "Canadian Courier" has a larger circulation than any other Canadian weekly or monthly which is circulated nationally. Its circulation statements are supported by affidavits. As regards advertising patronage, it may be mentioned that during the past six months, we carried an average of 51 1-2 columns per week, as against 40 3-4 columns in the corresponding period of 1910-1911. This is an increase of 26 per cent. in space, in spite of a considerable increase in rates.

We do not mention these facts boastfully, but rather thankfully, because of the generous support which has been extended to us by both the business community and the reading public.

Financial success is not everything. We feel that the "Canadian Courier" has been so moulded and engrained by public opinion that it has reached a stage where it is satisfactory as an exponent of Canadian national life. It has taken on something of the country which it represents—a something which it is difficult to describe and equally difficult to explain. We feel that the "Canadian Courier" more nearly represents Canadian national feeling than any other publication in the Dominion. We believe that its success proves this, and that this success will continue only so long as the "Canadian Courier" is able to persist in a correct interpretation and a constant reflection of the national life of the country.

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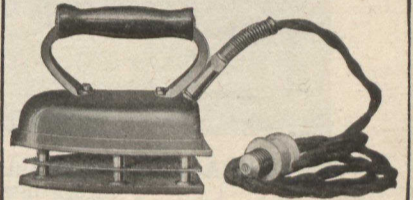
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I sell these 5 acre farms near the big, modern city of Vancouver. The land sells for from £30 to £50 an acre, but it's worth it, and you can get it on terms as low as £10 down.

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BRIAR HILL PARK is situated in North Toronto, a little west of Yonge Street, in what is acknowledged to be the best section of this ideal suburb.

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BRIAR HILL PARK is situated about four and a quarter miles from King Street, directly north of Upper Canada College, and is convenient to stores, churches, schools, colleges, bowling green and golf links.

TO INVESTORS—Briar Hill Park promises to repeat the success that has attended the marketing of ALEXANDRA GARDENS, where many instances can be cited in which investors in a period of less than six months made the most handsome PROFIT OF OVER ONE HUNDRED PER CENT. on the down payment. Briar Hill Park has the same natural beauties, and the demand for the property is bound to be as great if not greater with the possibility of even more rapid rise in values. BRIAR HILL PARK IS A PROPOSITION WELL WORTH INVESTIGATING, and you can make an appointment to be shown over the property any day.



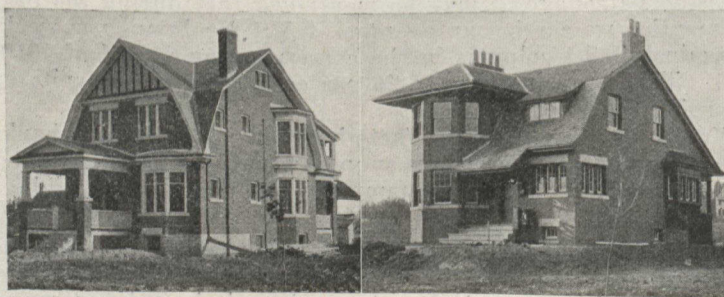
A Glimpse of Alexandra Gardens' Clubhouse and Bowling Green, Convenient to Briar Hill Park.

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Every Business Man of sense knows it; Politicians know it; Financial Men know it; Real Estate Men know it, and all the Investing World know that Canada is at the beginning of her greatest growth and prosperity. The question every man should ask is:

"Are You Grasping the Opportunities or Letting them Pass?"

Real Estate is a good investment only when wisely selected. Property in a growing city on a main thoroughfare, and especially on a car line is SAFE, and is the first land to experience the benefit of rise in values. Too many invest their money in land without knowing the surroundings or the location, which is too often miles from settlement, and has no chance of immediate development.

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Is situated in the most beautiful landscape district just outside the City of Toronto. The Park is private, has beautiful roadways, cement walks, sewers, gas, electricity and pure water. The residences are all high-class examples of the best architecture. The public lands of the Park are beautified by lawns, terraces, trees, shrubs and flowers. A club house, bowling green and tennis lawn are provided free. Property there has a steady value and prices are advancing so rapidly that it is wise to invest at once to get the best lot at the lowest price.

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Formal Garden in Lawrence Park.

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Some time ago a chemist discovered how to completely end a corn.

He made a wax—the B & B wax—which forms the heart of a Blue-jay plaster.

This little plaster has since then removed fifty million corns.

It is applied in a jiffy, and the corn

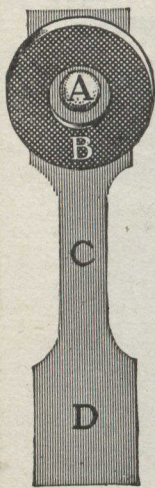
pain ends at once. Then the B & B wax gently loosens the corn. In 48 hours the whole corn comes out, root and all.

No soreness, no discomfort. You feel nothing at all.

People who pare corns get just a few days' relief. To get it they run the constant risk of infection.

The millions who use Blue-jay never suffer or wait. They get rid of the corn in two days.

Get Blue-jay and prove it, as they did.



A in the picture is the soft B & B wax. It loosens the corn.
B protects the corn, stopping the pain at once.
C wraps around the toe. It is narrowed to be comfortable.
D is rubber adhesive to fasten the plaster on.

Blue-jay Corn Plasters

Sold by Druggists—15c and 25c per package

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The Utmost In Candy!

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The creamy insides and centres of nuts, fruits and jellies have just the Right Flavor—the rich, thick chocolate coating has just the Right Taste.

Our blending of these two confection extremes creates an exquisitely delicious flavor not found in other brands. Try Moir's.

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Getting Back at Him.—Bismarck was no favourite with women, least of all with clever women who dared to think for themselves and imagine that they could fathom questions of state. He was never tired of snubbing strong-minded ladies, putting them down, and stamping on them.

One day he paid a visit to the Russian embassy at Berlin, where he behaved as usual, flouting even the mistress of the house, the Countess Schouvaloff herself.

He took his leave at length, to the relief of everybody, and presently the family mastiff was heard barking at the great man as he passed through the courtyard.

Immediately the countess ran to the open window, and Bismarck heard her voice, saying to him in a tone of gentle entreaty, "Oh, please, M. le Chancelier, don't bite my dog."—The Argonaut.

The Boss.

THREE-FINGER SAM, he used to be as bold as any one. He spoke up quick. They said he had four notches on his gun

And never took no back talk from a stranger or a friend.

Whenever trouble started he was there to superintend.

We stood and gazed respectful as he drained the jovial cup.

He never went to bed, but used to sleep a-standin' up.

He was the roughest, toughest man that ever hit the place—

And now you ought to see him! He's completely fell from grace.

He met a gal, not five feet high and wispy-like and pale.

She married him an' now he's hit the water-wagon trail.

He wears a coat an' collar an' he even combs his hair

An' hesitates in talkin' 'cause he knows he dasn't swear.

An' Mrs. Sam, she says she wouldn't be no suffragette;

She's satisfied to boss one able-bodied man, you bet,

That's ready to break loose like water from a busted dam

An' clean up the community if she says "Sick 'em, Sam!"

—Washington Star.

Unconvinced.—Mr. Howells, according to a story that he tells himself, shares the fate of the prophets and heroes who are more esteemed abroad than in their own households. He says:

I got into an argument one day with my wife on the propriety of using a certain word in a sentence. My wife maintained there was no authority in favour of my usage, and I held that there was. So, to end the matter, I took the dictionary and looked it up.

"Ah," I said, "here it is, with just the usage I employed," and I read the justifying quotation aloud. But my wife was still dubious.

"Who wrote that?" she wished to know.

Again I studied the printed page. "Why, it says 'Howells.'"

"Oh," answered my wife, with triumphant scorn, "he's no authority!"

—Youth's Companion.

Equal to Anything.—Scrag McQuorig, one of the leading Republicans of Schoharie, drifted into the New York Republican headquarters with the following Roosevelt story:

I had a dream about Roosevelt the other night. I dreamed he died and went to heaven. After St. Peter had shown him about and asked him what he thought of everything Mr. Roosevelt said, "I like everything but your choir. Ought to improve that."

"Well, what would you suggest?"

"Well, first off, send for ten thousand sopranos."

"That'll be pretty hard," said St. Peter, "but if you say so, I'll do it."

"Then get five thousand altos."

"Yes."

"Then ten thousand baritones."

"Yes."

"Then you'll have a real choir."

"But how about the bassos?"

"Oh, I'll sing bass."—The Argonaut.

For Every June Social Function

there is a dainty Knox Gelatine dish. Every housewife will find it of the greatest convenience to keep on hand in this month of social activities, a package of Knox Pure Plain Sparkling Gelatine, also a package of Knox Pure Sparkling Acidulated Gelatine.

Here is a simple Knox recipe.

Fruit Foam

½ box Knox Gelatine 2 eggs
1 cup cold water Sugar
3 cups crushed strawberries, raspberries or currant juice

Soak gelatine in cold water 5 minutes. Heat crushed berries, or juice; pour over gelatine, sweeten to taste. Stir until gelatine is dissolved, let stand in cool place until nearly set. Then add whites of eggs, beaten stiff, and beat well into the jelly. Mold and serve with whipped cream or a custard sauce made of yolks of the eggs.

KNOX PURE PLAIN SPARKLING GELATINE

enables you to prepare countless dainty desserts and delightful candies for receptions, parties, luncheons, church festivals and other social functions, using your own fresh cut fruits or nuts for ingredients and flavour.

Knox Pure Sparkling Acidulated Gelatine

is exactly the same as the Plain, with an extra envelope of pure concentrated fruit juice added. Most Gelatine recipes require lemon juice and here you have it without taking the time to squeeze lemons.

Each package—Plain or Acidulated—contains a tablet in separate envelope for colouring, if desired. Each makes two full quarts (1½ gallon) of jelly, or four times as much as "ready-prepared" packages, and you know the ingredients when it is made of Knox Gelatine.

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The
**CANADIAN
 COURIER**
The National Weekly

Vol. XII.

June 1, 1912

No. 1

Triumph of St. Lawrence Route

Its Advantages as Brought Out in Recent Discussion on Ocean Travel

STRANGELY enough the recent discussion as to the best route from Europe to America has shown the superior advantages of the St. Lawrence route. The route taken by vessels between New York and British ports carries them through the most dangerous part of the ocean, so far as ice-bergs are concerned. Consequently after the loss of the *Titanic* the route was moved farther south. On April 16th these routes were changed to the extent of 60 or 70 miles in a southerly direction, and on April 19th another 100 miles south. These new routes will prevail from January 15th to August 14th, when the northern routes are again resumed.

These changes have been made because the ice-bergs seem to congregate in the district which lies from 100 to 400 miles straight south of Newfoundland. There they move slowly, at a rate of from 15 to 20 miles a day. Besides, they are melting then from the heat of the opposing Gulf Stream and thus become most dangerous, according to Admiral Peary. He says "the most dangerous ice menace to a steamer is the last remaining fragment of a berg, usually a mass of translucent ice, hard as rock, almost entirely submerged, absorbing the colour of the surrounding water, and almost invisible, even in broad daylight, until close aboard."

Here, then, is where the St. Lawrence route comes in. It is a northerly road just as fully supplied with ice-bergs—but not rotten, concealed ice-bergs. Here they stand up boldly from the water, in their primal stature and rugged, snowy outline. They are easily seen and easily avoided. They are so cold that they affect the air, and are quickly detected even in a fog. Hence one seldom or never hears of a boat on the St. Lawrence route hitting an ice-berg, or even running into an ice-field. No boat on the Canadian route is likely to meet with such an accident as that which sent the *Titanic* to the bottom.

Besides being safer from ice-bergs, the Canadian route has an additional advantage because one-third of it lies in the St. Lawrence. It is nearly one thousand miles from Montreal to Belle Isle, where the land-locked portion of the journey ends. This has scenic and other advantages, in addition to being free of ice-bergs and ice-fields, which are carried outside of Newfoundland by the Labrador current. From Belle Isle to Liverpool or Bristol is done in three and a half days by the faster ships, whereas the New York ships are about double that period on the open sea.

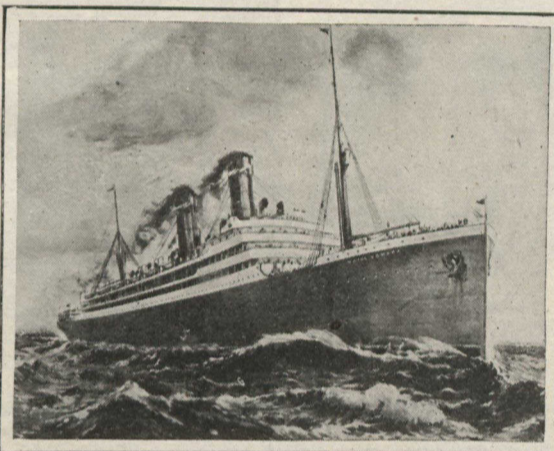
Nearly all the larger passenger vessels plying between Canadian ports and Great Britain are Canadian-

By **NORMAN PATTERSON** owned and Canadian-managed. The Canadian Pacific and Canadian Northern vessels operate in connection with these two great transcontinental railways. The Allan liners are partly Canadian and

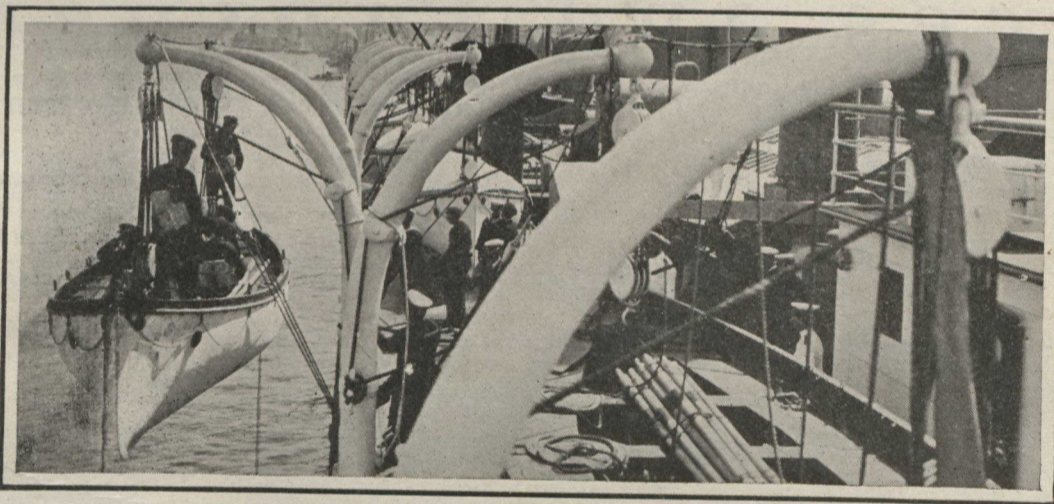
partly British in ownership and management. The Dominion-White Star is the same. And Canada is proud of the achievements of her citizens in opening up and developing the Canadian route and making it so popular with the travelling public.

This was not accomplished without much effort. The New York route is older and was well-established. The new route had to win its way slowly. The Allans, the Elder-Dempsters, the Dominion and the Donaldsons did much, and the Canadian Government was active in light-houses, buoys and charting. Then came the C. P. R. steamers and the day was won. Then naturally followed the Canadian Northern and the White Star. All these lines have made safety their first desideratum. One shocking accident would have killed the route, so intense was the opposition in the eighties and early nineties. The boats were kept well equipped for every emergency and well supplied with life-boats, submarine telephones, searchlights and wireless in due course. Their very existence depended on the excellence of their defensive forces. "Safety First" was the motto in every officer's cabin.

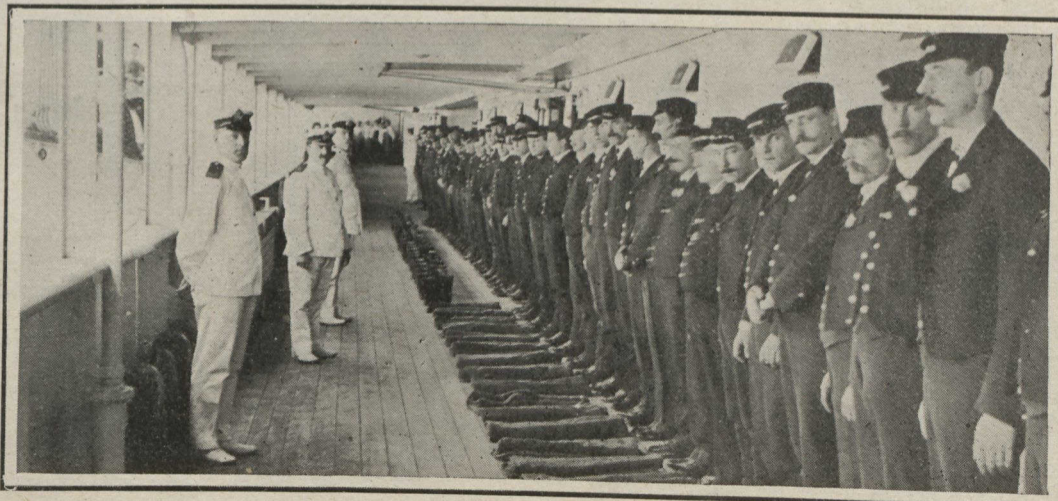
There is no doubt that safety is the greatest advertisement any transportation company can have. Too often this fact has been overlooked by American corporations.



One of the Numerous Luxurious Passenger Vessels Now Using the Canadian Route. (Royal George.)



Launching a Life-boat—With Canadian Vessels Weekly Life-boat Drill is a Part of the Regular Programme. The Crew is Mustered to Stations, Boats are Manned, Lowered, and Rowed Around the Ship.



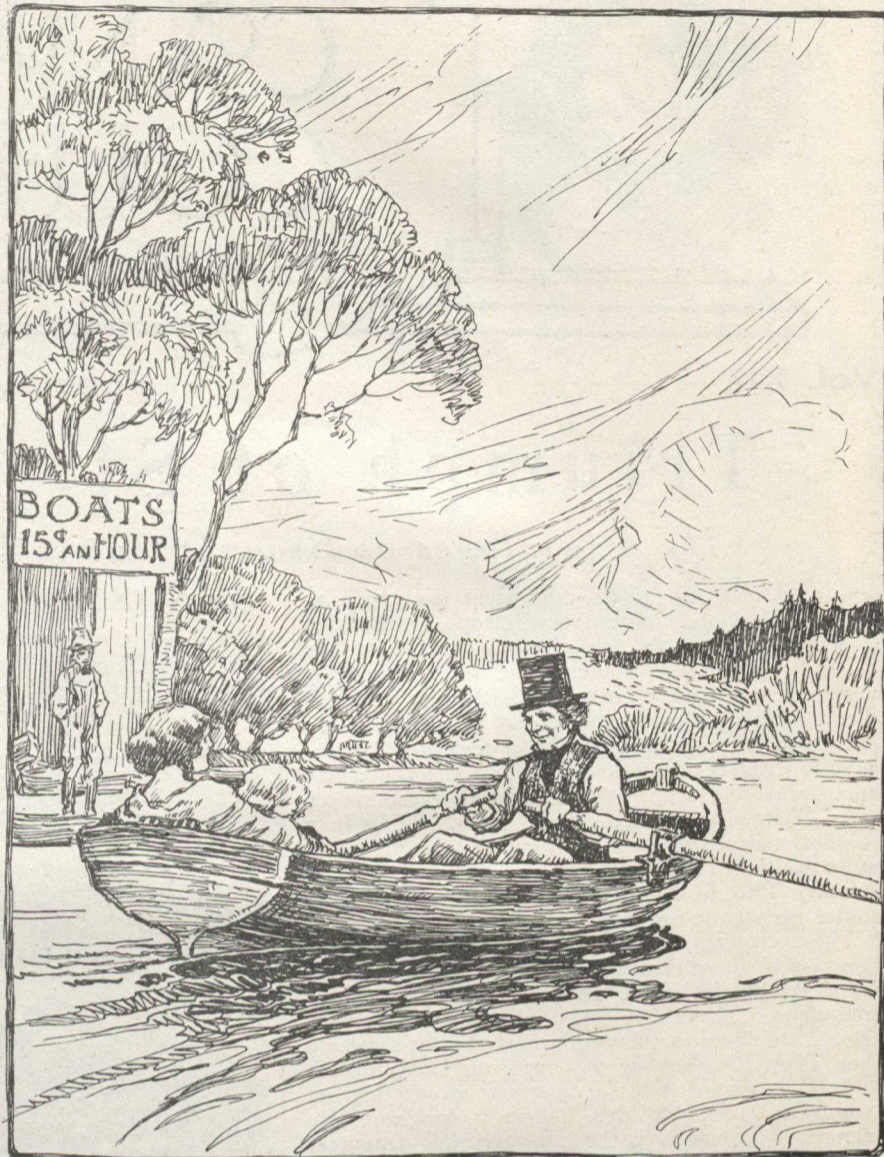
Fire Drill, With Blankets and Buckets, is Part of a Steward's Training on a Canadian Atlantic Liner. This Picture Was Taken on One of the C.P.R. Empresses.

While the *Titanic's* crew were lacking in life-boat drill and disciplinary training, the Canadian boats have paid great attention to these points. Both on the ocean and in harbour, life-boat drill has been strictly and systematically attended to. It was regarded as part of the price of victory.

Furthermore, the Canadian boats seem to have developed a high class service. Some of our Canadian lines declare that their boats are manned by more experienced men than can be found on any other British passenger route. The Canadian managers seem to have gone in for permanency of service among officers, engineers, stewards and seamen. This, again, was probably part of the price of victory. Experienced crews were thought to add to the margin of safety and to be a good insurance against panic in case of accident.

After all, Canadians are pretty thorough. Perhaps not so thorough on the whole as the British or Germans, but still ranking high. The Canadian is less ambitious than the American and more ambitious than the Britisher. Being fairly thorough, moderately ambitious, and having the American faculty for discarding old methods once the case is proven against them, Canadians have done well in all lines of transportation work, whether it be steam railways or steamships.

Another Sidelight on "The High Cost of Living"



Mr. and Mrs. Timmins of 1912 Must Have the Most Expensive Means of Conveyance for Their Outings. Mr. and Mrs. Timmins of Former Days Were Content With Pleasures that Called for but a Slight Cash Outlay.
 Drawn by W. S. Broadhead.

Prices and Prosperity

Second Article—The Effect of Rising Prices on Expenditure

By G. I. H. LLOYD

WE have already seen that the result of rising prices is different to different sections of the community, and that there are a very large number who suffer from the change because their incomes increase so slowly as to make little, if any, headway against the rising cost of living. Those whose incomes are quite stationary—and they are by no means a small number—find that the margin of income available for expenditure on other objects than strict necessities positively diminishes, and their custom is lost to the trades which formerly catered to their comforts. The smaller the income the greater must be the proportion expended on food, houseroom and clothing. A family earning but \$500-\$600 a year must spend half of the total on food, a quarter more on rent, fuel and light, and one-seventh more on clothing, leaving only one-tenth for all other purposes. With an income of \$5,000 it would not be easy without great extravagance to spend as much as one-fifth on food alone; one-tenth would be ample for houseroom, while a similar proportion spent on clothes should more than satisfy all legitimate requirements. This leaves more than half the total as "disposable" income, the allocation of which will no doubt be governed largely by social standards and conventional requirements, but which, for all that, cannot properly be described as "necessary" expenditure.

Now it is "necessary" rather than "disposable" or "superfluous" expenditure that is most affected by rising prices. Food and rent are the lines of expenditure which show the most rapid increases in Canada at the present time. While the wholesale prices of foodstuffs have risen in the last fifteen years no less than 54 per cent., textile, leather, and metal products and materials have advanced only 22 per cent. On the other hand, building materials have increased 81 per cent. in the same period, while the price of building land has, of course, risen still more. Thus the small money income has suffered more than the large.

It is very important that we should try to ascertain how much of the increased cost of living, of which we hear so much, is due to rising prices, and how much to the rapidly-rising standard of superfluous expenditure. An analysis of actual prices will assist us in arriving at a definite opinion on this point. For the past two years the Department of Labour at Ottawa has kept records of the retail prices of staple commodities in the chief cities of the Dominion. Using these quotations we may construct a sample budget showing the cost of a given quantity of food in March, 1910, as compared with March, 1912:

COST OF FOOD IN 1910 AND 1912 COMPARED.
 Weekly Budget for Artisan Family of Five Persons—Retail Prices at Toronto.

	March, 1910. Cents.	March, 1912. Cents.
2 lbs. Beef, sirloin	42	45
4 lbs. Beef, chuck	32	51
1 lb. Veal	8	12.8
1 lb. Mutton	15	16.5
1 lb. Fresh Pork	20	17
2 lbs. Salt Pork	36	25
1 1/2 lbs. Bacon	33.8	28.5
3 lbs. Fish	37.5	37.5
1 lb. Lard	38	30
1 doz. Fresh Eggs	30	28.5
7 quarts Milk	56	70
1 lb. Dairy Butter	28	28.5
1 lb. Creamery Butter	33.5	41
1 lb. Cheese	16	20
14 lbs. Bread	42	46.3
5 lbs. Flour	15	13.5
2 lbs. Rolled Oats	6	6
2 lbs. Rice	10	10
2 lbs. Beans	10	10
2 lbs. Apples, evaporated	27	25
1 lb. Prunes	7	12.2
5 lbs. Sugar	26.3	31.3
1/2 lb. Tea	15	15
1/4 bag Potatoes	16.3	48.8
	590.4	669.7

Increase in two years 79 cents, or 6 1/2 per cent. per annum.

We see from these figures that the weekly cost of this sample dietary has risen in the past two

years from \$5.90 to \$6.70, an increase of over 6 per cent. per annum.

This result is derived from Toronto quotations. If we extend the record so as to include other large cities from the Atlantic to the Pacific, we get the following interesting comparison:

COST OF WEEKLY FOOD BUDGET IN 1910 AND 1912.

	Halifax.	Montreal.	Toronto.	Winnipeg.	Vancouver.
March, 1910.	\$6.01	\$6.49	\$5.90	\$6.87	\$7.40
March, 1912.	6.76	7.12	6.70	7.78	8.69
Increase in two years.	.75	.63	.80	.91	1.29
Increase p. c. per annum	6.2	4.8	6.8	6.6	8.7

MEAN OF THE FIVE CITIES.

March, 1910	\$6.53
March, 1912	7.41
Increase in two years	.88
Increase per cent. per annum	6.7

According to these returns Toronto appears in a favourable light, furnishing a notable exception to the otherwise uniform rise in the scale as we move from east to west. To fall into her appropriate place in the geographical scale, Toronto should be the capital of Newfoundland! The general result, however, confirms the conclusion that the cost of food has been increasing at the rate of about 6 per cent. per annum. The wholesale prices of foodstuffs, according to the returns of the Labour Department, have increased 17 per cent. in the past twelve months, so that the increase asked of the consumer does not appear extortionate.

Though the most important food is only one item in the family budget, and on the whole the average rate of increase in cost will be less than the 6 per cent. above indicated, on account of the slower rate at which the prices of manufactured goods have advanced. This will be best brought out if we try

to complete one typical budget, taking the average of the food prices of the five cities as a representative starting point. Here is the result:

TOTAL BUDGET FOR ARTISAN FAMILY.

	March, 1910.	March, 1912.
Food	\$6.53	\$7.41
Rent	4.00	4.25
Fuel	1.00	1.00
Clothing	2.25	2.30
Unspecified	2.00	2.10
	15.78	17.06

Increase in two years \$1.28, or 4 per cent. per annum.

From this table we conclude that a man who two

years ago was living on a wage of 26c. per hour will now require 28c. per hour if his consumption is to remain constant. In other words, the effect of rising prices on the cost of living is such that the working man requires an advance of \$25, or one cent an hour, every year, in order that he maintain the same standard of necessary expenditure, and that a still further increase is required before any expansion in the scale of consumption can be allowed for. In the case of a larger income—say \$5,000 a year—the increase in the cost of necessaries could easily be met by current savings.

claim to have affected the choice of the Government. It would have simply been ignored, while the Government named the official who would have got the job in any event. That is not the way that "patronage committees" and "patronage-fed" members earn the active gratitude of office-hunters—that gratitude which is "a lively sense of favours to come." Not a bit of it. "Patronage" does its work and earns its wages by appointing the unfit. It is a method of loot; or it is nothing.

ALL men, fit to be in Parliament, hate "patronage." It wastes their time, destroys their tempers, soils their souls—when they have one—and goes far to disgust them with public life. Moreover, it hurts them politically in the end. They cannot compete with the small-minded man who gets into power through "patronage" and knows no other way of keeping power. If a vote of the Front Benchers of both parties could be taken, they would abolish "patronage" utterly and forever. But one Front Bench cannot work this emancipation alone. It must be done by bi-party co-operation.

CIVIL service Reform—if extended to all the offices held under the State, with several necessary exceptions—would pretty well abolish this evil so far as office-holding is concerned. Then there would still be the matter of purchasing supplies and similar departments of Governmental activity to deal with. But this would be comparatively easy, once the office-hunter was eliminated. The office-hunter certainly creates the greatest public nuisance. The man who wants to sell supplies at fancy prices may be quite as active; but we do not hear the squeals of the victims whose heads he causes to be cut off without chloroform. Still when public spirit once attains a white heat which will enable it to abolish the ignoble sport of office-hunting, it will speedily dispose of the more secret and quite as dishonest form of the same till-tapping operation!

OF course, the people who must kill "patronage" are the chief sufferers from poor appointments—the men who pay their wages and put up with their inefficient services. The politicians probably cannot quite do it alone. The mercenaries who hope to profit by political "patronage" are a numerous, a hungry and an active company. They exercise great influence in a campaign. As things stand, I would venture the prediction that if one of our parties declared that it would retain "patronage," and the other pledged itself to abandon it—and the office-hunters believed the latter—they would combine and put the former party in power. But if the people will meet this onrush of the rabble "camp-followers" with a firm determination to support the party which will regard "public office as a public trust," they can get Civil Service Reform and their money's worth in every appointed official.

THE MONOCLE MAN.

THROUGH A MONOCLE

"PATRONAGE."

THE Government press mortified its readers recently by publishing a telegram from Halifax which told in what manner the Conservatives of that constituency were dissatisfied with the administration of Government patronage by a local "patronage committee," and that they wanted the job turned over to its usual sponsors, the two Conservative candidates at the late elections. One of these happens to be a particularly busy man with a marked distaste for such a truckling task, the Right Hon. R. L. Borden. Of course, they can no more get Mr. Borden to bother with their petty "patronage" quarrels than they can get him to sweep out the Privy Council offices at Ottawa. If there must be what is called "patronage," he did the best thing he could in handing it over to a local committee; and he will probably leave it there. I merely mention the incident to-day to call the attention of people, who do not quite credit the hunger of certain partizans of the baser sort for "patronage," to the fact that they are quite as "base" and quite as "hungry" as has been reported.

WHAT is "patronage"? If it is anything at all, it is stealing. It is downright, vulgar, often contemptibly petty, sneak-thieving. Consider the facts. Here is an office to be filled. The public is to be served by the man chosen to fill it; and the public is to pay him for his services. Naturally the public wants to get the best service it can for its money. It does not want to be limited in its choice of a servant by confining its selection to tall men or red-haired men, or Methodists or Anglicans, or Grits or Tories. It simply wants to secure the best value it can for its "cash." Now the Government steps forward to choose this public official. He will either be a good partizan of the Government or he will not. In the latter class are included, of course, opponents of the Government and "Independents." If the best man for the position is a

partizan of the Government, he ought to be appointed. And he will be appointed without the intervention of anything like "patronage." If the best man is not a partizan of the Government, "patronage" will prevent his appointment, and compel the appointment of a man less worth the public's money. Thus "patronage" will steal from the public for the benefit of the party exactly the difference in value between the best man and the man who is appointed.

THERE is nothing complicated about that. A child can see just where the stealing comes in. A part of the salary of that official is stolen for the "campaign fund" of the Government party; and the member—where he acts—or the local "patronage committee," are the active thieves. The "party" is the receiver of stolen goods. Sometimes the stealings are very, very small. Sometimes they are very, very mean. I have known cases—not under this Government—where the ghoul who would steal the pennies from the eyes of a poor woman's dead "bread-winner" would be ashamed to associate with the "petty larcenist" who acted on behalf of a great party and a wealthy Government. In this department, there is done some of the dirtiest work which is ever "committed"—committed is the right word—in the name of politics.

BUT—the partizan will urge in extenuation—often there are two equally good men; and we simply choose our friend rather than our foe. Where that miracle happens, I have no objection—except to point out that the maintenance of a party "machine" for discovering these marvellous cases of incredible coincidence, creates a constant temptation to the purest party to use that "machine" for getting vulgar and dishonest "patronage" for its friends when they are not just as good as the best. We all know, in practice, however, that "patronage" is not kept alive and fed fat on cases in which the best man gets the appointment. It could not live long on such fare. It would have nothing to do. It could not

A Monument to The Author of "The Maple Leaf"



On Saturday, May 18th, There Was Unveiled in Mount Pleasant Cemetery, Toronto, a Monument to the Late Alexander Muir, Author of Canada's National Song. The Children of the Alexander Muir School, of Which the Late Author Was Principal, Sang "The Maple Leaf" and Decorated the Monument.

REFLECTIONS

By THE EDITOR

Is Canada Going Wrong?

HISTORY is full of examples of countries that have gone wrong and history never ends. Is it possible that some day an historian may chronicle the fact that somewhere about 1912 Canada went wrong?

I do not believe that such will occur, but I am convinced that there is a great deal of folly in the various phases of our national life as it is at present. We are in a frenzy of speculation, a perfect fury of money-getting and money-spending. We are more than excited—we are casting restraint, moderation and common-sense to the winds.

Not all of us, certainly. Several men with whom I have conversed recently have told me that they are preparing for a financial storm of some kind. They do not claim that a storm is inevitable, but they believe that they are wise in going at half speed for a time. The man who takes out a fire insurance policy on his factory or his house does not necessarily expect either to be burned down. But fire is always a possibility, and a fire insurance policy is a necessary safeguard.

If there ever was a time when Canada needs a national fire insurance policy, it is now. Success has come to us in an unexpected degree. Values are increasing by leaps and bounds. Even our bankers share in the general intoxication which seems to have come to a large portion of the community. Prices of stocks, of lands, of food, of labour, of amusements and of everything we consume, use or accumulate have risen rapidly. Perhaps there will be no fire—but he is a wise man who carries a goodly bundle of policies in his safe.

National Not Sectional.

THIS frenzied wealth-making and wealth-spending is not confined to one portion of Canada, nor to one class more than another. Eastern Canada is boosting prices just as much as Western Canada. The banker, the financier, and the big manufacturer are just as keen on getting exorbitant profits as the producer and the trades-unionists. It is a national, not a sectional, frenzy.

Read this letter which I have received from a clear-headed business man now travelling in the West:

"I am forcibly struck by one factor which does not appear to have reached the average Western man, namely, the present trend of immigration is not towards the land, but towards the cities, towns and villages, where real estate speculation is running riot, and men are striving to become rich over night. To me this is the most unhealthy feature of the West at this time.

"So far have talked with probably fifty of the best real estate and land men I could find along the way. They all agree there is practically no movement in farm lands, and that even farmers on the land are sending their money, where they have any surplus, to friends in the towns and cities for investment in town property. This is all wrong. This country is enjoying heavy imports of British and American money. They are building their prosperity on imported wealth. If this prosperity is to continue they must get busy and create more wealth from the land than they are producing now."

And so, a similar clear-headed man travelling in the East might point out that the people in the larger cities are gambling in real estate, in stocks, and in everything which men buy and sell. In the East, as well as in the West, "men are striving to become rich over night." In Toronto and Montreal, property that was worth one dollar a square foot three years ago is now selling at three dollars; and land that was going begging at ten dollars a square foot is now easily bringing thirty dollars. Stocks that were worth \$100 a share two years ago are now bringing \$150 or \$200 a share. A brick-yard which five years ago paid a profit of \$50,000 a year, now pays \$150,000. I attended a base-ball match a few days ago and found 7,000 people in the 50 and 75 cents each, and less than 1,000 in the 25-cent "bleachers." Last week in Toronto, on three days, 50,000 people paid at least one dollar and a half each to see the horse races, and the automobiles in which the people came covered several acres.

It is the same all over Canada. This wonderful era of immigration and of capital-importation has made us feel like the Spaniards when the galleons came sailing in year after year laden with the gold and silver of Central and South America.

It is easy and pleasant to force prices up, but un-

pleasant to force them down. Sooner or later, we shall have to revise our "price-list" and it may be painful.

Legitimate and the Opposite.

OF course, much of this prosperity is quite legitimate. Canada's century has come. "The Last Great West" is being opened up and the North is being explored. We have given away a billion dollars' worth of land to start the boom, and it has started. We are building railways at a rate never equalled by any other similar number of people in the world's history. We are building towns and cities faster than the United States ever did. We are getting foreign capital and foreign wealth-producers at a rate which, considering our population, the Great Republic never experienced. Hence the rise in values is partially legitimate.

It is difficult to distinguish between the legitimate and the illegitimate. There is no doubt, however, that the selling of farm lands in the vicinity of Toronto, Montreal, Calgary, Moosejaw and other cities as town lots is largely illegitimate. In all these cities, central property is probably worth what it is bringing. Also, much of the best residential property is worth what is being asked for it, if one buys it to use. But the buyer of real estate must discriminate. There is no rule to guide the investor; every case must be judged on its merits.

Twenty-five years ago, property in Brantford, Guelph, London and other Western towns was selling at a higher rate than it is to-day. I am fully convinced that some property in at least a score of Western cities will sell lower a quarter of a century hence than it is selling to-day. All through Western Ontario, Michigan, and the Dakotas there are tumbling villages where once they were "boom" towns.

The man who mocks at history, especially economic history, will come to grief. It was so when the Winnipeg "boom" and the Toronto "boom" burst twenty years ago.

I am not a knocker. Neither am I a pessimist. But if any word of mine may cause my fellow-Canadians to be careful and cautious in this the hey-day of Canada's prosperity, I shall feel that I have been of some service. Even the great, marvellous and luxurious *Titanic* was sent headlong to the bottom of the ocean, because no one uttered a word of warning at the proper time.

Will Toronto be Re-built?

A WRITER in this issue describes what he thinks will be a re-building of the city of Toronto. Montreal has been passing through a similar phase, in the moving of its retail section from St. James to St. Catherine Street, and in the opening up of sections lying beyond the Mountain. So in Toronto. There was a time when the city lay below the "Hill" and when the C. P. R. track

was the city's northern boundary. The city grew east and west only. Now the movement north has begun and so important does it appear to the rail-ways that the Canadian Pacific and the Canadian Northern propose to largely abandon the water-front and to build a magnificent union station where the tracks cross Yonge Street, about two miles north from the present situation. Thus Toronto will have two railway entrances, one in the north and one in the south—two miles apart.

If this means anything, it means that Toronto has definitely decided to climb the Hill and take in the territory lying along Yonge Street. How far this movement will extend it is too early to say. The real estate men see no limit, judging by the way in which they have been buying farm lands up that way, but real estate vendors have not always been safe guides. It is clear, however, that the town of North Toronto will shortly be the best residential section of Toronto—provided Toronto grows in the next five years as it has in the past five. That, again, depends upon the national prosperity being maintained.

The Farmer's Shortsightedness.

NOR is all the present era of "away from the land" due to the over-speculation of the dwellers in towns and cities. The Canadian farmer has the haste-to-get-rich fever also. As our correspondent quoted above states, the Western farmer is investing his surplus cash in town lots instead of in farm lands or farm buildings and equipment. So in Eastern Canada, the farmer is not content to have his children remain with him on the farm or even to continue his own operations as assiduously as ever.

The farmer is driving his children from the farm by failing to give them an education which will make them farmers and by failing to pay his children wages. The former failing has been much discussed in these columns. The latter is equally important. When the son or daughter of a merchant or manufacturer goes to work in the father's place of business, he or she at once receives a definite wage. Few farmers pay their sons or daughters anything even if they remain on the farm after eighteen years of age. Hence the young people crowd into town to become mechanics, clerks and stenographers where they can have their own purse and be independent.

The farmer complains he cannot get labour. Of course he can't, unless he is willing to pay for it. Slavery was abolished nearly a century ago, and the church is the only institution which now gets people to work for their "board and washing." If the farmer's sons and daughters are to be induced to stay on the land, they must be paid wages the same as other young men and women who live in the towns and cities. Unless this is done, the people will crowd into the cities, the farming population will continue to decline, and the price of food products will continue to ascend.

The farmer must learn to keep books as every other business man does. He must learn this in the rural public school, now devoted mainly to educating children off the farm. He must have a public school suited to his needs, not a breeding-place for embryo nurses, stenographers, doctors, dentists and lawyers. He must be taught to pay wages, and how to invest those wages so as to lower his cost of production.



PHYSICIANS MEET ROYALTY AT GARDEN PARTY.

On Wednesday of last week Dr. Herbert Bruce, President of the Ontario Medical Association, entertained the members at a garden party at his residence on Bloor Street, Toronto. His Royal Highness the Duke of Connaught was present for a short time.

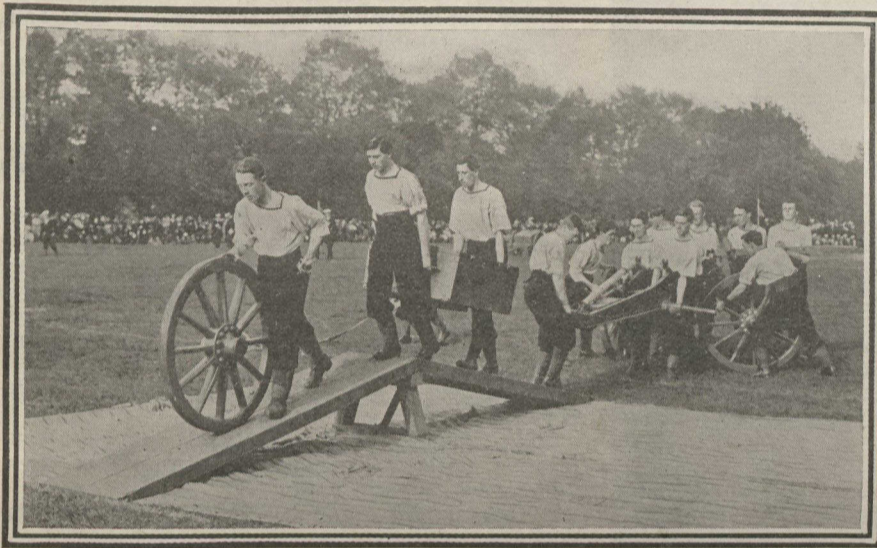
Canadian Teams Play English Rugby at Montreal



By the Close Margin of One Point on the Total Score in Two Games the Halifax Wanderers Defeated the All-Montreal Team for the Eastern Inter-provincial Championship. In the English Rugby Game the Ball Is Thrown Up by an Official, and Not Given in Possession of a Team as in the American Game.

Photograph by Gleason.

An Idea Which Canada Might Adopt



These two pictures show English naval volunteers in competition at Hyde Park. On the left the winning team are carrying a dismantled gun over a plank bridge, in the gun competition for the "Terrible" Trophy. On the right they are cheering on being declared winners for the fourth time in succession. There is nothing in Canada which corresponds to the Royal Naval Volunteer Reserve, although when the Honourable Mr. Prefontaine was Minister of Marine he worked out a scheme for the establishment of Canadian naval reserves along the Great Lakes and the ocean coasts.

Some Social Aspects of Tuberculosis

By ELIZABETH SHORTT

FOR the last fifteen years I have been connected with various philanthropic societies working in some way for the betterment of humanity, and I am more and more impressed with the co-relation and interrelation of the work of most of our societies and organizations. Pre-eminently is this the case with the fight against tuberculosis.

It seems to me that, if we eliminate the scientific study of bacilli, of pathological conditions and of curative cultures, the study of the social problems which produce, propagate and perpetuate tuberculosis will cover all the rest of the field.

The study of heredity has long been a fascinating one to scholars and alienists, but very little practical use has been made of the knowledge. Recently that phase of it called eugenics has come more to the forefront, and now Mr. Balfour has founded a chair on the subject at Cambridge University. Another promise of things to come is the bill recently brought up in the Ontario Legislature by Dr. Godfrey, which aimed at preventing marriages dangerous to society.

Heredity, we all agree, is the deciding power in the make-up of the human. But biologists tell us positively that we cannot level up and that invariably the race levels down. For instance, a feeble-minded father and a normal mother, or vice-versa, are never known to have a family of normal children, *i.e.*, up to the level of the normal parent.

Should it not be the right of every child to be well born? Future generations may well wonder why we took such infinite care in the production of good domestic animals and so little in the culture of humanity.

The study of the history of degenerates goes to show that alcoholism in the parents predisposes the

children to tuberculosis and insanity. Alcoholism does this by direct influence on the children in giving them less resistance and indirectly by providing the environment which hastens physical and moral degeneracy.

We cannot begin to estimate the amount of leveling down that is going on in this young country by the absolute disregard of the propagating and repropagating of the unfit. Royal Commissions have been formed which have reported on conditions and numbers, causes and cures, and yet nothing much comes of it. Provincial Cabinets are bombarded by requests from many organizations from many parts of the country to build institutions and provide farms where these unfortunates may be made to a certain extent, self-respecting, self-supporting units of society.

Yet in all Canada we have no special institution for this much-needed work. An initial step was taken some years ago in obtaining statistics as to numbers, and information as to commitment and control. Since then we have an illuminating Blue Book each year on the subject. But in seven years a great many defectives have been added to our population who will add to our burdens in jails, asylums and Homes for Friendless Women.

True, an experiment has been made in the Industrial Refuge and The Haven, in Toronto, where some 90 or 100 are under control. But the very success of this experiment, and it is a success, by so much the more condemns the authorities for failure to provide like institutions in other parts of the country for the estimated other 900 still wandering at large. And all is not said when this is accom-

plished, for there is that other contingent just above the border line which will still complicate the question of tuberculosis and other social problems.

The initial step towards right bases of action in the prevention of tuberculosis is to have thorough and complete medical inspection of school children. Children often have latent tuberculosis. Being susceptible and nearer the ground they are in far more constant danger of infection from dust, from sweeping, from long skirts and from every other cause. In 45 cases of removed tonsils and adenoids seven were found infected. Anaemic children and those who re-act to the tuberculin test should be taught in outdoor classes which would prevent them breaking down under the ordinary school routine. Medical inspection of schools would also enable the defective minded to have a fair chance to develop what was in them by placing them in special classes which should be followed up by continued guardianship if they were found incapable of development.

While it is a conceded fact that tuberculosis prevails to an alarming extent in institutions for the insane, the question has not yet by any means been worked out to its ultimate solution as to the relation of predisposition and cause. It has been stated that the child of tuberculous parents brings with him into the world a general vitiation of his humours and cells which render him liable to defective-mindedness or insanity. Dr. Klebs states that tuberculosis in asylums is most frequent in what he calls the untidy wards, where stupidly demented patients are in close proximity and in the same posture for hours at a time, and are quite irresponsible as to what they pick up or put in their mouths.

When this frequency of tuberculosis can occur among these demented cases under the constant supervision of institutional life, what shall we say

of the men ce of the thousands who are irresponsible in less degree and who go in and out among us breeding and carrying disease and degeneracy?

Tuberculosis has been called a disease of the working classes, but this is not so much because of work as conditions. Work in the field, however hard, gives no alarming statistics of morbidity. Industrial trades, where there is organic, mineral, or metallic dust, produce heavy death rates from tuberculosis. Our Departments of Labour, the study of industrial problems and our Trade Unions have improved some aspects of labour, and no doubt will improve them further. Workers in shops and factories where numbers of workers are herded together, are exposed to the usual dangers of overcrowding, increased by the presence of gas light and dust, and the absence of sufficient air, sunshine and cleanliness. It is obvious that there should be medical inspection of all workshops, factories and other places where numbers of people are working together.

The immigration question is also a practical issue in affecting the spread of tuberculosis. True the Federal Government has done much by its machinery of Medical Inspection at the Port of Entry to strain out the more flagrant cases of disease. In his last report, the Chief Medical Officer at the Port of Quebec says: "Experience during several years' connection with the Port of Quebec has convinced me that the best filter to oppose the penetration of the undesirables into the country will be found in the service of the ship's surgeon as soon as it is organized on some reasonable and systematic basis."

Dr. Bryce, in his report, suggests that the 3,000 medical officers of health at work in the different health districts in England might be utilized as medical inspectors of intending immigrants before they leave their native district.

In the report of the Royal Commission on Tuberculosis, in Quebec, the fact was brought to light that there was a higher death rate among the women of Quebec than among the men; in other countries it is the reverse. This was pointed out as being due to several causes, chief of which was the fatalist idea that disease and death were sent by "le bon Dieu," with consequent lack of preventive measures—and to their ignorance of hygienic laws which allowed them to live in unventilated, closely-shut houses through the long winters. I would like to point out that in addition to this the French-Canadian women marry young and have large families. The study of maternity and longevity shows that after the fourth child, the children have lessening chances of enduring vitality and these would in the next generation give still lessening chances. The lowered resisting power after maternity, still more reduced by frequent maternity when under unhygienic conditions, leaves the mother an easy prey to tuberculosis. Dr. Klebs states that there should be "in every large community either a special maternity sanitarium or a special ward in an existing maternity hospital where tuberculous mothers could be received a few months previous to their confinement and surrounded by the best hygienic and diatetic care."

Another factor in producing consumption is our milk and meat supply. In Canada, as far as statistics go, tuberculosis is present in about 10 per cent. of the cattle. Moncton, Quebec, Regina, Portage la Prairie, Calgary and Edmonton insist that milk supplied to them shall be from certified cows. Generally when we ask for this protection we are told that it is impossible, that farmers and dairymen will not produce cattle and milk sufficient to supply our needs if we make it so hard for them, and that if we insist on the tuberculin test our milk will be higher-priced. But since calves are not born with tuberculosis, any more than humans, but acquire it, the keeping of stables that are dry, light and well ventilated would reduce the disease and loss to a minimum.

Inspection of meat is very much to be desired, and, as only reliable inspection can be made at the time of slaughter, it would seem necessary that we should have municipal abattoirs. But we find that commercial interests prevent our having this protection. Germany carries out supervision of her meat supply thoroughly. Meat entirely safe is sold as such, meat of which the viscera, etc., is diseased and meat unaffected, is sold as second grade, and meat that is tubercularly affected is cooked to a safe heat and sold as third class. Certainly if people are to eat tubercular meat occasionally it is better that they should have it safely cooked and buy it for what it is.

BUT of the social problems that affect tuberculosis perhaps the housing problem is the greatest. We have even in our new country accumulated slums in our larger cities. Even where we

cannot point to a district or a block as a slum we have numbers of individual or groups of houses that are unfit for habitation.

The problem of housing the masses, particularly in large cities, is a vast one, but the fearful prevalence of tuberculosis in many of the tenement house districts of our large cities demands attention. New York's often described "lung" block on Cherry and Market Streets had, ten years ago, a death rate from tuberculosis of 37.5 per cent., in the ten years between 1894 and 1904 some 290 cases were reported to the Board of Health, and since the Tenement House Law came into force 200 violations have

been filed against these unsanitary dwellings. Yet in spite of this condition, in spite of the Tenement House Commissioner and the men and women interested in the anti-tuberculosis problem, who have pleaded again and again for the destruction of the block and the conversion of it into a playground or park, the "lung" block still stands because of the political strength of its owners.

Every collection of dark, foul, unventilated tenements is a "lung block," dealing death to those who by economic necessity, not from choice, must live there and call these disease-breeding houses by the name of home.

His Favourite Portrait

By GORDON GRANT

THE room was rather small so that the big roll-top desk in one corner looked ponderous. The furniture was simple, severely so, and evidently new. The walls were still unpapered and unadorned except for one solitary print of the variety called a sepia. It was a copy of that gloomy picture of Napoleon, commonly known as "The Last Phase."

Behind the desk, the light from a small shaded electric lamp shining on his features, sat a young man. He wore a frock-coat, somewhat frayed at the cuffs. His attire, the stethoscope at his side and a pile of medical books before him bespoke his profession. His face was youthful, but in it one might read at least one propitious sign—a certain air of keenness and determination. Deeper, there was a faint trace of anxiety, a quality not unknown altogether to any novice when he begins to know that facing the world really means something.

The young Aesculapius was staring at the pages of a visiting-book. He tapped the vacant lines with his pencil.

"Well," he murmured, "tough luck! Not a patient in a week; and the rent due to-morrow."

Then he glanced carelessly, contemptuously even, over the shabby room. He looked quizzically at the portrait on the opposite wall.

"Now," he remarked, scowling back at the lowering face and shaking his pencil at it, "Old Nap, the question is who'll pay it."

He jingled two small lonely coins together in his pocket to emphasize his insolvency. "Yes, that's the question, old pal"—but just then there was an interruption. The door-bell tinkled, far back in the hall.

OUTSIDE, under the night-lamp, standing in a swirling snow, was a man. His coat-collar was awkwardly turned up to withstand the wind; nevertheless there was a certain nervous jauntiness in his carriage. His eyes sparkled as the door opened.

"Dr. Ford?"

"Yes"—with a wave of the shabby coat-sleeve. "Will you come in?"

The man entered and followed the physician across the empty waiting-room to his sanctum. His guide motioned him to a seat, meanwhile taking his old position behind the desk. As they sat the little lamp threw its rays almost impartially between them. Only a corner, as it were, of their full strength fell across the lower portion of the stranger's face. The doctor, without appearing to, was watching him closely.

The patient seemed ill at ease. He plunged his hand into a pocket and pulled forth a wallet. From it, with thin trembling fingers, he extracted a card and held it out.

"You may have heard of me before," he commenced ingratiatingly, "name is Arthurs. In my town I'm a barrister."

The doctor looked at the card but said nothing.

"And I have come to-night to ask a favour of you. A semi-professional call, you see"—he laughed. "Yes, that's just it. I did not care to ask a doctor I knew."

"Why not?" snapped the man on the other side of the desk.

"Wait," protested the other, raising his hand. "I'll tell you—and pay you for your time."

The doctor looked annoyed but made no comment. He peered curiously through the yellow rays of the lamp.

"Doctor," continued the other. "Have you ever read De Quincey?"

"Very little."

"Ah, sir—you should. The Dream Fugue is delightful. What wonderful imagination—what bizarre creations of the mind are there—"

"Not my style," interrupted the physician curtly,

as though he thought to hurry on—to despatch the business of so arrant a gossip. "I have little time for literature. I prefer my text-books."

"You make it harder for me," resumed the patient a little fretfully. "You do not understand. You will not sympathize." He spoke excitedly and leaned forward into the light.

It may have been chance, but the doctor seemed to stare—all at once—deep into his companion's eyes. His young face seemed to harden, as though he had made some disgraceful, incriminating discovery about this person.

"Ah," he murmured, and sank back in his chair.

The stranger shook his head disconsolately.

"I may as well confess my trouble at once," he commenced. "I am like him—like De Quincey. I have the same weakness—the same craving. It isn't my fault."

The ghost of a smile flitted across the doctor's face. "Morphine in your case, eh?"

"Yes. I am on my way south—an important case. Last night someone broke into my room at the hotel. They took some money—but that's nothing. My hypodermic's gone and a hundred tablets. I have used my last and the druggist refuses me. There's a long trip ahead. I am wild for it. Oh," maudlinly—"what shall I do?"

"I am sorry." The doctor spoke quietly. "I cannot help you."

"Oh, but understand. I will pay you well"—extracting a bill from his pocket. "And it will be a secret. No one will find out."

"What started the devilish thing?" queried the doctor.

"Tompkins. Old fool. Dr. Tompkins, you know. Gave it to me when I had rheumatism, two years ago, and I've been taking it ever since. But come. Like a good fellow. Just a little prescription. I'll get it back from the druggist and tear it up."

The doctor looked thoughtful for a moment; then, with a shrug of his shoulders, drew a writing-pad towards him. Rapidly, in large, almost illegible handwriting, he wrote a prescription.

The other watched it hungrily as he blotted it and sealed it in an envelope.

"I suppose you know you're a fool?"

"Yes, yes. Of course. But I'll stop it soon. I need it for the trip. I'll lose my case without it. Oh, yes—a cursed fool. Here's your money."

He held the bill out to the doctor, but the latter waved it aside.

"Keep it," he said, rather contemptuously. "Take this to Downey, the druggist on your right at the corner. He knows me."

Somehow, in the journey to the door, the subject of payment was forgotten. The patient, bowed courteously down the surgery steps, found the crackling bill still in his hand. Involuntarily, he turned back; but the door slammed before he could speak. He thrust it, unregretfully, into his pocket and turned towards the gleaming drug-store.

Inside, the doctor's face wore a curious expression. As he entered the office, he looked as a child sometimes does who wonders whether he should laugh or cry. Finally, with a ferocious little chuckle, he walked over to the portrait on the wall.

"It's all right, Nap," he commenced. "I spotted him as soon as the light struck his eyes. Pupils like pin-points. Honest, they were, Nap. I wouldn't hurt the poor devil for anything."

"The prescription?" He smiled. "A ruse, Nap—a ruse. He asked for morphine and I gave him milk-sugar. My writing's so bad that he couldn't read it. Won't Downey laugh?"

Once more shabby Aesculapius looked over the shabby room. Then he resumed his conversation with the general as though no patient had interrupted it.

"Yes, old Nap. The situation is unchanged. Rent due to-morrow. I can't pay it. Can you?"

Edson Joseph Chamberlin

The Man Evolved From the System

An Interview

By AUGUSTUS BRIDLE

“GOOD morning, Mr. Chamberlin—congratulations.”

One of the heads of departments in the Grand Trunk system made it very clear that he was glad to see the desk of the late Charles M. Hays occupied by a man evolved from the system. All morning callers in had met those coming out. All over the big block of stone-built offices on lower McGill St., Montreal, hundreds of contributors to the system had said more or less openly—“Well, what else could you expect?”

Weeks now, since the certainty that Charles M. Hays was away from his desk forever, thousands of men all over the system from Montreal to Prince Rupert, and in London, the official headquarters, had been conjecturing and surmising; down at Portland, Maine, and over in Chicago, where the line from Detroit makes the other United States terminus of the old system, thousands more had been taking intervals between speculations on who would get the Republican nomination in the Coliseum, to wonder whom the board of the Grand Trunk would get for a president. In Montreal some said it might be necessary to make another grab from United States roads, just as in turn Canada has taken Van Horne, Shaughnessy and Hays. Newspapers also had their opinions. Finally Chairman Smithers came to town. He said little; but did much. He was in town some days before any one on the street decided just whom the chooser of the late Charles M. Hays would choose again.

But in the office building on McGill St. there were probably a few junior clerks who, from the general feeling of things round the operative headquarters, had shrewder surmises as to the new presidency than most men outside. The system developed by Mr. Hays had not been in the least disarranged by his death. The big machine developing our second transcontinental line went on just as it had done when the first president was living. And part of the reason was the development within the system of such men as Edson Joseph Chamberlin.

“Heads of railways are made, not born,” tersely remarked a great railway builder to the writer.

THE appointment was made on Friday, May 24th. On Saturday the new President was quietly in his place, at the desk in the palatial room on the second floor up at the northeast corner of the block, which from the big Board room at the top, with the painting of Sir Wilfrid Laurier, to the boiler-room below, spells modern Canada in the making. In the large office that makes the entrance to the President's room were the portraits of all the old-fashioned long-coated men that had made the old Grand Trunk in the all-English days of the road.

But the man at the President's desk, head of the second greatest railway corporation in Canada and one of the greatest in the world, was as modern as wireless and a great deal quieter. A man of big shoulders and thick at the chest, powerfully knit up for years of big days' work—most of the great railroad heads in Canada have been men with that sort of concentrated physical strength; he gave the impression of a tremendous economy of power. A remarkably quiet man, to whom pomp or powerful noise is only an impediment, he had the tips of his fingers on the throttle of the machine that morning, when as yet he had not begun to take the big hold. If he was nervous he gave no sign of it. In spite of its swift and in some respects almost incoherent growth, the Grand Trunk system has no symptoms of hysteria. The wheel had turned. Edson Chamberlin of his own free will had been shoved up to place. He had the refusal. Some men in his place would have shirked it. But this man is not of the shirking kind. He knew it would be easier to remain general manager of the Grand Trunk Pacific and first vice-president of the system. He knew that to succeed Chas. M. Hays was about as hard a succession as any in Canada; and he knew that the system knew it.

But he smiled as genially as a man who has just won the King's Plate as he sat down in the swivel chair at the big desk on which a neat pile of open letters was the only sign of business.

“Well,” he said slowly, “I'm very glad if my appointment has relieved any part of the public and the newspapers of any anxiety.”

“But when are you going to stop building railways, Mr. Chamberlin?”

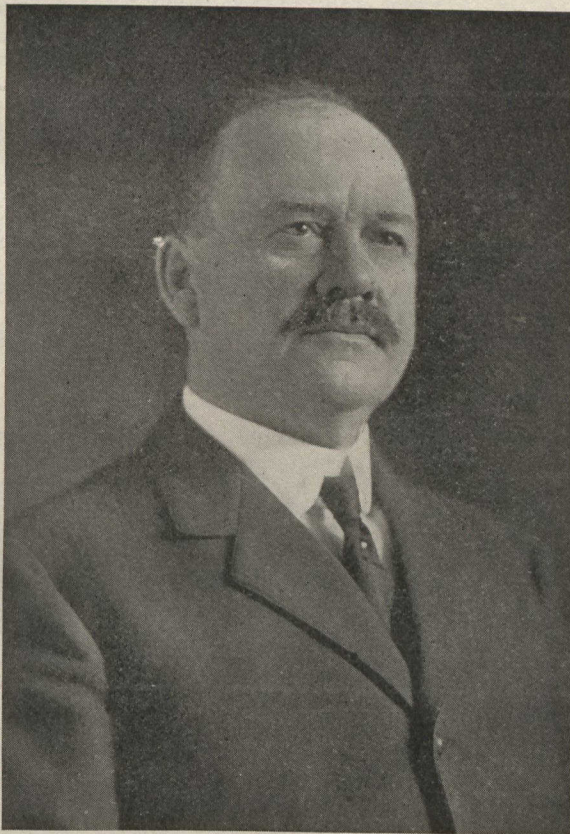
“That stop isn't on our schedule,” he said.

“What with your system and the other two transcontinentals in Canada, it seems to be almost as much of a race for supremacy as building navies.”

He did not deny, however, that there is some radical difference between building warships for destruction now that may be obsolete in ten years, and building railways that develop a country and can probably never become obsolete as carriers until airships have the right of way.

“Yes, we expect to build about eight hundred miles this year. Six hundred miles will be branch line feeders to the main line in the west. The rest will be extensions of the main line west. We are now twenty-five miles into British Columbia. Some time next year we expect to link up Prince Rupert with the interior—so far as the steel is concerned. But not for traffic until 1914.”

From Winnipeg to Prince Rupert it was obvious that the new President knew every circumstance of construction, as though it were an individual system



beginning at the wheat-outlet city and the Pacific; just as intimately as once he knew the old Canada Atlantic that he himself built for J. R. Booth from Ottawa through the lumber bush, and a few years ago handed over to the Grand Trunk. When he built that road in 1886 he had been fifteen years in railroading.

“In fact, it's just forty years to-morrow since I became a railroad man,” he said.

“But you don't look quite fifty yet. How do you keep your youth in this business?”

“I suppose a clear conscience—and letting newspapers do the real heavy end of our business.”

When he built the Canada Atlantic, Edson Chamberlin had little to do with newspapers. He was dealing with the primitive; just as he had been in the years when he was on the Ogdensburg and Lake Champlain line, and running steamers from Ogdensburg to Chicago; as he was after the bush line from Ottawa was sold to the Grand Trunk, and he went down to carry out contracts in Mexico, where he became President of the Morella and Tacambara Railway; just as he again became an outposter when Charles M. Hays got him up from the land of insurrectos to take a high place in the building of the Grand Trunk Pacific. Mr. Hays knew the worth of this quiet, big man, in a vast scheme of construction; just as Mr. Chamberlin, most of whose staff on the Canada Atlantic were absorbed into the Grand Trunk, knew how to pick out and keep the loyalty of other men. He is sure to carry on not only the efficiency but as well the immense popularity of the late President among an army of men. What the new President does not know about the line from Winnipeg to Prince

Rupert, now for two years a common carrier up and down the Saskatchewan valley, is not in any other man's repertoire. And he has as much knowledge as any man of what's what in the line from Winnipeg to Moncton, including at present the old Canada Atlantic, which will be used this year to haul out wheat via Winnipeg Junction, Cochrane, Ottawa and Montreal.

He spoke with immense enthusiasm of the traffic development on the new main line.

“In 1910,” he said, “we carried out seven million bushels from the West. In 1911 we handled seven-million millions. This year with the increased acreage under wheat and the unusually forward season in the West, we should be able to take care of thirty millions.”

“And what of the future?”

“At the present rate of progress, by the most conservative estimate the increase in haulage on our lines should be ten million bushels a year—perhaps for ten years. You can see what that is bound to mean.”

“But what of the Government end of the line?”

“Winnipeg should be linked to Moncton so far as steel is concerned, in 1914.”

“And as to the Quebec bridge?”

“That will take four years yet.”

HERE was the succinct prediction of a second completed transcontinental from ocean to ocean within two years from now—provided there are no setbacks in reasonable development. Here was another big contribution to the commercial solidarity of Canada; making this country more and more independent as a unit of production and transportation; more a law unto herself; less dependent on the United States.

But it was scarcely necessary to ask him about reciprocity; though he made it very plain that it will be a long while yet before Canada can look for, even if she should desire, any increase in commercial independence of Great Britain.

“As long as this country goes ahead depending upon immigration and the development of production areas, we are bound to be profoundly affected by conditions in other lands.” And with more emphasis he added:

“In my opinion prosperity in Canada is sure to continue—provided we have reasonably good crops—just as long as the tide of immigration keeps up and the lines of transportation continue to keep pace with that phase of our development.”

With the peculiarly powerful accent of a big railway man he pointed out that one of the most fundamentally disturbing and retarding forces in this country at present is exaggerated speculation in land. He referred particularly to the tying up of vast areas of farm lands along the railways by speculative syndicates that drive land-seekers back from the roads that give the land less present value than the speculator does—back to where land is cheaper and where they must be got at with new lines of steel.

“Could you suggest any scheme of taxation that would keep syndicates from tying up productive land for speculation purposes?”

He smiled again; not having time to discuss any form of single tax.

“But some day,” he said, “there will be a reaction. When the present natural development has run its first course there will be a retrograde movement. Just what that will mean it is premature for any one to say. But it is bound to come.”

Speaking of the cost of building railways the President said: “Ten years ago the cost of railway building was just about half what it is to-day. Labour costs more. We used to get plenty of men at a dollar and a half a day. Now we pay as high as three dollars a day. Steel costs more. Rolling stock costs more. We have to pay more for everything that goes into a railroad.”

What the yearly cost of extending a transcontinental is may be judged from the fact that at present the Grand Trunk Pacific employs six thousand men; that this summer the army is expected to increase to ten thousand.

So far as steamship developments are concerned the President had nothing to say except that the policy outlined by Mr. Hays would be continued.

He turned to his desk. Superintendent of motive power Robb was at the door. After him was a line of callers wanting to pay their respects or to transact some business with the new President—who on the safe side of sixty is another proof of the axiom set down by one of the greatest railway builders in the world; that no man at forty has the subconscious power to run a big railroad system till he gets to be near sixty.

And Edson J. Chamberlin with that smile and quiet equipoise is likely to be a middle-aged man at seventy.

LORD LOCKINGTON

BY FLORENCE WARDEN

CHAPTER XVI.

“AND so you're the singing girl, I suppose?” was the very unpromising greeting of the lady in the furs and the startling complexion.

Edna was for the moment too much abashed and distressed by this unexpectedly rude address to be ready with any answer. Then, after a pause, during which she lowered her eyes and debated with herself how she should receive this attack—for such it was—she looked up again and said:

“My name is Edna Bellamy.”

The lady shrugged her shoulders. “And you've been here less than a fortnight, I understand?”

“Yes.”

“You seem to have made good use of your time!”

As she spoke, the lady glanced at the rich gown in which Edna was dressed. There was a pause, and Edna looked round, and was thankful to see that the discreet servants had all disappeared, leaving her alone with the new arrival.

It did not take the girl more than a few seconds to make up her mind that she would have to go away, and she resolved at once not to be sent away, but to send in her resignation to Lord Lockington that very evening. In the meantime she would be very quiet, very careful not to offend anyone more than she could help, and as civil as she could in face of the newcomer's rudeness. However, as there was a long pause during which the lady examined her appearance with a most keen scrutiny, Edna raised her head, and asked, in a perfectly courteous and self-possessed tone of voice:

“Are you Lady Lockington?”

There was a great rustling of silk and trembling of feathers at this question, which the newcomer seemed to regard as impertinence.

“You will find out who I am presently,” she said haughtily.

Then Edna looked up again. “Thank you,” she said. “Yes, I will ask.” And she turned quickly and made for the door.

The lady seemed surprised at this act, though it was not done offensively, but with all humility and modesty. She rapped upon the table.

“Come here,” she said.

But Edna did not come back. She was not without spirit, and having very speedily come to the conclusion that the arrival of the lady would have to mean her own departure, there was not, she thought, any need for her to submit to any more of this rudeness.

The lady seemed to come to the conclusion, even before the girl had reached the door, that she had perhaps made a mistake in being so very aggressive. Her lofty airs having only succeeded in shutting the girl's mouth, she was fain to try a different and more conciliatory method.

“Really, you are very easily offended, Miss Bellamy. I want to speak to you. Have you any objection to giving me five minutes more of your valuable time?”

Edna came back slowly and with a certain dogged air, and stood at a little distance from the lady, with her eyes cast down and a stubborn look about her pretty mouth.

“Really, I have no wish to say anything to offend you. But perhaps you are one of those persons who take offence too readily?”

Edna, having resolved upon her line of conduct, merely bent her head, without any verbal answer. The lady went on in a tone of some irritation: “You have some objection, I see, to answering questions put to you?”

Edna looked up quickly. “Yes, unless I know by whom they are put,” she replied, with spirit.

At that the lady, pulling off her gloves and rearranging the handsome rings that were hurting her fingers, affected to laugh as if with great amusement.

“Oh, if you are so particular, you shall have a formal introduction. Yes, I am Lady Lockington. Lady Lockington—Miss Bellamy.”

And she gave a sort of mocking bow to the girl, who very calmly bowed in return. Edna was quite surprised at herself for not being more frightened than she was at this aggressive greeting. But she

had been warned that she would be ill-received by the Viscountess, and she had already decided in her own mind that there were too many strange and mysterious circumstances connected with Lockington Hall, its inmates and its neighbours, for her stay there to be a long one. She was better prepared, therefore, to receive Lady Lockington's discourteous treatment with equanimity than if she had expected to make the Hall her home for some years.

“I am afraid I've descended upon you at an awkward moment? You were just going to sit down to dinner?”

The Viscountess had thrown herself into the chair placed for Edna, and turning it away from the table, leant her head on her hand and assumed an attitude which the girl thought she meant to be fascinating. Edna had already noted the fact that the gorgeous arrival was a tall and still very handsome woman of about forty years of age, who must have been very lovely indeed before nature had had to call in so many aids from art.

As it was, it seemed to the girl that there was scarcely anything of the natural woman left in her; not only was her complexion artificial, her hair, her figure, and her teeth, but there was in every turn of her head, in every gesture, in every tone, a certain suggestion of artifice which gave the impression of her having made herself quite other than she had been originally intended to be. Edna almost thought, indeed, that she preferred the straightforwardly aggressive and presumably natural way in which the lady had greeted her, to the manner in which she now smiled at her, as she made this half-apology.

“Oh, that doesn't matter at all,” said Edna quickly. “I can have it upstairs.”

“Oh, why should you do that? Won't you dine with me?”

“Thank you. I think I'd rather not.”

“Why?”

Edna considered her reply a little, with great composure, before she uttered it.

“I have only dined here,” she said, “because there was no one in the house but me. Of course, I have no wish to do so now your Ladyship has come.”

Lady Lockington appeared surprised, and perhaps a little disappointed, to find how little effect she produced upon the girl. She seemed a trifle disconcerted, and looked down at her rings thoughtfully.

It seemed as if the girl's steadiness and comparative self-possession had some effect upon her at last, for she said, with rather a wry smile when she looked up again: “Oh, of course you will dine with me. You carry matters here with such a high hand that I should almost have thought it was necessary to ask your permission to dine with you.”

Edna bit her lip, but said nothing more. With a little bend of her head she turned and was going towards the door when Lady Lockington called out in an imperious tone:

“Miss Bellamy, don't be ridiculous, please. You might see for yourself how unbecoming it is for you to put on these airs with me. There are two places laid, as you see. Of course, you will dine here as usual. I am starving myself. I shall not keep you waiting long. Pray sit down by the fire and excuse me for five minutes.”

EDNA hesitated, but decided that there was nothing for it but to accept the situation. So she sat down in one of the leather armchairs which stood stiffly one on each side of the fire, but which looked as if they were not meant to be sat in, and waited, in a state of considerable uneasiness, for the return of the Viscountess.

What did she mean by saying that Edna carried matters with a high hand? Who was the ill-natured person who had made such a report to her? It was surely not possible that she could have founded her opinion on such a slender foundation as the girl's acceptance of a dress from Lord Lockington! However this might be, it was clear that she meant to get rid of the young musician, and Edna had already made up her mind that she would not protest or make any attempt to prolong her stay against the lady's wishes.

At the same time, the attitude taken up by the Viscountess was so singularly aggressive that she felt sure there must be some stronger ground for it than she knew of, and began to worry herself

with questions as to whether it was possible that Lady Lockington had heard of those strange meetings between her husband and the young musician, if meetings they could be called, when only one of the two persons engaged could see the other.

But what could the most jealous wife have found fault with in those odd, one-sided interviews, where only one of the persons concerned even knew the other's identity.

For, after all, although Edna took it for granted that she had been conversing, on these two occasions, with Lord Lockington and no other, she certainly could not have sworn to the fact, and she had only arrived at her own condition of practical certainty on the point by a process of exhaustion. Thus: as it was admitted by the household that nobody came into the house except the doctor, and as the doctor was short and stout and the man she had met was tall and slender, and as the housekeeper had said that only she and Lord Lockington possessed keys to the shut-up drawing-rooms, Edna concluded that there was no other person who could by any possibility have been the mysterious man she had met.

In the meantime Edna found herself struggling with a new difficulty. Although she had never even seen her employer, the kindness, consideration and generosity with which she had been treated by him had won her heart, and she was filled by a strong sense of loyalty towards him, which caused her to resent strongly even those insinuations of Mrs. Holland that he had never been other than perfectly blameless in his life.

It was with much trepidation that she awaited the return of the haughty and aggressive Lady Lockington, and sincerely hoped she might be spared the infliction of another repast alone with her.

Edna vaguely felt that the advent of the jealous and imperious wife was a threatened danger to herself; and entirely innocent as she knew herself to be of either word or act at which reasonable offence could be taken, she was shrewd enough to perceive that in perfect and entire frankness and truthfulness lay her only chance of coming unscathed through the perils which lay in wait for her.

WHEN Lady Lockington returned, she had made a lightning change from her travelling dress into a lovely tea-gown of heliotrope silk and lace which made her look like a queen in the innocent eyes of the girl, who little guessed that there was a conscious rivalry to her unsuspecting little self in this gorgeous array, which was supplemented by a magnificent display of diamonds.

Even Edna wondered whether it was usual for ladies to wear so much jewellery for a quiet dinner at which no guests or even other members of the family were present. Her eyes were dazzled by the magnificence of the spectacle presented, though at the same time she did not fail to take careful though involuntary note of the extent to which art had come to the aid of nature in the matter of the lady's hair and complexion.

Lady Lockington, in losing her youthful freshness of skin and colouring, had “preserved her figure,” not without an unfortunate tendency to excessive leanness indeed, but sufficiently to enable her to wear her dresses well, and to look well in them when they were not cut so as to display much of a neck and shoulders which had lost any roundness they might once have had.

She sat down with Edna, and, having apparently decided to try to be more amiable than she had hitherto shown herself, asked the girl whether she had seen much of the neighbourhood.

“No. I've only been outside the park once,” said Edna, “and that was to church on Sunday.”

Lady Lockington looked at her with frank curiosity.

“Haven't you been enterprising enough to get further than that?” she asked.

“No. It's rather lonely going about by oneself.”

“Yes. I wonder at a young girl caring to come to a situation like this, where the life must be so very monotonous?”

And again she gave Edna one of those suspicious looks which seemed to imply that she knew the life to be less monotonous than it appeared.

“One can't choose when one has to earn one's living,” said Edna.

“And perhaps, after all, you have found it less lonely than you expected,” went on Lady Lockington, rather drily.

“I haven't been lonely at all.”

“Ah! You have made acquaintances in the neighbourhood? So I heard.”

Edna drew an involuntarily long breath. Here was the very accusation which had been levelled at her by the dressmaker! Yet how could Miss Woods have known anything of that strange meeting in

(Continued on page 27.)

SUBURBAN & COUNTRY LIFE SUPPLEMENT

Homes and Gardens of Canada

6—Country Residence of Mrs. Schwartz, Port Hope

By ARTHUR CONRAD

THE possibilities lying inherent in many of the old estates which at one time belonged to leading Canadian families are familiar to most people. Though in a state of decay, their walls crumbling, and their grounds unkempt, it does not require very much outlay to convert them into picturesque modern residences, with all the twentieth century comforts and yet with the charm of a nineteenth century environment. Old farmhouses admit of similar treatment and fortunate is the man who can pick up a piece of country property to-day on which stands one of the old-time homesteads in its setting of wood and stream, and turn it into his country home.

To wealthy Americans, hailing from the large cities of the south, belongs the credit for pointing out to Canadians the possibilities of such treatment in the case of the old family mansions that are to be found here and there throughout old Ontario and the older portions of the Dominion. Purchasing these estates in the first place at a mere song, they have transformed them into fine, modern residences, which are the show-places of the towns where they stand.

An interesting case in point is to be found in the town of Port Hope, where a beautifully situated house, built some thirty or more years ago by a wealthy Torontonian, has passed of late years into the hands of a wealthy Pittsburg lady and has been remodelled by her son in such a way as to make it one of the handsomest residences in the countryside.

A Fine Site.

Standing on a wooded bluff two hundred and fifty feet above the level of the lake and commanding an extensive view, east, west and south for many miles, this house, Hillcrest as it is called, may well lay claim to occupy the finest site on the north shore of Lake Ontario. On three sides the land falls away abruptly, affording unimpaired views of great beauty far over the hills and valleys surrounding Port Hope and out across the blue waters of the lake. The sloping grounds are plentifully covered with oaks and are beautified by walks, drives, a Georgian summer-house, a rustic bridge, etc., while the Corinthian columns of the portico, the white verandahs and the red brick of the house itself lend a cool and charming appearance to the place.

Hillcrest was built originally by the late J. G. Worts, of Toronto, and was presented by him to his daughter on the occasion of her marriage to the late David Smart, of Port Hope. On Mr. Smart's death it remained vacant for some time and then passed through several hands until it came into the possession of its present owner, Mrs. J. E. Schwartz, who now spends most of the year under its roof. Similar fates have befallen many of the old mansions in Port Hope, Cobourg and other lake

towns, the former owners either dying off or their families falling into poor circumstances and being compelled to sell the property.

In its original form, Hillcrest was L-shaped and without any pleasing architectural features. It has now been remodelled in the Georgian style. First a wing was added at the north side to correspond with the south wing and a verandah with Ionic columns was built between the two, forming the east front. Later a north front was made by adding to the west end and erecting a portico of Corinthian columns. All the windows were altered to conform to the Georgian style, as were all the other details of the exterior—cornice, doors, etc.

Apart from the charm of the situation, the main point of interest about Hillcrest is the magnificent collection of antique furniture which it contains, of great variety, value and beauty. Mrs. Schwartz's son, Mr. J. L. Schwartz, is a connoisseur and has

gathered together one of the finest collections in America. Ninety per cent. of the pieces are good American specimens of the eighteenth century. The presence of this furniture in the house harmonizes with the general scheme of decoration and the architectural design.

Entering the east door, the drawing-room is found at the right of the hall and the dining-room to the left. The latter is a room twenty-seven feet in length and sixteen and one-half feet in width. The woodwork is white, as is the general scheme throughout the house, with the exception of the library. The wall paper as shown in the illustration is ivory-white with patterns in green, a copy of a design in an old house in North Carolina. The furniture is principally in the Sheraton style, the chairs, dining table, one side-board and a cellaret belonging to that period; two other side-boards are Hepplewhite, a style harmonizing with the Sheraton. On the side-boards almost all the pieces are genuine old specimens of Georgian silver and Sheffield plate.

The drawing-room measures thirty-six feet by sixteen and a half. It has a large white mantel-piece and window seats at both ends. The woodwork is white and the wall paper a plain rich green, the upholstery and hangings being of the same colouring. The furniture consists of a variety of harmonious designs of the Georgian era. On either side of the fireplace is a large Dresden Mayflower vase, between which stands an old brass fender five and a half feet long.

English Furniture.

The library, reached from the drawing-room, is a magnificent apartment, in shape and style resembling an old Jacobean hall, forty-eight feet long and sixteen and a half feet wide. The woodwork is quartered oak, stained a very dark colour, while the wall covering is a plain rich red; the hangings are of mohair damask of the same colour. Most of the furniture was imported from England, being old pieces of the seventeenth century. A fine olive-wood chest, beautifully carved and dating from the same century, is one of the treasures in this book-lovers' paradise.

The other rooms in the house all follow the colonial style and contain many fine specimens of old furniture.

All along the northern shore of Lake Ontario, notably at Cobourg and Port Hope, there has been an influx of United States citizens looking for country homes. To these wealthy citizens from the warmer regions of the middle and southern States, the Great Lake regions have great attractions. Here they have built summer cottages and country homes—some preferring one class and some another. Some of these families are living here all the year round; others only during the months when the heat is most intense at home.



A COUNTRY HOME, REMODELLED IN GEORGIAN STYLE.
This is the North Front Showing the Added Portico with Corinthian Columns.



The East Front of the Same House—"Hillcrest," Port Hope.

A Year in the Garden

Work in the Month of June—A Busy Time

By E. T. COOK

*"O universal mother, who dost keep
From everlasting thy foundations deep,
Eldest of things, great earth, I sing of thee."*

THE year is speeding on and now we are on the threshold of summer, the well-earned season of flowers, sunshine, and general rejoicing after a long winter and disappointing spring. At the time of writing the woodlands are dyed with the colour of a million flowers, and a soft scent floats on the breeze.

Summer is with us. The ringing laughter of the children is heard in street and wayside, and those who love flowers and grow them are throbbing with the necessary energy to achieve success in the too short season of planting.

Nature must ever be our mistress, and her ways should be our ways—"a mother kind alike to all." Seek some flower besprinkled coppice and see there the beautiful grouping, the snowstorm of flowers from the Trillium, the cloud of yellow Dog's-tooth violets, and the flood of sweetly perfumed wildings, there carpeting the brown soil with the priceless gifts of our earth mother, Nature.

There is nothing more irritating to a mind that is filled with artistic ideas than planting a host of things, forgetful utterly of true effect. I was looking at some double crimson tulips a few days ago, two huge beds of the one kind, and have seen nothing more imposing and arresting this year, simply the outcome of choosing one strong, forceful colour and using it to the greatest advantage.

Lessons in Planting.

All annual flowers may be safely planted now, and if seed has not been sown as previously advised, seedlings must be purchased. This may be done from the nurserymen, and for planting choose, if it is possible, a warm, showery day. When a very hot spell of sunshine has set in, plant either in the cooler temperature of the morning or in the evening to give the youngsters a chance of establishing themselves quickly to our delight and unbounded satisfaction. Nothing is more discouraging and disheartening than failures, and when these occur, as occur they must, the pursuit of one of the purest of human pleasures loses hold upon our affections.

Failure is not always the result of the plant itself, but sometimes of careless or ignorant handling. Plant well, give water freely afterwards, and pick off seed pods. Geraniums—the most cheery of exotics—and all tender plants may be taken to the garden now, also the hanging baskets of flowers, and everything that is desired for the beautifying of home surroundings during the summer and fall months. It is astonishing the wealth of colour and

scent that will come from the few well-spent dollars, and the joy these children of the earth bring to the home.

A lecturer recently impressed upon his hearers the value of making the surroundings of the home gay with flowers; the little ones were imbued with their simple beauty and insensibly reflected itself in their lives. Whilst the Geranium is in one's thoughts, let me recommend one sterling kind for freedom and colour—an intense scarlet—General



A Beautiful Shrub—*Rubus Nutkanus*. The flowers are red.

Grant. It is my wish to have a large bed of it, not to take the place of the perennial flowers, such as the blue daisies and other plants that could be mentioned, but for a position, in front of a large house, where a continuity of one thing is advisable. So much for the annual flowers and exotics.

In the last Country Life Supplement the question of colour harmonies filled the chief place in our monthly notes, and we are delighted to find—in all parts of Ontario in particular—a growing affection for the flowers which many of us recall with undying affection in the gardens of the old homeland. How we loved the tall Larkspurs or Delphiniums that tapped against the rough oaken fence, and the Hollyhocks, proud and stiff, the flowers puffed out into huge balls of petals, or the flaunting Paeony tumbling over the path. These precious recollections are day by day impressed upon us in this fair country, and, as nothing is more encouraging than good beginnings, let me urge upon those who have borders the wisdom of allowing each plant to tell its own tale and not suffer distortion through ugly ways of treating the lithesome stems.

Writers on gardening in the Old Country have for many years preached against destroying the natural beauty of a plant by, for instance, in the case of the Blue or Michaelmas daisy, as it is also called, of bunching the stems as if they were bundles of straw. All natural beauty went and the sweet words of Wordsworth could not be hearkened to when looking upon this ugly work of the man with no soul for flower life: "Then my heart with pleasure fills, and dances with the daffodils."

Staking and tying are the work for early June in the border, and of course some regulation is needful. An extremist in whatever walk of life he may be is a nuisance and a midway course is the most pleasant. Staking is necessary, but keep the supports as much hidden as possible; and if they are painted green they will be less noticeable. In tying, do so firmly but loosely. A perennial border should give the impression of a wonderful display of colour, and by judicious tying and staking this may be achieved. The difference between a formal border and one that is not is as marked as between a well painted picture and a daub. It is love's labour lost to grow plants well and then spoil them.

In the World of Roses.

June is the first month of the rose, the queen of flowers, and too much cannot be written of the sweet wilding of our own and other lands. Poets of all ages have sung memorable song-words in her

praises and to-day many an Old Country garden that was once roseless is filled with the favourites of our childhood and recent days.

All this fairest beauty has been given us through the introduction of wild kinds, such as the famous Crimson Rambler from Japan, and hybridization, crossing of species and varieties to gain hybrids, a work that the great lawyer Lord Penzance thought of in the evening of his long life in giving us the glorious Penzance hybrid Briers, in which the Sweet Brier has played a great part.

I want to help forward the making of rose gardens here, and no garden of any pretensions whatever should be without a set place for roses and nothing but roses, and there should be roses in the woodland.

It has been my pleasure to plant several hundreds of roses this year, not in the conventional way, but against trees, over stumps, poles, on rough banks, and wherever their trails of glorious blossom will come out in strong relief against their leafy surroundings.

Get out of ruts. This may apply perhaps with stronger force to other countries than ours, in which gardening is only in its infancy, but even here, where the gardener is advanced in the culture of his beautiful art, for art it is, fresh ways of using the rose should be thought out. It is only in recent years even in the Old Country that the rose has been brought into the flower garden—strange though it may seem—and the woodland. We can profit by the mistakes of those who lived in the past and surely we have many noble ideas to follow as well as many false ones to avoid.

Summer is with us, and it is during the months of outdoor life that we can gather up ideas for the fall planting. Opportunities are given now, and in visiting any good garden go note book in hand to make observations of some beautiful bit of planting to reproduce or imitate somewhat or a variety whose beauty engrosses the attention.

The following words of a great gardening teacher in England should be welcomed here, and were written only a few years ago: "'Decorative' means in this sense, something quite informal, much as we should think of some exquisite orchard. Canada is a land for Roses and it is to be hoped that soon in the place of the word England, we shall be able to substitute Canada in these remarks. We have our wild Roses, too—one the Pasture Rose or *Rosa humilis*." The distinguished author says that the rose is not only "decorative," but is queen of all "decorative" plants, not only in one sort of position or garden, but in many—not in one race or sort, but in many, from Anna Olivier, Edith Gifford, and Tea Roses of that noble type in the heart of the choicest flower-garden, to the wild Rose that tosses its long arms from the hedgerows in the rich soils of midland England, and the climbing roses in their many forms, from the somewhat tender Banksian Roses to climbing Roses of British origin.

And fine as the old climbing roses were, we have now a far nobler race—finer indeed than one ever expected to see—of climbing teas which, in addition to the highest beauty, have the great quality of flowering, like Bouquet d'Or, throughout the fine summer and late into the autumn. (Will do so here.—Ed.). Of these there are various climbing roses that open well on walls, and give meadows of beauty, the like of which no other plant whatever gives in our country. See, too, the monthly roses in cottage gardens in the west and cool coast country, beautiful through the summer and far into the cool autumn, and consider the fine China roses, such as Laurette Messimy, raised in our own day, all "decorative."

Watering.

The amateur gardener must watch his or her plants as a mother watches her child, and success can never be the reward if flowers are allowed to suffer from dryness such as is our lot in the summers in the Dominion. When watering, water thoroughly early in the morning or late in the evening, soaking the roots well. Gentle spraying over from a syringe will be beneficial to newly-planted trees and shrubs, roses, and anything except in the nature of the sweet pea. Careful loosening of the surface soil also brings about good results and has a surprising influence on the growth.

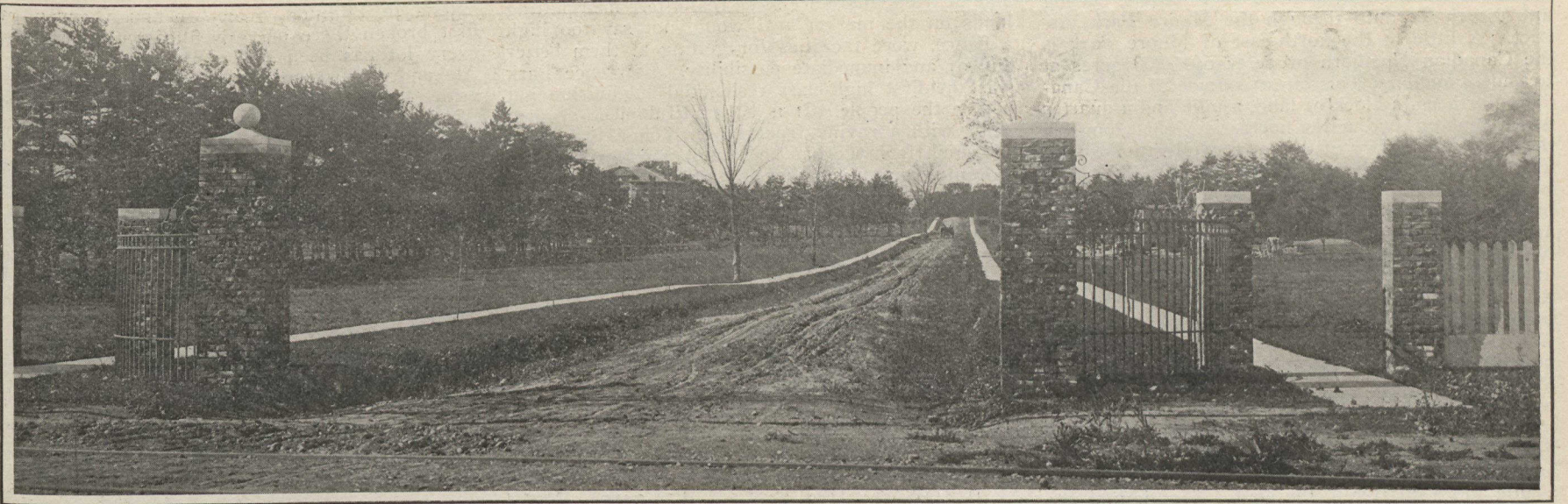
Plants in pots quickly become dry and much neglect means gradual extinction.

Bulbs such as hyacinths and tulips that have flowered in pots may be planted out and will be things of beauty especially in two years, thus enabling one to buy fresh bulbs for the flower pots to adorn the greenhouse next spring.

Never waste. Read over the notes of last month and find out those that apply now, as I wish to avoid repetition. When May meets June much of the work for the two months is similar.



Library in the Home of Mrs. Schwartz, Port Hope. This Room is Forty-eight Feet Long, Finished in Quartered Oak and Furnished Appropriately.



How the Real Estate Men fix up a New Street so as to Make it Attractive to Home-seekers. This Avenue in North Toronto is Now Fairly Well Built up with Houses Costing from \$5,000 up.

Development of a City's Suburbs

How Toronto's Problem of Congestion is Being Solved

By D. C. NIXON

Anyone that knows Toronto knows that its most exclusive district is Rosedale, a beautiful suburb of ravines and plateaus lying in the north-eastern



A Type of North Toronto Houses. Each House on a Fifty-foot Lot, and Well Back from the Street Line. "Parks" and "Gardens" are not Misnomers, as Shown by the Well Developed Trees.

part of the city. There is hardly a foot of this property left for sale, and prices are almost pro-

WHEN a city has assumed metropolitan proportions without any planning, but just in a haphazard way, it is liable to be patchy. The residential sections get mixed in with stores and factories. Land values become boosted and the average man is fortunate if he owns twenty-five feet on which to live, while the landlord must ask excessive results to pay interest on his investment. Philadelphia seems to be the only city that has grown and still remained beautiful, not only in its buildings and well-kept streets, but in its homes. There is a greater percentage of self-owned homes in Philadelphia than perhaps anywhere else in the world.

Cities on the new continent have to meet conditions not known to Old World cities. Growth in America is not all due to increase in birth rate nor to the flocking in from the rural districts. Perhaps one-half of the increased growth of eastern Canadian cities at least is due to the incoming of the foreigner, and as these people are not possessed of much wealth their presence in any one locality is liable to depreciate the value of surrounding property for high class residential purposes.

Toronto, which has a population of over 400,000, and is making rapid progress towards the million mark, grew lop-sided. Its first development was westwards. It next started to fill up east of the Don. These extensions were partly due to following the railway and lake front and to lack of transportation facilities over the hill to the north. It was George Brown who said that the north would develop last but would be the best. His prediction seems to be coming true.



From a Twenty-five Foot Lot in the city the North Toronto Man Has Gone to the Other Extreme. He Often Demands More than a Fifty-foot Frontage.

hibitive. Rosedale had not long been growing when the Annex was opened up, a territory lying north-west of the centre of the city. No business houses were allowed in the district and every house had to come up to a certain architectural standard and be of a specified value.

It was not until the street railway pushed up over the Avenue Road hill that Toronto really started to expand northwards, and land which could be bought six years ago at five dollars a foot is now being sold and built upon at many times that price. All this time Yonge Street, the artery leading out of Toronto to the north, had rapid transit connection, but it was the working man who first saw the opportunities of a home at a low cost in healthy surroundings. The city of Toronto extends only a short distance up over the hill; all the district contiguous to Yonge Street is in the municipality of North Toronto. That town has come hat in hand to the city seeking annexation, but for some unknown reason has been turned down by the city council. Its population is over 6,000, as compared with 1,700 four years ago.

It remained for some enterprising Toronto men to see that Yonge Street east of the Don and west, clear across the top of the city, with its high elevation, would be the district to take care of the man who is being forced out of the congested streets of the older part of the city. They offered him restricted areas, broad avenues, well-paved streets, fifty-foot lots, and all the modern conveniences, and while they made him build a better house than the one he left, they asked him only a nominal price for the land as compared to what he would have to pay downtown. The Toronto man was not long in seizing his opportunity, and the man from outside was not behind him.

Big cities attract the man from the country who has made his pile and seeks a place to retire and educate his children. Being accustomed to plenty of breathing space in his country home, North Toronto appeals to him. It is estimated that within five years a territory half as big as that lying south of the hill will be solidly built up north of it.

Twenty-five years ago Toronto went through a disastrous boom. Everybody dealt in real estate and in little else. Toronto to the eyes of the speculators—and nearly every Torontonian was a speculator—was to be the biggest town on the map. To accommodate this expected growth local capitalists built a steam railway on the lines of the problematical boundaries of the town. This is known as the old Belt Line, and is over twenty miles long. The boom collapsed, the speculators went back to work and the city stood still in its gaucherie growth. But the town, like a tree that had undergone severe pruning, began to pick up again in a steady, plodding way.

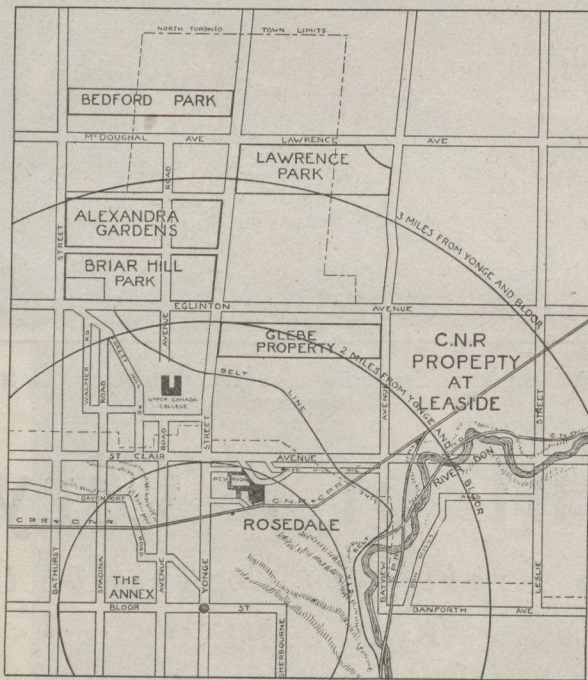
The Belt Line is to be seen to-day moss-grown and in weeds. It ran up the west side of the Don and came down on the east side of the city, not far from the Humber, beginning and ending at the Union Station. It is rumoured that this property is now in the hands of a railway corporation and that it is to be operated in a short time under the old charter, and will give a service to Toronto never dreamed of by its original projectors. The line

leaves the Don Valley just above Rosedale, cutting into North Toronto through the Moore Park district. A little to the north-east of Moore Park is the Canadian Northern property of 1,200 acres at Leaside Junction. This latest venture of the Canadian Northern, a block of land, a mile and a quarter wide, running two miles north, is right alongside the eastern boundary of the town of North Toronto. The lower or southern part, comprising 190 acres, will be used for yards and shops. A model working-men's town will be laid out adjacent to the yards and sold at figures slightly above cost to Canadian Northern employees. The northern part is now in the hands of an eminent town planner, who, with the assistance that nature has given, will make this property an ideal city. As both the C. N. R. and C. P. R. will serve this territory, transportation will not offer any problem. It is possible, though, that the Canadian Northern, who also have electric railway interests, will give the residents of this district street car facilities, and it seems more than likely that before very long street car lines will be projected east from Yonge Street, which is only a mile and a quarter to the west. Negotiations are on between the town of North Toronto and the Toronto and York Railway for double tracks and quicker service on Yonge Street. On completion of this arrangement that street will be paved with asphalt its whole length through the town.

On the matter of transportation, provision must be made for lines up Avenue Road and up Bathurst Street. Already a charter has been granted to the Monarch Railway Co. for a line on the latter street. The city of Toronto is at work on a street car line westward on St. Clair Avenue, which is only a short distance south of the city's northern limits. Annexation between town and city will mean northern extensions of the civic street car line. The private company serving North Toronto may be depended upon to lay rails where traffic recommends it.

With all this projected growth in the air capital has not been hard to find for investment in the outlying sections. Farms for many miles north of Toronto have been secured by local and outside capitalists, and English investors have taken big blocks of land which they are holding awaiting the city's northward trend. While there are many suit-

able districts, there are some real estate men putting lands on the market at I would not say too high a figure, were facilities for getting at them better and of any immediate possibility. Lawrence Park was the first high-class residential subdivision put before the people. It is a beautiful piece of property with a ravine frontage on Yonge Street, all of which frontage has been built upon by some of Toronto's prominent men. Artistic drives, cres-



Map Showing the Possibilities of North Toronto, Now That a Union Railway Station is to Be Built on Yonge Street, Half a Mile North of the Corner of Bloor and Yonge.

cents and boulevards, and all the arts of the landscape gardener have been used by the promoters to beautify this property, which extends eastwards to the eastern bounds of North Toronto, its eastern limits being beautifully wooded. Alexandra Gardens are on the opposite side of Yonge Street and

extend to Bathurst Street. Though ground was first broken there only two years ago, practically every lot has been sold. Right in the centre of Alexandra Gardens a recreation park has been set aside in the ravine which traverses the property. Already a great many fine houses have been erected and this year will see great activity in building. Briar Hill Park, to the south of this, is as admirably situated, with a higher elevation and is finding ready buyers. The Church of England glebe lands on the east side of Yonge Street extending back to Leaside Junction have just been cut up and will also be sold on the restrictive plan. Lots in Walmer Road Hill and the Forest Hill Road districts are meeting with ready sale. Robins Limited have done much to develop suburban Toronto. They have several choice subdivisions among which might be mentioned Cedarvale and Rosemount, the former being a beautiful piece of landscape planning. There are many other good subdivisions, but the above mentioned are among the few where streets have been opened up, side walks laid, water and gas pipes in, trees planted, and everything made ready for the home.

Fifty foot lots and broad avenues and exclusiveness are not all the virtues of this north district. Its elevation and view have much to do with attracting the purchaser. The nearness of the country is also a factor, as also is the escape from the grime and smoke of the city. A feature of Lawrence Park and Alexandra Gardens are club houses, bowling greens and tennis courts. All these lands are more or less wooded, and no purchaser may cut down a tree without the permission of the vendors. The North Toronto Golf Club has its grounds opposite Lawrence Park, while the links of the Rosedale Golf Club, a short distance north, have few equals for beauty of natural landscape. Colonies of British workmen, whose children make excellent servants, have settled north of the hill, and there should not be any servant girl question there. Business in North Toronto will be confined almost altogether to Yonge Street, as all the high class subdivisions sell under the restrictive plan; the doctor and dentist alone will be permitted to hang out a shingle. All these things mean much to the man who is seeking a permanent home and the things that home stands for.

Is the Bungalow Advisable?

By G. M. WEST

TO the average person the much-abused term "bungalow" is one of perhaps vague, but pleasant, meaning, and for a number of years this type of dwelling has exercised a great fascination for the home builder in California and other southern climates, where many are used for all the year-round homes. Much has been written by enthusiasts of the advantages of the bungalow with its greater comfort and more artistic lines. These can be summed up very concisely in the fact that the one-story building provides all the conveniences and saved steps of the modern flat, while still giving opportunity to enjoy the pleasures of a house of your own with its surrounding land and resulting privacy. From an artistic standpoint, also, the ease with which a low one-story building can be given graceful lines and be made to blend with its natural surroundings is worth considering, particularly when a site is wooded or has other natural advantages.

With the town bungalow there travels hand in hand a very prevalent idea that the type is an economical system of construction, and, while this has some justification in that fact that the majority of bungalows in our country are cheap, being built for summer use only, and of the lightest and most inexpensive materials, it is nevertheless far from being so. The hard facts are that for an all-the-year-round house in a climate such as ours in Canada, it is the most expensive. This is easily grasped when you note how much more cellar and foundation work is required, how much more roof construction which costs more per square foot than floor construction, is necessary to cover the floor in one story than when the same area of floor is cut in half.

Then the external walls are of greater area and the cost of extra piping and other details in connection with the plumbing and heating must be considered. There is no disputing the fact that for permanent occupancy the bungalow is an expensive type of house, the only two items of economy being the saving of the stairs and an economy in hall space. These items do not offset the other expense incurred.

Now this so far might be taken to be somewhat against the use of the bungalow or one-story resi-

dence, the derivation of whose name, by the way, comes from India. In India the bungalow, or "Bengalese house," is a one-story erection, usually of mud, brick walls, thatched roofs and with wide verandahs around two or all sides. An open space perhaps a foot in width is left between the top of the wall and the roof for ventilation. On our continent, however, this form of construction is not suitable even for summer use. To my mind, the summer use is the ideal and proper use of the bungalow type. All things considered, for the summer suburban home of moderate cost and simple living requirements the bungalow holds its premier position without dispute in the matter of cost as in other ways. The term "Bungalow" has been much misused. It has been applied times without number to the two-storied verandahed cottage, and has even been given to palatial summer homes of a very imposing class.

The requirements of any plan always resolve themselves into three units: The living quarters; the working or service quarters, and the sleeping apartments. The first includes the living room and the dining or reception rooms, if any; the second, the kitchen, the pantry, the servant's room, etc., and the third, the bedrooms, bathroom, and clothes cupboards.

It is a fact that most bungalow dwellers are willing to accept far fewer conveniences and greater simplicity of living than they would ever consider in their permanent homes, and in the average bungalow of this type this usually results in the combining of the living room, the dining room and hall into one large and roomy apartment, from which the other rooms open. If it is possible, and it is so in the larger types, the entrances to the bedrooms should be on a separate hall or passage which in turn opens off the living rooms. There are two types of plan which in the smaller bungalow are very common; the first and best is that which requires more frontage, the one with the living room in the centre, and the other apartments on each side of it. The other usually occupies a narrower lot and has the living room in front either across the

whole width or running down one side with bedrooms taking the additional width.

Next the living room, the verandah, which should be linked to it, is one of the most important features. One point which is well worth noting is that the verandah space is of much more use and value if concentrated in a form approaching a square, than it is if strung out in a narrow strip along the wall. The roominess thus obtained gives space, for perhaps a table in the centre with the chairs and other furnishings grouped about, and makes a very livable room. It is often a good plan to enclose this verandah, or if it is of such shape and size as to allow it, a portion of the verandah with screens thus forming an out of doors dining room. A kitchen porch or verandah enclosed similarly makes a pleasant work place on the warmer days. The living room of course should have a fireplace of rough brick or stone for use in the chilly weather.

Other important points which should receive consideration in planning even the simplest type of bungalow are the roof lines and the placing of the verandahs. It should be kept constantly in the designer's mind that too many eaves and angles carried into the roof create a most restless effect, besides causing expense, and that the only windows of the living room should not be covered by a porch and the most important room thus made dark and dismal.

Bungalows have been built of all materials from weather boarding on studding, without any inside sheathing, to brick and stone edifices of considerable elaborateness and expense. There are good ones in all types, but for the summer camp the most popular mediums are shingles on boarding and studding or the weathered boarding on studding alone. Sometimes the insides of the walls are sheathed, sometimes plastered. A good scheme and cheap one is to cover the studding with burlap which is afterwards shrunk taut. This is more satisfactory for ceilings and walls and should not be used unless sheathing or plastering are out of the question. In many a summer home there is nothing on the inside of the studding whatever, the framing timbers being exposed and along with the back of the external boarding dressed. When this is the case much improvement in effect can be had by giving some

thought to the placing of the studs and bracing.

The prevalence of this light form of construction, which requires no foundation except a few posts, is the cause, no doubt, of the idea that a bungalow is a cheap type of dwelling, though as has been already stated this is not so for permanent buildings.

The architectural styles employed are as varied, if not more so, than the materials themselves, and range from that of the Swiss chalet or Japanese pagoda to the modern development of the Colonial and Georgian types. Like every

other style of suburban or country dwelling, the setting is most important from the standpoint of external beauty, let the style be what it may.

I think with another writer, that the charm the bungalow holds for most of us is not perhaps due to either its beauty, its convenience or its little cost, but to the fact that the great majority of us have deep rooted somewhere in us the desire for a simpler and less artificial form of living, and it is to this vague longing the popularity of the little rough-built house known as the bungalow is due.

Pure-Bred Poultry for the Country Home

By H. B. DONOVAN, JR.

THE magnitude of the Poultry Industry especially in America and particularly in Canada, is little realized by those not connected with it. There are two sides to this great industry, the exhibition side and the utility side. Although the two can be combined it is principally the former we have to deal with in this article. The ideal is an exhibition fowl that will, as well as giving a good account of itself in the show pen, lay abundantly and lay eggs that will produce strong and vigorous progeny. That this can be done has been illustrated time and again by some of America's leading breeders; birds that have enviable show records have also high egg records.

The country home and small farm are ideal places to breed and raise exhibition poultry, the return is large, the investment small, and there is no known cultivation for an orchard or field as good as a flock of fowl. Their manure is acknowledged the best fertilizer that can be obtained, and a flock of poultry in an orchard will do wonders in keeping your trees free from insects.

What is nicer or more beautiful in the orchard, on the lawn or in the field of a country home than a flock of pure-bred poultry; the stately light Brahmas with their white bodies, black hackle, wings and tail, or that popular bird of curves, the White Wyandotte, or the more oblong Rock, or coming to the lighter breeds, the sprightly Leghorn? There is variety and colour enough to suit every one's taste and purpose, blacks, buffs, whites, reds and parti-colours, in almost any breed with single or rose combs. You can choose whichever pleases you the most. Milady's milliner or costumer never showed a more choice or varied assortment of colours, shades and textures, dear to the heart of every one of the gentler sex, than can be seen in any of our big present-day poultry shows.

How nice it is to have a nice fresh egg every morning, one that was laid only the day before, right in your own hen house, from birds fed on the cleanest of food, and how nice birds raised on your own place taste when placed on your table, fresh and plump; for no better use can be found for some of the least valuable of the surplus stock than this.

Then there is the fascination of breeding your poultry to a certain standard of perfection; eliminating by careful mating year after year the bad faults, and strengthening the good ones, and how proud a man feels when the bird he has bred and fitted with care and study wins a prize at one of our leading shows in competition with the best in the land.

There is always a bigger demand for pure-bred poultry than the supply can cater to, and this demand is increasing every year in a much greater proportion than is the supply. Prices are steadily on the increase, and there are big profits in pure-bred poultry.

Breeds and Varieties.

All breeds that we refer to in the following paragraphs are recognized by the American Poultry Association in their American Standard of Perfection. These are the only ones we will touch. There are seven big divisions, and each breed comes under one division. There are the Asiatics, under which heading come the Cochins, Langshans and Brahmas; English embracing all Orpingtons Redcaps and Dorkings; Mediterranean divided into Leghorns, Minorcas, Span-

ish, Andalusians and Anconas. American, under which come Plymouth Rocks, Wyandottes, Javas, Dominiques, Rhode Island Reds and Buckeyes; French, which include La Fleche, Creve Coeur and Houdans; Orientals, which take in Cornish, Sumatras and Malays. Then there are Games and Polish coming under separate heads. Each of these breeds is divided into varieties according to colour, comb or both, but space will not allow us to go into further details here. Naturally the question will be asked, "Out of all these breeds and varieties which am I to choose?" That depends on what you want it for, for the ordinary country home, I would recommend one of the heavier breeds, such as the Wyandotte, Rock, Rhode Island Red, Orpington or Minorca. These are all good, popular breeds, and do not need the close confinement of the lighter Leghorns, Hamburgs, Anconas, etc. We have named here a few of the more popular breeds. Every breed has its own admirers, and deservedly so.

Care.


There are two ways to start in breeding exhibition poultry. By buying stock or by buying eggs for hatching. The former we like the better, and a pen of birds from a reputable and responsible breeder is worth any extra outlay it may take. The summer care of the birds on a country home would be small as the birds would have plenty of range. The houses should be kept sweet and clean, grit, shell and clean cold water accessible to the birds at all times, and a balanced ration fed regularly.

The most satisfactory houses are the least expensive. Houses with curtain or partly curtain fronts are found to give the best satisfaction. The birds do not require heat in winter, and even in our cold Northwest these "open front" houses have been found satisfactory. "Fresh air in abundance, but no dampness or draughts" should be your motto in winter.

Exhibiting and Selling Stock.

The art of fitting poultry for the show pen is one of fascination, careful selection, and one that takes time and attention. Taking a bird in the rough from the pen, how gratifying it is to see it gradually round into show shape, and what is more beautiful than a good bird in perfect show condition? Space will not permit us to give even a brief synopsis of how to prepare a bird for the show pen. A visit to some of our largest shows will give you an idea of how much condition means in a show bird.

As we previously stated there is never any difficulty in disposing of pure-bred stock. No better advertisement can be obtained by a breeder than a good show record. This and an advertisement in a good poultry paper is all that is necessary to sell and to sell at a good profit. Among our largest Canadian shows are the Western Ontario held at Guelph in connection with the Winter Fair Fat Stock Show. This is recognized as Canada's premier show, and has an entry of over 5,000 birds. A bird that can win at this show is considered one of the best in America. Then we have the Eastern Ontario held in Ottawa in connection with the Eastern Ontario Fat Stock Show. After these in importance come the fall shows held in connection with the annual fairs at Winnipeg, Calgary, Toronto, Ottawa, London, Sherbrooke and many other places. Besides these every winter we



Mr. Big-game Hunter,

Would you like to know about a rifle that has

- The flattest trajectory,
- The greatest accuracy,
- The most smashing power,
- The strongest action,
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And the most all-round desirabilities of any rifle in the world? If so, write us for "The Story of the Ross," which tells you the facts about a rifle with a three and half-inch 300 yards trajectory, 3100 feet per second velocity, and a blow of a ton and a half.

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Weight 5 Ounces

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THE BALDWIN CAMP LAMP



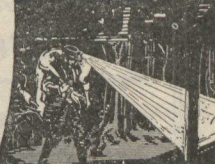
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Absolute protection against motor boats. Very penetrating light--picks out rocks, shoals, snags, landing places. Lamp can be fastened on bow or worn on cap. Both hands free for paddle, oars, or boat hook.

Projects bright, white 14 candle power light 150 feet on darkest night. Burns acetylene gas. Height 3 1/2 inches. Burns three hours on one charge. No oil, glass or wicks. Never blows out, absolutely safe, simple in construction. Can be fastened to cap, belt, carried in hand, stood on table, hung on tree or sick. Fifty hours light costs 25c. Sold by leading Hardware and Sporting Goods dealers, or sent prepaid upon receipt of price. Brass \$1.00; Highly polished nickel with hinged handles \$1.50.

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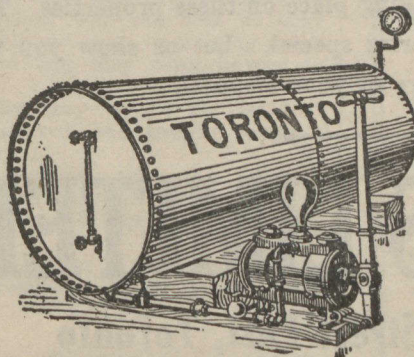
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A wonderful North Toronto property—highly improved with fine avenues and shade trees and every convenience for home comfort—restricted to good class residences only—prices from \$24 a foot upwards.

Melrose Park

Choice property this and certain of a big advance in value—great improvements and natural beauties and advantages—prices \$18 a foot and upwards.

Cedarvale

Toronto's most exclusive residence district of the future—the most elaborate improvements in the way of driveways, bridges, gates, artificial lakes and all home and building conveniences are being supplied. Special sale this week. Prices \$24 to \$80 a foot.

Kelvin Park

Includes the beautiful property of the Toronto Golf Club—lovely rolling grounds—beautiful view over city and lake—on new Danforth car line—to be fully improved—prices \$30 upwards.

SPECIAL SALES

Special sales are now taking place on these properties. The prices are low and the terms special. Let us show you the properties. Our motors are at your disposal.

ROBINS LIMITED

22 Adelaide Street East, Toronto

have over 100 association shows ranging from 600 to 2,000 birds. These are annual events held by local associations, such as the Toronto Poultry Association, Hamilton Poultry Association, London Poultry Association, etc., etc.

It is impossible to cover in detail this subject in such a limited space, and we have not attempted to touch any of the numerous breed of Bantams, Ducks and Turkeys, but take a good poultry paper, get in touch with a breeder of good repute and pure-bred poultry on your summer home will be a paying investment and a fascinating hobby.

Flowers to Plant Now

The Shaasta Daisy.

THE delightful illustration of the wild chrysanthemum or white Daisy recalls to mind the Shaasta Daisy, which is one of the most beautiful and satisfactory in all ways of the true chrysanthemum family. It is not a variety of the kind depicted, but of *C. maximum*; it's huge flowers, as white as driven snow, hang in profusion on thick, strong stems, clothed with large, full, green leaves. It is just one of those plants for the border, that mixed border we wrote of in the last Country Life Supplement, and once planted continues to



Wild Daisy—in Nature's Setting.

spread until it becomes necessary to part the clumps to restore pristine vigour.

The Shaasta daisy is a plant for all gardens, large or small, and the flowers are welcome to gather for the house; it is best in a tall, pale green glass in the hall or a large room.

There are few fairer natural pictures than a field besprinkled with the wild chrysanthemums, hiding with its flower storm the grass itself, and amidst which the children love to ramble.

The writer once was in happy possession of a small rough field which was of little value except to keep the house away from undesirable environment. Here in the summer months the chrysanthemums opened their pure eyes to the sun and all was a flower-joy, orchis, and a host of native wildings kissing each other in this fragrant mead.

A Blue Larkspur.

One of the commonest of Larkspurs is the *Delphinium Belladonna*, but surely the most beautiful of all, even more so than the finest kinds that have been given to the world in recent years by the hybridist. Unfortunately the slug has a strong predilection for the tender rising stems, but protection is easily given through means of ashes which are a sure barrier.

White pinks and *Belladonna Larkspur* are a sweet association, planting the pink in front, and there is then soft heavenly blue and purest white, the one intensifying the other, and creating an impression of a bit of blue sky flecked with a fleecy cloud.

The Gladiolus.

At a recent meeting of the Toronto Horticultural Society Professor Hutt, of the Ontario Agricultural Society, showed

some splendid views of forms of the gladiolus which are presented to us in bewildering variety. We have seen many borders of them in Ontario, and evidently in the gardens of those who have a strong liking for a flower that seems to be as happy here as the species are in their own homes, one of the chief of which is South Africa.

But whether the varieties are restricted or not the gladiolus, especially those with big, open flowers, thickly lining the stem, is essentially decorative. No flower has such wonderful colouring, the broad petals painted with the hues of the rainbow, and sometimes nature's brush has distributed her pigments in strong lines on some soft-toned background or laid them on in warm splashes.

The gladiolus is a wonderful flower and our thanks are due especially to the great French hybridist Lemoine, who was, we believe, the first to see in a marriage of the various species a fascinating bevy of fair children.

A race which we hope will become more in evidence in Ontario is that named *Primulinus* and its hybrids. An enthusiast writes of these: "The beautiful hybrids and the best of the garden varieties, while maintaining the unique form of *Primulinus* type, have acquired, by the introduction of the more vividly coloured forms with the clear yellow of *Primulinus*, an exquisite combination of soft, delicate shades, hitherto unknown among gladiolus; and the elegant drooping of the upper petal so characteristic of *Primulinus* gives a grace to the flower that cannot fail to make it popular. Another excellent characteristic is that they are perfectly hardy, and succeed well in either the ordinary border or in land in which there is plenty of moisture."

Gladioli should be planted from three inches to four inches deep.

Gardening in Ontario

WITH the warmer suns there are abundant signs of an increasing interest in gardening throughout the Province of Ontario.

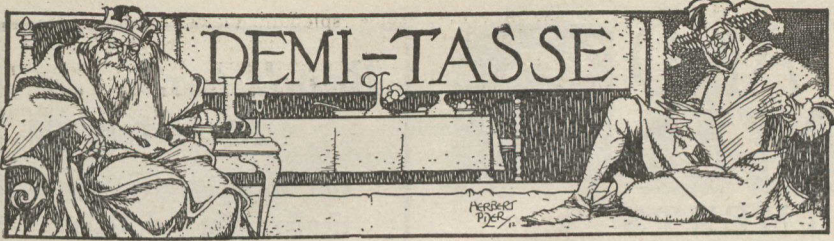
It is good to surround the homes of the people with beautiful, uplifting things, and a country without such environment will not stand. Mere commercial endeavours, without thoughts of civic beauty, flower smothered home surroundings and everything that tends to bring the country into the town are sordid and uninspiring.

We shall be glad to see more small gardens, the gardens of those who must follow this hobby in their spare hours, in the large cities. This feature, which impresses everyone who visits the old homeland, will come in time into this country—the fruit and vegetable plots and flowers with them, the cottages or houses—whichever one is pleased to call them—set, as far as possible amidst natural, and certainly economic, surroundings.

A Flower of Jove

SOON the big flaming flowers of the Eastern or Oriental Poppy, *Papaver somniferum* by name, will be opening out in border and by woodland edge to bring once again to our minds the impressiveness and grandeur of noble plants of this kind when well placed. Its huge petals soaked with the sun itself, and grey, massive leafage should not be for the border alone, but the woodland in which I have not seen it placed in the Dominion. Many opportunities exist of revealing the splendour of this "Flower of Jove," and with some shade the flowers, alas too fleeting, are longer with us. A big mass in a big garden at the end of a shrubbery where the sun does not shine persistently, gives just one of those effects the artist enjoys to paint. There is forceful colour, brilliant association of green and scarlet, and the plant is there alone, to show the flower glory it is able to impart. Too often in the border it is either cramped up with things as masterful as itself, or else it swamps everything near to it. Many varieties of it have been introduced of late years, some with pure salmon shades, which are worthy of a place in the best garden, but the washed-out pink suffusions are to me a floral abomination.

VIATOR.



Courierettes.

TEDDY ROOSEVELT says it's all over but the shouting. He is willing and able to attend to that little detail himself.

Boston's latest fad is furniture to match your soul. What will the poor "soulless corporations" do now?

Yes, we have fallen on evil times. Heresy won the King's Plate at the races at Toronto, and Superstition won a race at Louisville.

W. F. Maclean wants a mass meeting held to protest against the way Toronto is governed by its aldermen. Looks as if W. F. feels a speech coming on.

That little word "liar" used to be quite effective until this Teddy and Taft conversation began.

Smyrna wants to trade with Canada. All right, Smyrna, if you haven't designs of making us "an adjunct."

A Good Reason.—A certain big Canadian departmental store has a rule that when costumes or dresses sent C.O.D. to any address are returned, the driver of the delivery waggon must make a report on the case, stating the reason why the parcel is refused.

Naturally some peculiar reasons are given, but the oddest was turned in the other day by a driver who had taken a very expensive costume to be delivered to a lady in a rather fashionable neighbourhood.

This was his brief but exceedingly clear report:

"House was raided last night. Mrs. — in the coop."

Prescription Note.—Across the line, candidates are springing up here, there and everywhere, alleging that they have been pressed to run.

This "pressing" thing has been worked too often. What some of those "candidates" need is a good dry-cleaning.

Could Use Them, All Right.—Theatrical advance agents tell some rather amusing yarns about the peculiar ways of some newspaper people, and one of the "advance guard" recently related a case of exceptional interest.

"The firm of Wagenhals and Kempe," he said, "were cleaning up their press department, and had a pile of 200 old cuts of actors and actresses lying on desks, to be sold as junk. A young chap, who runs a weekly paper in a New Jersey town, dropped in to ask for a couple of seats for the show, and noticed the 200 discarded cuts. "What are

you going to do with them?" he asked.

"Sell 'em as junk."

"Then I'll take a few."

"What will you do with them?"

"Oh, I can use them in my paper, and nobody will know the difference. For instance, I got a story about a woman in Paris who robbed a bank. I'll use it on Friday and a picture of some pretty actress would go well with it."

He didn't get the cuts.

A Common Complaint.

THE melancholy days have come When we awake at dawn, Because the wretch who lives next door At that hour mows his lawn.

Men and Women.

The wise woman knows that her real friend is the one who listens to her troubles without offering advice.

The man is as good as married who allows himself to be alone with a young widow when the talk turns to homes and hearth fires.

The reason why some women don't like bars may be that the mirrors are hidden by the bottles.

The average bride is a business manager, but happily the average bridegroom is too love-stupid to know it.

The conversation of some men is always about the things they are going to do. Otherwise they would have no topics for talk.

If your wife tells about some man who is always home at night, investigate the case. That man may be paralyzed.

Men procrastinate, but what woman was ever known to leave off till to-morrow what she could wear to-day?

Have You Tasted It Too?—Now they are charging that there is some sort of a merger of the Beef Trust and the Leather Trust.

We suspected it. We have vivid recollection of certain cuts of beef which might serve as exhibits to prove it.

Sent Hymn by Telephone.—It's the managing director with a mind big enough to think of the little things that makes a success of a paper.

Which leads up to a little story they are telling about J. E. Atkinson, head of the Toronto Daily Star, and his capacity for attention to detail.

It was on the morning after the Carpathia landed in New York her 700

Titanic survivors, and the Star staff—at least part of it—was at work at 4 o'clock in the morning, handling the columns of copy coming in over the wires. Mr. Atkinson had read in a late edition of his own paper the night before that the Titanic band had played "Nearer, My God, to Thee" as the ship went down. Probably he slept little that night, for he was up with the rooster's crow in the morning, and calling up his office, with a Methodist hymn book in his hand he dictated over the wire to one of the reporters the lines of the famous hymn. That was how The Star came to be the only paper to publish the hymn in full. Of course no newspaper office keeps a hymn book on the news editor's desk, and Mr. Atkinson remembered that hymn books are not generally found in newspaper offices.

Remarkable Conduct of the Duke.—

Toronto daily papers gave their readers some amazing information about H.R.H. the Duke of Connaught during his recent stay in the Queen City.

The Telegram related how he swung



Tragedian—When I left home I promised my poor old mother that I would never become an actor.

Critic—Well, you've kept your promise.

his umbrella "much like persons of more common clay."

The Star described how H.R.H. walked down Avenue Road in the rain. Also, like a wise man, he wore rubbers.

The News asserts emphatically that the Duke rises before breakfast every morning, and sometimes takes a walk after breakfast.

Other papers had equally startling announcements. It would really seem that the Duke is human after all.

The Unpleasant Fact.

"**FAINT** heart ne'er won fair lady"—So runs the ancient verse: 'Tis sad—the frequent winner Is one great greasy purse.

"People Who Live in Glass Houses."—That famous humorous weekly, "Punch," has a habit of getting much amusement from the printed "breaks" of its contemporaries.

Once in a while, "Punch" could find funny things within itself. For instance, an advertisement in it declares that a certain razor "reduces the danger of cutting yourself to a minimum."

Saving the Situation.—Among the crowd at the Woodbine races, Toronto, last week were two horse-breeders of the old school who had been so busy from their early years in training man's best friend that they never learned to read.

Naturally they try to not let that lack be noticed, and thereby hangs a good story.

A messenger boy delivered a telegram to one of the men. He seized it, held it upside down, and then looked mightily surprised.

Handing it over to the other man, he said impressively, "What do you think of that? **WHAT** do you think of **THAT**?"

The other man looked at the telegram, feigned great surprise, and said, just as impressively as the other had spoken, "Well, I'll be hanged!"



Mrs. Wagg—"Now, I'd no more wear glasses than I'd fly."

Mrs. Hagg—"No more would I. I think they disfigure a body something awful."

Drawn by T. M. Grover.



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Write to us for samples and self-measurement forms.

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A few striking comparisons made
by Mr. E. P. Clement, K.C.,
President of the

**Mutual Life
OF CANADA**

in his address to Policyholders at
the 42nd Annual Meeting of the
Company held February 1st:

	1886	1911	Increased
Income	\$ 272,000	\$2,450,000	Nearly 10-fold
Interest	43,000	875,000	Over 20-fold
Assets	905,000	18,131,000	Over 20-fold
Insurance in force	9,774,000	71,000,000	Over 7-fold
Surplus	61,500	3,312,000	Over 50-fold

Head Office : Waterloo, Ont.

**MONEY AND
MAGNATES****SANE INVESTMENTS****Industrial Bonds.**

IN keeping with the great industrial growth of Canada, extensive financing has been necessary. Industrial bond issues have consequently been frequent and industrial bonds have become attractive and favoured securities. Their popularity has been enhanced, for during the past few years the majority of Canada's industrial enterprises have enjoyed considerable prosperity, which investors have shared. The income from these securities being larger than from many other varieties of bonds, the distribution has been accomplished easily.

Industrials are those securities issued by manufacturing companies. The larger industrials result from the consolidation of several concerns, but these will be dealt with in a separate article. Bonds have not as yet been issued upon industrial properties in proportion to their total valuation to such an extent as upon railways. One explanation is the uncertainty as to the foreclosure value of industrial properties and the lessening of their borrowing ability in the form of short time or call notes. Certain companies are heavy borrowers in this way at particular periods of the year. Others are large borrowers at all times if business is active. Montgomery Rollins, an American bond authority, says there is no great value attached to such plants for right of way or for franchise, as in the case of a railway, nor do such plants, as a rule, occupy strategic positions which give them great added value. The value of these concerns depends very largely upon their successful conduct, and, in case of the sale at foreclosure of a manufacturing plant, it frequently brings but a small price because its buildings and machinery have a comparatively low value unless in successful operation.

The industrials are largely speculative investments, and until they have been through a long period of business depression, as have already our railroads, it is not easy to determine their permanent investment value. Some, however, have proved that value. They yield more than railroad securities, but the risk is greater. Those industrials that weather the storms in financial safety may, as a class, be selected as good investments and should, after such a period, sell at prices commensurate with that belief.

The industrial companies of Canada last year issued bonds to the value of \$54,580,500, of which Canadian investors purchased \$21,769,000, or 39.88 per cent. Investors, in Canada, as we have seen, in 1911, purchased 23 per cent. of Canadian Government bonds issued, 34.62 per cent. of the municipal issues, 0.54 per cent. of railway bond issues, and 14.70 per cent. of public utility corporation bonds. The industrial issues were, therefore, the favourites in Canada. This was largely due to the fact that they were sold at attractive prices, yielding a good income and that the high cost of living in the Dominion makes it imperative for many investors to obtain the best possible income consistent with safety.

Considerable caution must be exercised in choosing the industrial bond. Future prospects is an important consideration. For instance, automobile companies throughout the continent are said to be making money rapidly, but a twenty-year bond upon an automobile plant can scarcely be called an ultra-conservative investment. The industry is comparatively new and its profits fluctuate considerably as good or hard times occur. The uncertainty of the future prevents many industrial bonds from being included among first class investments.

A good dividend record is an argument in favour of bond security. This should be studied for many years back. The more stable the company's earning capacity, the better the investment. The greater the value of the company's product to the community and the greater the necessity for the continued operation of the plant, the better is the value of the bond. If the company controls the raw materials required for manufacturing its product, that is an additional safeguard. Stress is often laid by company promoters upon the fact that orders are in hand for the plant's full capacity for many months ahead. This is not always a serious argument. In widespread times of depression, customers sometimes do not hesitate to cancel their contracts.

There has been a tendency in Canada to offer some extremely speculative industrial bonds. Such securities should be eschewed altogether. The industrial bond for the conservative investor must be fundamentally sound, particularly in the matter of assets and earning capacity. The industrial bond is usually attractive in the high rate of interest offered and the large earning powers, frequently behind it. Its purchase, however, requires more care and investigation than that of almost any other bond. It is, however, becoming one of the most important in investment spheres, and as our industrial conditions become less liable to change, the Canadian investor will regard industrial bonds more and more as an excellent investment.

On and Off the Exchange.**London Gives the Cue.**

PERHAPS the most distinctive trend in the Canadian market at the present moment is the disposition of our domestic securities to throw off the domination of New York, and to seek their inspiration in London. In the past there was little in common between the British markets and our own, but we were directly affected by any large movement in Wall Street. Slowly but surely, however, the result of the investment of British funds in our issues is being made manifest. The first security to go abroad to stay was Canadian Pacific. Then the relationship was strengthened by a common interest in Rio and Sao Paulo, and the stocks of the Mexican utility corporations. The old country did very well out of these southern issues, which were created here.

After having some experience with our industrials in Canadian General Electric and Canadian Car and Foundry, British and Continental investors are now adding Dominion Steel Common to their holdings. Large blocks have been taken by the international banking houses of Speyer & Company for distribution among their clients. This stock, it is announced, will be listed in Amsterdam as well as London. Naturally our market is beginning

**Bonds for
Investment**

Our May List gives particulars of different bonds yielding from 4.60% to 6%, with excellent security.

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CORPORATION-LIMITED**
TORONTO. MONTREAL. LONDON. ENG.



Triple and Twin-screw R.M.S.

"LAURENTIC"

"MEGANTIC"

Finest and Most Up-to-date Steamers From
Canada. Accommodation Includes Lounges,
Ladies' Rooms, Smoking Rooms, Elevators,
String Orchestra Carried.

MONTREAL---QUEBEC---LIVERPOOL

The St. Lawrence	MEGANTIC June 8, July 6, Aug. 3
Route is the shortest to Europe---	*TEUTONIC June 15, July 13, Aug. 10.
Only Four Days at Sea	LAURENTIC June 22; July 20; Aug. 17.
	*CANADA June 29; July 27; Aug. 24.
	Rates from: First, \$92.50; Second, \$53.75. *One Class Cabin, "The Best for the Least," \$50.00 and \$55.00. Third Class, Closed Rooms Only, at Low Rates.

Local Representatives: H. G. Thorley, 41 King St. East, Toronto, Ont.

Imperial Bank of Canada

Proceedings of the 37th Annual General Meeting of the Shareholders Held at the Banking House of the Institution in Toronto, on Wednesday, May 22nd, 1912

The Thirty-seventh Annual General Meeting of the Imperial Bank of Canada was held, in pursuance of the terms of the charter, at the Banking House of the Institution, May 22, 1912.

THE REPORT.

The Directors have much pleasure in submitting to the shareholders their Thirty-seventh Annual Report and Balance Sheet of the affairs of the Bank as on 30th April, 1912, together with Profit and Loss Account, showing the result of the operations of the Bank for the year which ended on that day.

The net profits of the Bank, after making full provision for all bad and doubtful debts, for interest on unmatured bills under discount, and for the payment of all Provincial and other taxes, amounted to \$1,004,340.23, in addition to which there was received by way of premium upon new stock (issue 1910) the sum of \$230,440.75, making in all \$1,234,780.98, which has been applied as follows:

(a) Dividends have been paid at the rate of 12% per annum, amounting to	\$ 712,349.22
(b) There was paid to the staff, by way of special bonus in commemoration of the Coronation of his Majesty King George V.	33,802.50
(c) Employees' Pension and Guarantee Funds have been credited with	7,500.00
(d) There was donated to the Northern Ontario fire sufferers	1,000.00
(e) Bank Premises and Furniture Account has been credited with ..	60,026.26
(f) Reserve Fund has been credited with the balance of premium received upon new Capital Stock (issue 1910)	230,440.75
(g) Profit and Loss Account has been increased by	189,662.25
	<u>\$1,234,780.98</u>

30th April, 1912

PROFIT AND LOSS ACCOUNT.

Dividend Nos. 84, 85, 86, 87, payable quarterly for twelve months at 12% per annum	\$ 712,349.22
Coronation Bonus to Staff	33,802.50
Annual Contribution to Officers' Pension and Guarantee Fund	7,500.00
Transferred to Reserve Fund	230,440.75
Written off Bank Premises and Furniture Account	60,026.26
Donation to Northern Ontario Fire Sufferers	1,000.00
Balance of Account carried forward	1,022,787.88
	<u>\$2,067,906.61</u>

New branches have been opened during the year as detailed hereunder:

In Ontario, at Windsor, Thorold; Dundas and Bloor Streets, Toronto; Queen Street and Roncesvalles Avenue, Toronto; Queen Street and Kingston Road, Toronto, and at Timmins, in the Porcupine District.

In Quebec, at St. Roch (Quebec), and at St. Lawrence Boulevard, Montreal.

In Manitoba, at Portage Avenue, Winnipeg.

In Alberta, at Medicine Hat, Rocky Mountain House and Millet.

In British Columbia, at Invermere (in the Windermere District) and Main and Cordova Streets, Vancouver.

The branch at Moyie, B.C., has been closed.

The new Capital Stock issued to shareholders in 1910 having been taken up and paid for, it may be thought advisable within the current year to make a further issue of stock out of authorized but unsubscribed capital. The Bank must be in readiness from time to time to take on their fair share of the ever-increasing business of the Dominion.

You will be asked to contribute to the Pension Fund of the Bank out of Profit and Loss Account a further sum of \$20,000. Your Directors have been enabled out of the present fund to assist all deserving officials who have been forced by advancing years or ill-health to retire from the service, but provision should be made for the increasing staff and for the further calls which are certain to result therefrom.

The Head Office and Branches of the Bank have been carefully inspected during the year, and your Directors have much pleasure in expressing their satisfaction with the faithful and efficient manner in which the staff have performed their duties.

The whole respectfully submitted.

Balance at credit of account 30th April, 1911, brought forward	833,125.63
Profits for the twelve months ended 30th April, 1912, after deducting charges of management and interest due depositors, and after making full provision for all bad and doubtful debts and for rebate on bills under discount	1,004,340.23
Premium received on new Capital Stock	230,440.75
	<u>\$2,067,906.61</u>

RESERVE FUND.

Balance at Credit of Account 30th April, 1911	\$5,769,559.25
Premium received on New Capital Stock	230,440.75
	<u>\$6,000,000.00</u>

D. R. WILKIE, General Manager.

Thirty-Seventh Annual Balance Sheet--April 30th, 1912

LIABILITIES.

Notes of the Bank in circulation	\$ 5,303,642.00
Deposits not bearing interest	\$11,056,740.44
Deposits bearing interest (including interest accrued to date)	43,931,238.92
	<u>54,987,979.36</u>
Deposits by other Banks in Canada	118,610.39
	<u>\$60,410,231.75</u>
Total Liabilities to the public	6,000,000.00
Capital Stock (paid-up)	\$ 6,000,000.00
Reserve Fund	
Dividend No. 87 (payable 1st May, 1912) for three months, at the rate of 12% per annum	180,000.00
Rebate on bills discounted	138,648.25
Balance of Profit and Loss Account carried forward ..	1,022,787.88
	<u>7,341,436.13</u>
	<u>\$73,751,667.88</u>

ASSETS.

Gold and Silver Coin	\$ 1,562,879.16
Dominion Government Notes	10,795,326.50
	<u>\$12,358,205.66</u>
Deposit with Dominion Government for security of note circulation	249,065.03
Notes of and Cheques on other Banks	3,523,469.51
Balance due from other Banks in Canada	932,792.73
Balance due from Agents in the United Kingdom	1,708,049.35
Balance due from Agents in Foreign Countries	2,719,333.33
	<u>\$21,490,915.61</u>
Dominion and Provincial Government Securities ..\$	517,914.99
Loans to Provincial Governments	168,159.61
Canadian Municipal Securities, and British or Foreign or Colonial Public Securities Other than Canadian	4,343,907.73
Railway and other Bonds, Debentures and Stocks	737,358.43
	<u>5,767,340.76</u>
Call and Short Loans on Stocks and Bonds in Canada	3,277,814.21
Call and Short Loans on Stocks and Bonds elsewhere than in Canada	1,001,378.11
	<u>\$31,537,448.69</u>
Other Current Loans, Discounts and Advances	40,171,085.13
Overdue Debts (loss provided for)	47,565.85
Real Estate (other than Bank Premises)	79,451.22
Mortgages on Real Estate sold by the Bank	94,186.49
Bank Premises, including Safes, Vaults and Office Furniture, at Head Office and Branches	1,800,000.00
Other Assets, not included under foregoing heads	21,930.50
	<u>\$73,751,667.88</u>

D. R. WILKIE,
General Manager.

The customary motions were made and carried unanimously.

The Scrutineers appointed at the meeting reported the following Shareholders duly elected Directors for the ensuing year: Messrs. D. R. Wilkie, Hon. Robert Jaffray; Wm. Ramsay of Bowland, Stow, Scotland; Elias Rogers, J. Kerr Osborne, Peleg Howland, Sir Wm. Whyte (Winnipeg), Cawthra Mulock, Hon. Richard Turner (Quebec), Wm. Hamilton Merritt, M.D. (St. Catharines), W. J. Gage.

At a subsequent meeting of the Directors Mr. D. R. Wilkie was re-elected President, and the Hon. Robert Jaffray Vice-President for the ensuing year.

THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., President
 ALEXANDER LAIRD General Manager JOHN AIRD Assistant General Manager

CAPITAL, \$15,000,000 REST, \$12,500,000

SAVINGS BANK ACCOUNTS

Interest at the current rate is allowed on all deposits of \$1 and upwards. Careful attention is given to every account. Small accounts are welcomed. Accounts may be opened and operated by mail.

Accounts may be opened in the names of two or more persons, withdrawals to be made by any one of them or by the survivor.

ST. JOHN REALTY

Real Estate in St. John is the best and surest investment in Canada to-day--We own and control, close in, Factory and Warehouse Sites, with Trackage; Residential Sub-divisions. If interested communicate with

LAURISTON COMPANY Limited
 17 Pugsley Building, ST. JOHN, N.B.
 James Straton, President

Chief Office for Canada: TORONTO
 ALFRED WRIGHT, Manager.



IRISH & MAULSON, Limited
 Chief Toronto Agents

NORWICH UNION FIRE

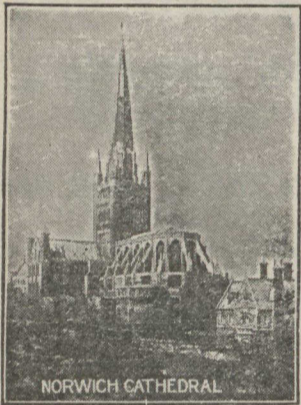
Insurance Society Limited

Founded 1797

\$125,000,000 PAID FOR LOSSES
\$496,900 DEPOSITED AT OTTAWA

Head Office for Canada, TORONTO

JOHN B. LAIDLAW, Manager
A. H. RODGERS, Branch Secretary



NORWICH CATHEDRAL

THE STANDARD LOAN COMPANY

W. S. DINNICK, Vice-Pres and Man.-Dir.
 Debentures for sale bearing interest at FIVE per cent. per annum, payable half yearly.
 Capital and Surplus Assets, \$1,400,000.00
 Total Assets, - - - - \$2,800,000.00

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 Head Office: TORONTO, Canada

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CANADIAN NORTHERN RAILWAY LANDS and TOWN SITES

Write for Information OFFICES:
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J. W. FLAVELLE, President. Z. A. LASH, K.C., } Vice-Presidents.
 W. E. RUNDLE, General Manager. E. R. WOOD, }

4 1/2 %

A safe and convenient investment can be made by entrusting funds amounting to \$500 or more to this company. Interest at 4 1/2 per cent. per annum is allowed and the safety of the principal is guaranteed.

National Trust Company Limited

TORONTO

Montreal Winnipeg Edmonton Saskatoon Regina

to follow London more and more, and this has explained, in a large degree, the steady buoyancy of Canadian stocks in the face of a fitful and irregular movement in the New York list.

Looks Like a Trust.

THE creation of an international corporation, having a limited number of shareholders, and these the leading financiers in the two countries, was one of the outstanding events of the financial week. The new corporation's charter gives it very wide powers, but it is presumed that its principal activities will lie in the direction of mining. The corporation is in fact an outcome of the financing of the Dome mine at Porcupine. The novel feature of the corporation is the manner in which a fund has been created to provide an income of something like \$100,000 yearly, which amount will be used to investigate any proposition brought before the company. When a venture has been selected as promising by the corporation's experts, the members of the syndicate have the right to a share in the company formed to carry on the projects selected in proportion to the amount of their contribution to the original fund. Apparently no means are provided for the ultimate distribution of the primary investment, so it is to be presumed that the company will go on using up \$100,000 each year investigating new propositions.

The Sao Paulo Mystery.

THE secret of Sao Paulo's advance of 60 points in a year has been well kept—probably because there never was any real secret. Everyone interested in the corporation was aware that the citizens of the Brazilian town, which is privileged to have the Sao Paulo public utility in its midst, were throwing money into its treasury with such enthusiasm and persistency as to break all records in the earnings of traction enterprises. It was inevitable that the directors should some day be forced to take cognizance of the unwieldy surplus, and that they would adopt some other method of getting the melon into the pockets of the shareholders, other than the crude and amateurish plan of increasing the dividend. Therefore, there seems to be no other way out of it than a bonus stock distribution, which, in the end, will permit Sao Paulo shareholders to receive fifteen per cent. without that fact being too prominently displayed. Seeing that the company is earning somewhere in the neighbourhood of thirty per cent. on its common stock, it should not be difficult for it to make a return of fifteen per cent. The only fly in the ointment is the possibility that the Union of South American Municipalities may "start something" in the line of confiscation.

The Future of C.P.R.

THAT opulent and exclusive body known as the C. P. R. shareholders will hold their annual meeting in September. What they will do has been prophesied by nearly every financial writer in the United States. There are almost as many theories as writers, but the view that the C. P. R. directors are considering some segregation of the great equities of the company seems the most convincing. In deference to the annoying agitation for lower freight rates, the company might easily classify its revenue and show a very small margin of profit upon its actual railway operations and very large profits from its lands and other interests, which cannot be included in the freight rate discussion. This is the principal reason for inspecting an important declaration of policy from the C. P. R. directorate late this summer.

Electrical Development.

A STOCK which has never become very well acquainted with the local market is Electrical Development preferred. As a subsidiary of the Toronto Railway Company it has been in the shadow of the larger corporation. Discerning buyers, however, picked up such parcels of it as were in the market around eighty. Although the control of the company is held for the Toronto Railway Company through the common stock, the preferred shareholder must receive his return before anything is applied on the junior security. The preferred carries a 6 per cent. dividend from January 1st, 1910, so that the amount due already is a little over \$12. Business of the company, with the big future market for its product, which Sir William Mackenzie is providing, indicates the probability of a dividend soon.

Bank Stocks and the Bank Act.

ONE prominent member of the Canadian Bankers' Association has come out in favour of a shareholders' audit for banks, and is thus at variance with other leading interests in the Association, who have adopted the policy of an inter-bank inspection, and who denounced the audit system as inadequate. The arguments advanced upon behalf of both proposals are all worthy of consideration, but the newspaper discussion to date has not been particularly illuminating. The outstanding feature of the contributions from this quarter is the demand for government inspection. It is extremely doubtful if the Finance Minister will consent to making the Government directly responsible for the conduct of banking in this country. Certainly the Hon. Mr. White's predecessor would have none of such a proposal. The experiment of tying the political administration of a country and its banking institutions together has been tried many times before and never with any great degree of success. There is not sufficient faith that the government inspectors would be able to detect the weakness in a bank, until it was too late, to induce the government to accept the responsibility of placing its O. K. upon every institution in which its own appointees would be able to find no flaw. It is well, however, that the entire subject should be well threshed out before parliament convenes. There will be probably a record number of amendments to the bill when it comes before the House, and there is bound to be some important changes. So far, however, the market for bank securities has not reflected the slightest uneasiness on the subject.

Nova Scotia Steel.

DIRECTORS of the Nova Scotia Steel Corporation had an important meeting during the week at New Glasgow to discuss the policy of extending its manufacturing operations. The Dominion Steel Corporation has set the pace by going into the wire and nail business, and the Nova Scotia directors contemplate the manufacture of railway cars. As the existing plants within the country will probably not be able to supply the whole demand for a long time to come, the proposal has an attractive sound.

FOR THE JUNIORS

A Rainy Day Story.

THERE are some people who are always saving their money for a rainy day, but once there was a Little Girl who had a better idea than that. She saved up stories for a rainy day, and when one would come, as they often do in the spring-time, the Little Girl would say to her mother, "Do tell me a rainy day story." And her mother would say, "Oh, but you know such lovely stories, why not tell me one?" And the Little Girl would smile and show a funny dimple that was hidden in her cheek, because this was just what she wanted her mother to say, and right away she would begin.



"BILLIE PILKIE,"
A Fine Western Boy and His Protector.

"Well—once upon a time," and her mother would pick up her sewing and settle herself comfortably to listen. "Once upon a time a Little Boy was playing in a big garden where there were beds and beds of beautiful flowers, and gravelly pathways, and even a little fountain in the centre; but there were no trees in this garden. And the Little Boy thought how nice it would be if there were a big, shady tree way over in the corner of the garden for him to play under. He would build a swing in that tree and go flying up into the tree-top, where he could take a peep into the nests the birds would build there.

"So he told the Old Gardener about wanting the tree, and the Old Gardener said, 'Come along, I'll find you a tree that you can plant yourself,' and the Little Boy was ever so pleased, but when he saw what the Old Gardener called a tree he was very much disappointed, because it was such a little tree, not even as big as the Little Boy himself. But the Old Gardener said if he planted the tree carefully and watered it well, some day it would grow to be a big tree, just the kind he wanted. "They planted the little tree, and the Little Boy watered it every day, and it grew and grew and grew. But the Little Boy grew, too, and when the tree was big enough for him to play under, the Little Boy was not a little boy any longer, and was too big to play under the tree. But one day a Little Girl came to the house where the boy, who used to be a Little Boy, lived, and she

played under the little tree that had grown to be an ever-so-big tree, and they built her a swing in the tree where the Little Girl could swing up into the tree-top where the birds' nests hung—and who do you think the Little Girl was?"

Mothers never can guess these things!

"Me!—and who do you think the Little Boy was?"

Dear me, how could one possibly know!

"Daddy!"

How the Little Girl would laugh and show her funny dimple when she saw how very, very much surprised her mother was, for mothers are the best people in the world to tell stories to, and they would both be so happy over the lovely story that they

would forget all about its being a rainy day.

M. H. C.

Five Little Riddles.

IN spring I look gay,
Decked in comely array,
But in summer more clothing I wear;
When colder it grows
I pull off my clothes,
And in winter quite naked appear.

A Tree.

A man made shoes, but not of leather,
All the four elements mixed together—
Fire, water, earth, and air.
Every customer took two pair.

Horse Shoes.

I move on my head, though supported
by man;
My body is large. Tell my name if you
can.

A Wheelbarrow.

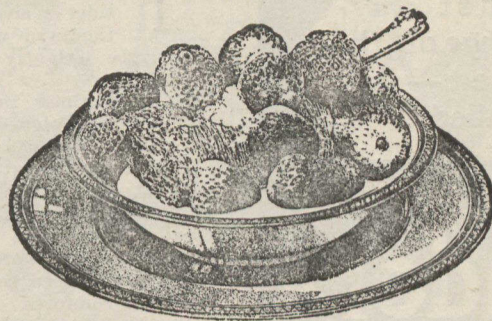
My mission is to measure hours
And with the times to keep apace.
It may seem very strange, though true,
That both my hands grow on my face.

A Clock.

Some shove me up, some push me down,
Some even crack my pane,
In winter I am often closed
To keep out snow and rain.

A Window.

Parliament Has Adjourned



but the good work for pure food and clean food will go on with unabated vigor. The best way to promote the cause of pure food and clean living is to eat

SHREDDED WHEAT

made of the whole wheat in the cleanest, finest, most hygienic food factory in the world. A simple, natural, elemental food—containing no yeast or baking powder, no chemicals of any kind—just pure wheat made digestible by steam-cooking, shredding and baking into crisp, golden brown Biscuits.

Nothing so deliciously nourishing and satisfying after the heavy foods of Winter as Shredded Wheat Biscuit and fresh fruits served with milk or cream.

Make Your "Meat" Shredded Wheat

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K88



THE CHILDREN GO TO THE HORSE SHOW.

Thousands of Toronto's Little People Turned Out to See the Ponies on the Saturday Morning Which Was Set Aside for Their Particular Enjoyment.



All life is a "whiz"—and every third whiz on the road is a Ford. It's the car of the millions and the millionaire.—Lightest, rightest, most economical. Many thousands of the seventy-five thousand we're building this year are being sold to owners of more expensive cars.

All Fords are Model T's—all alike except the bodies. The two-passenger runabout costs \$775—the five-passenger touring car \$850—the delivery car \$875—the town car \$1,100—f. o. b. Walkerville, Ont., completely equipped. Catalogue from Ford Motor Company of Canada, Limited, Walkerville, Ont., Canada.

A Changed Sequel

By DOROTHY BAIRD

"THE Editor will be pleased to consider a short story about two thousand words in length. It should be brightly written and end happily."

Mabel Lorimer put the note beside her plate and sighed. It was a ray of hope in a very sad world. She would get three guineas at least for the story when it was written, and three guineas would buy ever so many things for the invalid in the next room. Already her busy brain was working out to a fraction what was to be spent on food and what on comforts.

But the story had to be written first, and therein lay the rub. She did not find it easy to write, cooped up in this dim little lodging, which looked out upon a most depressing vista of smoky chimneys and murky sky. It had been so different in the old days. Thoughts had flowed freely to the accompaniment of the surge of the distant breakers and the sigh of the wind in the pines behind the house. When she grew tired of writing, and wanted rest for brain and eyes, a moment spent at the window, looking out over fresh green turf to the sea beyond, would always send her back to her work with mind refreshed and vigorous.

There had been no need for her to write in those days. She had done it for pure love of writing; all the money she earned had gone in helping the fisher-folk in the village. Then, when the crash came, and she lost father and fortune at one blow, and when her invalid mother became practically dependent upon her, the gift seemed to desert her. Her writing grew monotonous, there was no point or brilliancy about it, and she was not surprised that all her MSS. came back. It would be the same with the story she had to write to-day.

She rose and went to the window. An April sky, blue and white and grey, showed dimly through the smoke, and roofs and chimney stacks dripped from a recent shower. Was it only a year ago since last April? It seemed centuries—aeons away.

Only last April she had been bridesmaid to Averil Moore, the Squire's daughter, and she had been so happy, so excited over the event, so disappointed that the day proved showery.

But later in the afternoon the rain had cleared away, and Mabel went out into the garden. It was hot and stuffy in the house where the guests were jostling one another round the tea-tables and the costly array of presents, but outside all was sweet and fresh and pure with the scent of newly-wetted earth and the coolness after rain.

And then Hugh Solway had found her, and they had walked together up and down the path between the golden crocus borders. And the glory of the afternoon entered into his soul and made him say many things which he had not meant to say. He had not meant to say them because he was only a poor journalist, and could hardly hope to be in a position to marry for many years to come. As it was, he did not say that he loved her in so many words, but he simply told her of his appointment as War Correspondent to the "Observer," and asked her if, should he be spared to come home, he should find her still at the old house by the pines.

There was no mistaking his meaning, and Mabel raised her eyes to his.

"Yes," she said simply.

"I may reckon on it?"

"You may reckon on it."

That was all, but their hands met in a long clasp that seemed to seal them to one another, and the sunlight on sea and rain-drops and golden crocuses took a richer radiance for them both.

A month later her own trouble came, and she had to leave the house by the pines for good. Hugh Solway was lost to her. Should he go to her old home he would find no trace of her, for they had wandered a good deal since they left, sinking lower and lower in poverty, and no one in the village knew their whereabouts. Her pride would not permit her to communicate with him through the office of the "Observer."

He might only have been amusing himself with her; she hardly believed it possible, but there was the chance, and she would not risk lowering her dignity.

Well, it was no good thinking of the past; it was only saddening. With a long-drawn quivering sigh she turned away from the window and fetched her writing materials. For a long time she sat with her face buried in her hands, thinking—searching through her brain for a subject about which to write. But nothing would come save the memory of that April afternoon, and the sunlight on the crocuses and in the eyes of the man she would never see again. No effort would beat it from her mind, it seemed to throb through her whole being to the exclusion of all else.

Suddenly an idea flashed across her, an idea which filled her with dismay. There was her own life-story, why not write that? She could put her whole heart into it, and it would be instinct with life and force—perhaps it would fetch more than three guineas. Bitter as the thought was to her, she knew it to be the only way. She must not allow her own feelings to stand in the way of her mother's comforts—nay, necessities.

By night the story was written. She had shed many tears over it, but she knew it was good, and she signed her nom-de-plume with a feeling of pride.

"I could not make it end happily," she wrote to the Editor. "A story, if it is worth anything, comes to an inevitable conclusion, and we writers cannot alter it."

SHE expected an answer almost by return. The "News-Letter" was prompt in dealing with MSS. and making payment, but two days dragged wearily by without bringing the familiar blue envelope. On the evening of the second day the little maid-of-all-work came up to her with an unusual air of importance.

"It's a gent wantin' to see you, Miss," she announced. "Says he comes from the 'News-Letter' or some sich nime."

Mabel looked up in surprise—such a thing had never happened before.

"Show him up," she said.

Feverishly she arranged some of her papers which were strewn upon the table. With beating heart she listened to the manly step struggling with the intricacies of the ill-lighted stairway under the little maid's slipshod guidance. Then the door opened and she lifted her eyes.

For a time they faced one another without speaking, then with a quick movement the newcomer closed the door on the gaping little servant, and strode across the room.

"At last," he said. "At last." And taking Mabel's listless hand, he drew her towards him and folded her in his arms.

There were some yellow crocuses in his coat, and presently Mabel stroked them lovingly.

"I went there two days ago," he said, "and found my bridesmaid gone."

She laughed from sheer happiness.

"How did you find me?" she asked.

For answer he put his hand in his pocket and drew a long, familiar envelope.

"I have just joined the staff of the 'News-Letter,'" he said. "This was almost the first MSS. that come under my notice. I knew there was only one person who could describe the crocus-bordered path beside the sleeping sea, where the bridesmaid and the journalist clasped hands in mutual understanding."

Again a silence fell between them.

"It was hard to write it," said Mabel at last. "But I wanted the money so badly, and I could think of nothing else. I am glad now," she added with a smile.

"But I think you must consider it 'returned with thanks'—the ending will have to be different," he said.

For answer she tore the MSS. in two. "We will keep these memories to ourselves," she said. "I will write another story for the world."

And the tale she wrote was the best that had ever come from her pen. For with her happiness, her talent returned with redoubled force and power.

After all there is just one best range on the market—it is called 106

McClary's
Pandora
Range

By Royal Appointment



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Irish Linen and Lace House,
BELFAST, IRELAND.

TABLE LINEN, IRISH LACE,
CAMBRIC HANDKERCHIEFS,
SHEETING, TOILETS,
PILLOW LINEN, COSIES,
TOWELS, MATS,
DUSTERS, DOYLIES,
GLASS CLOTHS, BAGS,
TEA CLOTHS.

Hand Embroidered Linen Robes and Blouses.

DRESS LINENS

And LINENS of EVERY DESCRIPTION,
Plain and Embroidered.

Only thoroughly Reliable Goods stocked
and supplied at lowest Belfast prices.

WEDDING LINEN OUTFITS a specialty
Price Lists and Samples Post Free

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Geo. A. Spear, President.
American Plan, \$2—\$3. European Plan,
\$1—\$1.50.

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H. V. O'Connor, Proprietor.
Rates—\$2.00 to \$3.00.

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Queen's Hotel Calgary, the commercial
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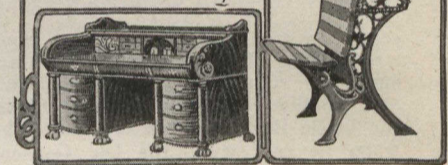
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Lord Lockington

(Continued from page 18.)

the shut-up room between Edna and the man in the cloak? And, even if she had known of it, and reported it to the Viscountess, how could such a meeting be called "making acquaintances in the neighbourhood?"

Edna was amazed, and did not attempt to answer. Lady Lockington went on quickly: "You don't deny you've made some acquaintances, I suppose?"

"I've been to luncheon at the vicarage. The only acquaintances I've made were there," said Edna.

"Lord Lockington has given you some nice presents, hasn't he?"

"Yes, two lovely presents. He sent me the beautiful piece of stuff which I am now wearing as a dress. It was very good of him, as I felt rather shabby in my own best frock in this magnificent house. And he gave me a most beautiful cameo ring."

"Is that all you've received?"
"All! Yes," said Edna, smiling. "I think I'm very fortunate in having had such nice things given me, which I certainly didn't expect."

"H'm!" said Lady Lockington drily.

Edna, quite aware that she was not believed, cast down her eyes, but attempted no protest. What was the use? It could not, she thought, be many hours now before the lady's dissatisfaction with her husband for having dared to engage a member of his household without her permission would find vent in a notice to the girl-musician—"the singing-girl," as she had called her—to leave her situation. In the meantime the best course was humility, meekness, and as much silence as was compatible with common courtesy.

When once she had found out as much about the gifts as Edna would or indeed could tell her, Lady Lockington grew taciturn on her side, and the desert was reached very quickly. Then Edna waited eagerly for permission to go away and be at peace. But Lady Lockington said:

"I must hear some of this playing and singing which is thought so wonderful. Will you come into the drawing-room and play something?"

"I'd much rather not, if you will excuse me, Lady Lockington," said Edna hastily.

"Why? You can play for Lord Lockington."

"That's not the same thing. He's fond of music."

"And how do you know that I'm not? As a matter of fact I'm very musical."

"Then I'm sure my playing wouldn't be brilliant enough to please you. I should be very grateful if you'd let me off."

"Impossible! Go to the drawing-room, and I will join you there. You won't have to waste your music on me: some girls don't care to play to please their own sex, I know. I'm going to write a note to Mr. Kage, one of our neighbours, and ask him to come round."

Edna was interested at the name. She was immensely anxious to see this wild and dashing neighbour of the Viscount's, whose exploits were the talk, if not the terror, of the country, and about whom such dreadful stories were told.

She took little notice, therefore, of the lady's sneer, did not even protest against the implication that she would not play except for the other sex, and went obediently into the White Saloon.

She thought, with dismay, as she entered it, how ungrateful she had been to find the evenings passed in that beautiful room lonely, and how much worse this particular evening was likely to be. Lady Lockington was quite the most unsympathetic person she ever remembered to have met, and Edna wondered at the ill-nature which appeared in her looks and tones whenever she addressed her hapless little fellow-diner.

In a few minutes Lady Lockington came into the drawing-room, exciting again Edna's involuntary admiration by the sparkle of her jewels and the easy way in which she managed the long train of her dress so that it fell into graceful folds whenever she moved.

Lady Lockington seemed restless and anxious, Edna thought, and she kept looking at the little French clock on the side-table, and at a watch she wore pinned on her own breast in the midst of clouds of filmy lace.

She appeared to have forgotten her

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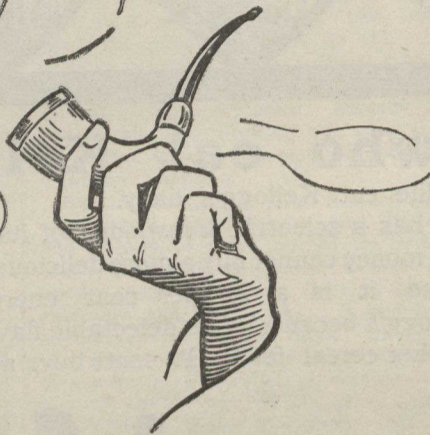
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wish to hear Edna play, and the girl, who had been sitting in a corner remote from the fire with the express purpose of remaining unnoticed, seemed to have succeeded in her intention, for she was suffered to remain with head bent over a book.

Edna remembered that she had heard it said that Mr. Tom Kage never visited the Hall except when Lady Lockington was there, and she was particularly curious to see the man who could be so greatly impressed by this unsympathetic figure.

The minutes seemed to pass very slowly until Revesby came in with a message.

"Well, you sent my note to Mr. Kage? Haven't you brought me an answer?"

"Yes, my Lady. He sent word he was sorry he could not come to see you this evening, as he had to see a man on important business."

Lady Lockington looked gravely displeased. She dismissed the man with a slight gesture, and at once began to pace up and down the room, until she appeared to become suddenly conscious of the presence of Edna.

She floated towards the spot where the girl was bending over her book, and said sharply:

"What's that you're reading so intently?"

Edna looked up. "It's a book I got from the library. Lord Lockington sent word that I might take books to read."

Lady Lockington looked puzzled and curious. "And how did you know where to get those yellow backs? They used to be locked up in a cupboard."

"Yes, but the key was there."

"It's a great privilege to be allowed to take books from the library at all. He used to say he would only allow one man to go into the gallery that is in it."

"And who was that?" asked Edna, quickly.

"Oh, a distant cousin of his who will take the title when he dies."

"Have you seen anybody in there?" Lady Lockington asked, quickly.

"N—no," answered Edna truthfully as to the letter, although she knew that it was not truthful in spirit.

Lady Lockington was not satisfied. "It's quite absurd of you to try and deceive me," she said sharply, at last, "into thinking that you've met nobody and spoken to nobody since you've been here. I must tell you plainly that I know better. Without wishing to play the spy, I take sufficient interest in my husband's household to see that everything goes on smoothly while I'm away, and I've learnt several things about you, Miss Bellamy. Don't look so frightened; I've heard nothing greatly to your disparagement, but I know that you have not been quite frank as regards your meetings with people here outside the household?"

Edna replied steadily: "It doesn't seem to be of much use to deny the truth of what you say. And it's not of much consequence, as I see it will soon be impossible for me to stay here. But, useful or useless, I can only go on saying the truth, and that is that I have never met anyone outside the house since I've been here except the vicar and his family, and that the only person I've spoken to outside the house was a man who must have been a labourer whom I called to one evening when I had seen a man lying face downwards on the grass, and whom I believed to be dead."

Lady Lockington looked interested. "Tell me all about it," she said.

Edna gave the full description of her adventure, which seemed to puzzle Lady Lockington as much as it had puzzled herself. When it was ended Lady Lockington reverted to the incident which had roused her curiosity before:

"I think, although you haven't confessed it, that you met someone in the library?" she asked point blank, with startling suddenness, after a short silence.

Edna was confused and alarmed. She believed that the person with whom she had conversed in the library was Lord Lockington himself, and believing that, she felt that there was something like treason to him in confessing to the conversation he had had with her; not that there was the least harm in the talk itself, but because she thought he wished to have it believed that he held no communication with anyone except his medical man and, less directly, with the



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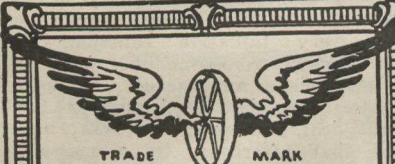
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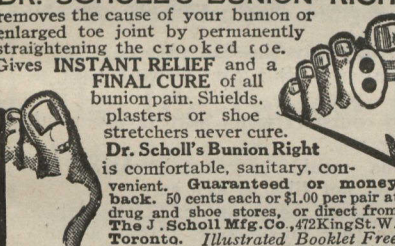
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butler and housekeeper, who both maintained that, while they heard his Lordship's voice when he gave his orders, they never were suffered to see his face.

For a few minutes the silence lasted, Edna uncertain what she would reply. Then, deciding that the truth was the only thing she could tell, she said:

"I have seen no one there. But it is true that I did hear someone speaking to me, telling me where to find the yellow-back novels."

Lady Lockington stared at her intently. "Would you swear that?" she asked, in a low voice.

Not unnaturally, Edna was far too much alarmed to swear to that or anything else suggested to her with so much brusqueness.

She hesitated, and stepped backwards as Lady Lockington approached her. This action brought her close to the curtains of one of the windows, and she uttered a low cry as she felt the curtains blowing out upon her as she had known them to do once before.

She remembered her former fancy that there was someone near listening to her, and in a state of great alarm between her fear of offending Lady Lockington if she should answer evasively, and of being overheard by Lord Lockington if she answered truthfully, she gave up the attempt to reconcile the two difficulties, and, watching her opportunity, ran past Lady Lockington like the wind, and went out of the room and upstairs.

CHAPTER XVII.

EDNA locked herself in her bedroom and threw herself down before the fire with her head in the low armchair beside it and burst into tears.

The girl was weary of all the exciting mystery which seemed to envelop the place like a shroud; she began to long to be back in the suburban residence of her aunt, with its soothing lack of anything romantic or "interesting." And she resolved upon seizing the first opportunity of putting an end to the state of worry and anxiety in which she was now living, by telling Mrs. Holland that she would like to go away at Christmas.

Whether she would be able to live at the Hall till then she felt very uncertain. If Lady Lockington were to stay there she was sure she could not.

She was surprised to find how sorry she felt at the idea of leaving the Hall, and how much regret of a sentimental kind she experienced at the thought of losing her mysterious unseen friend.

Was it Lord Lockington? Once more doubts about this had arisen in her mind, as a consequence of Lady Lockington's belief that Edna had made the acquaintance of people outside the house. But how, in that case, had the mysterious stranger got in? And how was it that he had managed to obtain the Viscount's keys, and that he knew where the books in the library were kept?

On the following morning Edna took care not to come downstairs at all until she was sent for by Lord Lockington. Then, when Revesby came to conduct her to the old wing, she fitted through the house nervously, looking from left to right with the fear of meeting Lady Lockington, and finding herself exposed to more sneers.

But the journey was without adventure, and, although Edna hoped that she would at last have the satisfaction of hearing her employer's voice addressing her on the subject of Lady Lockington's arrival, she was again disappointed.

She played and sang, as usual; Revesby came for her at the appointed time, and she withdrew without one word or one sign that anything unusual had happened in the establishment.

Edna failed to obtain an interview with the housekeeper that morning until it was nearly luncheon time, when she met her in the corridor, and hurriedly told her that she wanted to go away as soon as they would let her, and also that she did not want to have to go down and have luncheon with Lady Lockington.

Mrs. Holland, however, would listen to neither of her protests.

"It's of no use your saying you want to go away yet," she said, with decision. "You have given pleasure to Lord Lockington, and you will have to stay on now until he is ready for you to leave. And it would do you a great deal of harm to go away now. People would think it odd, and would ask why you had left so quickly. And what would they say if they heard it was because

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"I thought she always brought a lot of friends with her," said Edna, tremulously.

"Yes, but this time she came down in such a hurry that she had to come by herself. Sir Richard Salesbury is coming to-day, though, and two ladies. When they're here perhaps you'll be let off."

Very reluctantly Edna made her way downstairs when the luncheon-bell rang; but she found, after all, that her ordeal was over.

For in the first place, the expected guests had arrived in the shape of two ladies of the same type as Lady Lockington herself, but neither so handsome nor so much made up, and a youngish man, fair and silly-looking, whom they all called Dicky, and whom she discovered to be Sir Richard Salesbury.

Luncheon was a very merry, or rather, very talkative function, at which "Dicky" seemed to play fool for everybody else's amusement. He said little to Edna, but he looked at her a great deal, and when she was summoned that afternoon, by a message from Lord Lockington, to play the organ in the hall, and sat down, nervous and trembling, to begin her task, she soon heard footsteps behind her, and when she paused after finishing one piece, heard a voice which she recognized as that of "Dicky," saying softly:

"Bravo! Very nice indeed!"

She turned in alarm, and saw Sir Richard Salesbury sitting on a seat which he had drawn up near her, smoking a cigarette.

"Mayn't I stay and listen to you? And do you mind my cigarette? I'm so awfully fond of music, Miss Belamy."

He knew her name, apparently, though he had not been introduced to her. Edna glanced up at the gallery in alarm, and saw that the blind was down. She hoped that her unwelcome visitor would be discreet in his utterances, though, to judge by what she had heard at luncheon, it seemed unlikely.

"Oh, I'm afraid I have no music that you'd care about," she said, anxiously. "No, I don't mind smoking at all. But—"

Instinctively she had glanced towards the gallery. But Sir Richard paid no heed.

"Of course, I won't stay if you would rather not."

Edna would very much rather not, but did not like to say so.

"You see," he went on, as she hunted for another music-book, "it's awfully dull here in the afternoon. There's no man about for me to talk to, and the old ladies always have to take a rest in the afternoon, so that they can be as fresh as paint can make 'em at night."

Edna felt herself freeze with horror. The old ladies! And Lady Lockington perhaps within hearing! And Lord Lockington almost certainly listening from the gallery! She felt that a little more of this would destroy her, and she plunged into the "War March of the Priests" to drown his indiscretions.

But she had to submit to hear more of the same sort of thing before her ordeal was over and Revesby came with the order for her release.

And then, as she had expected and feared, Lady Lockington's maid came to ask her to step upstairs and see her Ladyship in her boudoir.

Edna drew a long breath. Of course, she was going to get her dismissal; and though she could have protested that she was in Lord Lockington's employ, and would take her dismissal from him only, Edna resolved not to trouble about that, but to be meek and submissive.

With a fast-beating heart she entered the boudoir where Lady Lockington was stretched on a sofa, and to her immense surprise she was greeted not only with courtesy, but with positive affection.

Smiling most sweetly, Lady Lockington held out her hand and said: "Come here, child; I want to talk with you."

(To be continued.)

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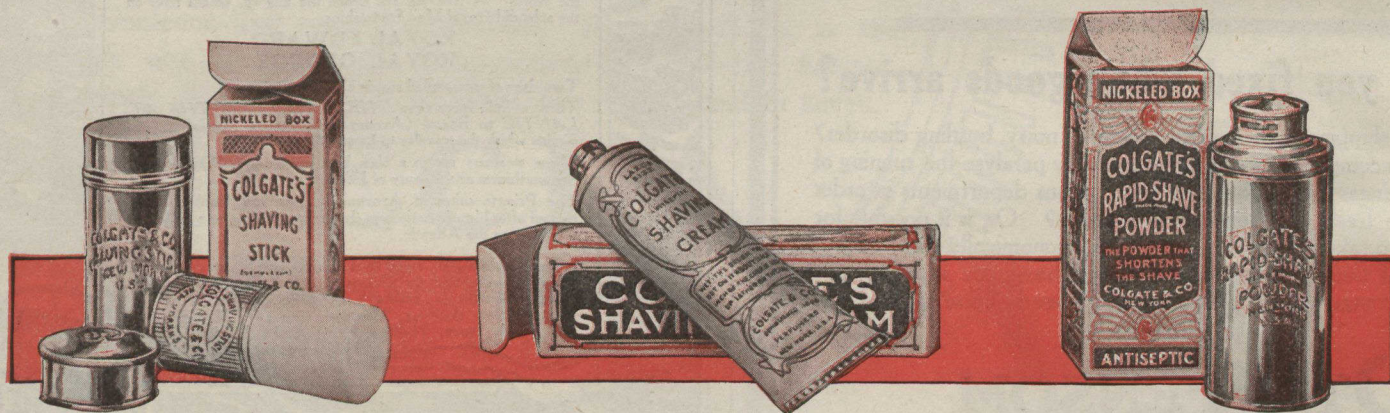
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