

516/K/31/3

NMDC

THE NATIONAL Monthly of Canada

CONTENTS

TOPICS OF THE TIME - - - - -

SOME IMPRESSIONS - - - - -

THE NEW POINT OF VIEW IN EDUCATION - -

BY THE AID OF BILL JONES - WALTER E. GUNN

COLLINGWOOD, THE HEAD OF NAVIGATION FOR THE
GREAT LAKES (Illustrated) - - -

A FALSE ARREST - - - D. D. DESHANE

THE CANADIAN AS A HUMORIST - ELDON GRAY

THE ERADICATION OF CAMP DRIGGETT - -
ARTHUR STRINGER

THE DUPLICITY OF COUNT VON RUESS - -
DONALD GORDON BEATON

THE MAGIC OF THE RED ARROW - - -
THEODORE ROBERTS

INSURANCE - - - - -

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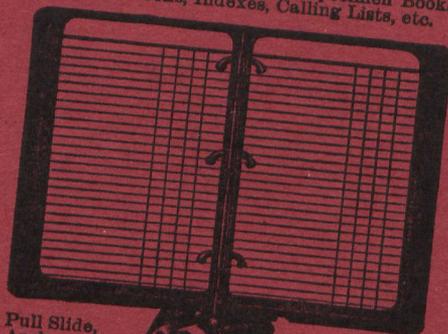
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The
**NATIONAL MONTHLY
 OF CANADA**

CONTENTS FOR MARCH, 1905

TOPICS OF THE TIME	PAGE
Canada and the Navy Again	121
Awakening Down East	121
Our Savings	122
To Keep Out "Alien" Money	122
An Experiment in Taxes	123
Lumber for the Future	123
The World's Supply of Gold	123
Fighting the Trusts	124
Adulteration in Foods	124
England Falls Short	125
The Municipal Ownership Cure	125
A Nation that has Learned Quickly	126
SOME IMPRESSIONS	
A New Railway Project	127
Kingston Locomotives	127
THE NEW POINT OF VIEW IN EDUCATION	128
BY THE AID OF BILL JONES	130
Walter E. Gunn	
COLLINGWOOD, THE HEAD OF NAVIGATION for the GREAT LAKES (Illustrated)	133
A FALSE ARREST	149
D. D. Deshaue	
THE CANADIAN AS A HUMORIST	155
Eldon Gray	
THE ERADICATION OF CAMP DRIGGETT	159
Arthur Stringer	
THE DUPLICITY OF COUNT VON RUESS	164
Donald Gordon Beaton	
THE MAGIC OF THE RED ARROW	169
Theodore Roberts	
INSURANCE	173

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THE NATIONAL MONTHLY OF CANADA.

VOL. VI.

TORONTO, MARCH, 1905

No. 3

TOPICS OF THE TIME

Canada and the Navy Again

VARIOUS hints, at various times, have been made that Canada should bear a portion of the cost of Imperial defence. The other colonies contribute more or less liberally, but thus far Canada has resisted all arguments and suggestions to that end, whether from her own citizens or from outside. And so, when the Imperial authorities, within the last few months, announced that the naval stations on both the Canadian Atlantic and Pacific coasts were to be permanently closed, it looked, as some thought, like a measure of retaliation: if Canada will not pay, she shall have her defences cut down.

At Halifax, on the east, and at Esquimalt, on the west, have been important naval works, equipped and maintained by the Imperial Government. A squadron of war ships has been stationed at each port, and capacious dockyards and workshops have furnished facilities for the most extensive repair work. At Halifax the dockyard force alone numbered three hundred. By a recent Imperial order both of these stations have been closed, the men dismissed, and the ships withdrawn, and Halifax and Esquimalt have ceased to be naval headquarters.

The cause of this is not, however, a desire on England's part to avenge Canada for her lack of financial support. It is rather part of a definite plan to reorganize and reform the British navy. The basis of

this rearrangement is that the fleet shall be so distributed in time of peace as to be also of the greatest strategical advantage, and stations of no immediate value to the fighting efficiency of the navy are being done away with. Better service at smaller cost will thus be ensured, and so far as Halifax and Esquimalt are concerned, the dockyards at both places were closed because repair work on the redistributed fleet can be done more advantageously elsewhere.

The natural result of this will be that, while Britain is by no means entirely abandoning Canada or withdrawing her defensive support, the defence of Canada will be more than ever in her own hands. And since that is so, why cannot Canada undertake not only to guard her own shores, but to garrison her own forts? There may be very good reasons why we should not contribute to the Imperial defences, but we might very well undertake to look after ourselves.

Awakening Down East

APPARENTLY the eastern provinces have decided to make a bid for a larger measure of western progress. They have now for several years seen thousands of immigrants arriving at their shores, stopping a few hours, and then passing westward. They have been the gateway to the land of promise beyond, but they have done little to attract the new

arrivals themselves. At the same time they have seen their own people, the strongest and brawniest of their own sons, following in the same direction and moved by the same desire to "get west." And now, though somewhat late in the day, there is an evident purpose among the easterners, if we may judge from some of their newspapers, to even matters up by inviting immigration to the east as well as to the west.

There is room in Nova Scotia and New Brunswick for new settlers, and very good possibilities in the way of industrial openings. The wonderful resources and fertility of the west cannot, of course, be matched; yet the annual reports of these eastern provinces reveal a far greater variety and volume of production than we are accustomed to suppose. The natural facilities are there, and old though the country may be as compared with the west, there still are tracts of land and acres of forest waiting for development. The east is by no means exhausted yet. What is needed in the Maritimes, however, is some of the western spirit. Natural resources will never accomplish anything without enterprise, and men of enterprise and spirit are wanted down east. It would seem as if a portion of the stream of immigration might very easily be attracted to Nova Scotia and its sister province if a systematic attempt were made. So far, practically, no effort has been put forth in that direction, and as a result, Canada, in the minds of most outsiders, means Manitoba and the North-West. The tide will continue to flow mostly westward, but there is room for some of it in the east. Why should we not have a great East as well as a great West?

Our Savings

IN a recent issue reference was made to the growth of the savings idea in Canada. Some figures which have been made public since then show even more conclusively that Canadians are a money-saving people, and that they rank in this respect among the thriftiest in the world.

There are about a million and a half savings depositors in Canada, and their aggregate deposits amounts to no less than

\$420,000,000, or over seventy dollars per inhabitant of the entire population. This includes the government, chartered, and special savings banks.

A grave injustice was done to Canada in the last report of the United States Department of Commerce, where these figures were reduced to one-seventh. In that report the savings deposits in Canadian banks were given as \$60,000,000, which is less than the amount shown by the post-office and government banks alone. As a matter of fact, however, the great bulk of Canadian savers make their deposits in other banks than these, and to base a report upon such incomplete statistics is manifestly unfair, the more so because it will have a wide circulation. It is, however, considerable satisfaction to Canadians themselves to know that they have the saving capacity so well developed.

To Keep out "Alien" Money

ONE of our Canadian M.P.'s proposes that the circulation of American money in this country be made a criminal offence. His purpose is to force out especially the American silver which circulates in considerable quantities throughout Canada. It will be remembered that only a few years ago, during the silver scare in the United States, the American coin and silver-certificate money then passing in Canada was subject to a heavy discount; when the scare subsided, however, the money once more went at its face value in the ordinary channels of business, and a considerable amount of it is now in circulation, especially near the border. At the same time, Canadian money is still discounted in the United States, and great inconvenience is sometimes caused by the refusal of hotels and business houses to accept it at par. Should we continue to submit to discrimination of this kind, while taking their money as freely as we use our own?

The proposition to make the circulation of this "alien" money a criminal offence is, however, somewhat extreme. We have not yet reached so independent a stage but what we are willing to receive the cash

patronage of our neighbors, and so long as they offer us their money we will probably accept it. To do otherwise would be foolish. But having accepted it, to continue it in circulation in this country is not desirable. We have our own coinage and scrip, and foreign coin should be converted into this at once. To facilitate doing this, and as a means of getting rid of American silver, the Canadian Bankers' Association is making an arrangement with the Government to take it from the public, thus substituting our own money without the necessity of making the other illegal.

An Experiment in Taxes

REDUCING taxes on dwellings is the means by which Toronto hopes to remedy the present house famine. For the past three or four years the demand for houses has been increasing enormously, and though building operations have also greatly increased, they have not nearly kept up with the demand. Overcrowding has resulted, and quite too large a portion of Toronto's population is uncomfortably housed. The natural remedy for such a condition is to build more houses, but investors have not been anxious to put their capital into the class of moderate-priced houses most wanted. Among other reasons for this hesitancy has been taxation.

A by-law presented to the voters at the recent municipal election and carried by a large majority, provides for the exemption from taxation of all dwellings to the extent of \$700. As this includes the poorest as well as the costliest houses in the city, an aggregate valuation of over twenty-five millions is involved, and the exemption of that amount means a general increase of 4.06 mills on the dollar. Naturally the manufacturers and capitalists, upon whom would fall the burden of the increase, opposed the scheme, but it was favored as a benefit to the small owners and a remedy for the house famine; discouraging the holding of land vacant, "it will encourage the building of houses," said its advocates, "thus increasing house accommodation."

Professor Goldwin Smith was one of the prominent opponents of the exemption,

holding that it would be unjust to capital. The voters, however, looked at it from the standpoint of the smaller owner, as was to be expected, and endorsed it almost two to one. As there is much to be said on both sides of the question, its ultimate disposition may be a matter of considerable debate, but so far as it would help to solve Toronto's housing problem, it is worth a trial.

Lumber for the Future

ONE of the largest railway companies in the United States, fearing a lumber famine in the territory in which it operates, is planting forest trees along its lines as a future source of supply. Foresight of this kind, applied as conditions might require, would be timely in Canada also, for here, too, the lumber supply is yearly lessening. Reforestation will be one of the live questions a few years hence, and is already receiving some attention. Two things are absolutely essential to the preservation of a future supply: that the reckless wasting of timber by fires and over-cutting be stopped, and that systematic replanting of trees be adopted as generally as possible.

In Ontario the system of forest reserves is being tried as a means of saving our lumber resources. Over two and a half million acres have been set apart as follows. A reserve in the counties of Addington and Frontenac, comprising 80,000 acres; a reserve on the north shore of Lake Superior, forty miles east of Port Arthur, with an area of 45,000 acres; the Temagami reserve, comprising the region surrounding Lake Temagami, an area of about 1,400,000 acres, on which there is estimated to be three billion feet of white pine; and the Algonquin Park, of more than a million acres.

The World's Supply of Gold

THE gold crop of 1904 is estimated at \$340,000,000, the largest amount ever produced in one year, and some \$15,000,000 ahead of 1903. The chief factor in the world's gold supply is now South Africa. The mines of the Rand were

seriously interfered with by the war, but have now recovered their normal position, and may be expected within a few years to produce no less than \$200,000,000, or double their present output. Other gold-producing countries throughout the world do not promise so well. Australia is still maintaining a foremost place, but it is not considered that she has a permanent supply. The mines of the United States are hardly holding their own; while the Yukon may not be expected to ever reach again its past record, though it still has immense resources. South Africa is the only country in which a continual increase can be looked for.

To produce this large amount of gold involves an immense expenditure of labor and money. Is it worth the while? As a commodity in itself it ministers in no way to direct human needs, but aside from its place in the fine crafts it serves as a very useful standard of value. As such it is much safer than silver, and therefore has an economic importance. Moreover, all the gold that is mined seems to be quickly absorbed; there is use for all the market affords.

Fighting the Trusts

IT is a rather unique coincidence that the agency through which the modern trusts and combines have been most bitterly fought should itself be one of the chief victims of trust methods. The daily newspapers have furnished a natural means of attack on these "business pirates," while in certain sections of the United States they have been undergoing what is perhaps the best recent example of monopolistic oppression.

The press of Minnesota, Wisconsin, and Michigan has, after ten years' fighting, succeeded in bringing the Paper Trust before the Federal courts. For years these newspapers have been paying exorbitant prices for their printing paper, and it now transpires that all the paper-making firms in the three states are united into one general company. This, as told by one of the leading journals concerned, is how the Trust does business: "It has been impossible, since this trust obtained complete control,

to do business with anyone else, or to do business with it except upon its own terms. It districted the country, assigned to each mill its territory, and told each consumer when and where alone he could buy. If he did not like the price asked, he could refuse to pay it, to be sure; but he could also go out of business, for there was no one else of whom he could buy."

But the methods of the Paper Trust are identical with those of all the trusts, and the others are equally fit subjects for judicial investigations as this. The same general objections apply to them all, their common purpose being to "kill competition and capitalize its corpse." It happens, however, to be an admirable test case, and the investigation before the United States court will, no doubt, have wider results than its immediate effect upon this particular case. The time seems ripe for a war on trusts, and if they can be killed before they gain a footing in Canada, so much the better.

Adulteration in Foods

SOMETHING even more despicable than the business methods of the modern trust is the adulteration of food supplies, a practice carried on nowadays to a surprisingly large extent. This, too, has been under investigation in some of the American states, and astounding revelations have resulted. It is found, for instance, that fifteen per cent. of the entire commerce in foods in the United States is adulterated. Flour, potatoes and vegetables are seldom adulterated, but nearly everything else is made to pass through various drug or chemical processes, either to preserve or flavor it, or in imitation of some other food.

Some of the tricks resorted to are quite harmless, such as ordinary coloring and the use of chemicals in artificial drying and evaporating processes, and the fact that the public is constantly using these goods without bad results goes to show that some forms of so-called adulteration are really not so dangerous as the pure-food advocates would have us think. But others are positively a menace to public safety, and may be at the root of much of the common

ill-health. In these cases adulteration ceases to be merely tricky and becomes properly criminal, and the effort to secure a national food law is important enough to deserve success. And not only foods are adulterated. What is still worse, the drugs which are used in medicines and prescriptions are tampered with. Out of 139 druggists in Chicago to whom test prescriptions were sent, only 31 furnished pure drugs, the others either adulterating or substituting. Preying thus upon the public health is deserving of penitentiary punishment.

Both as regards foods and medicines, there is no evidence of such wholesale adulteration in Canada, but if this kind of thing is being regularly practised across the line, Canadians have need to be wary of buying American food and drug preparations, unless from reputable firms. It is a fit case for higher tariff.

England Falls Short

TIMES are bad in England. Despite the optimistic reports that have been made whenever the industrial supremacy of Britain was called in question, the country is now in the midst of a depression which is making itself widely felt and causing actual suffering. Whatever may be the first cause, the fact remains that about thirteen millions of men, women and children throughout England are this winter in want. In London the situation has assumed the seriousness of a famine, and a number of relief agencies are at work, fighting the grim prospect of actual starvation. That is strange for rich and mighty London, but it indicates that something is wrong with industrial England.

The army of unemployed is not made up of tramps and incompetents. It is of course quite natural that when times slacken the first to be discharged are the least skilful ones, but there are thousands of capable mechanics and artisans now out of work, partly because of the cessation of building operations during the winter months and partly because of depression in the general industrial market. If, in turn, the reason for this depression be sought, it will be found to consist, in part at least, in the sharp com-

petition of German and American industries, in England's slowness in adapting herself to changed conditions, and in her mistaken ideal of "plenty to eat rather than power to earn."

At the same time, there are vast tracts of empty land in England waiting for workers. Agriculture is decadent, as Rider Haggard has pointed out in his book on Rural England, for the working people persist in crowding together in the cities, where just now they are starving, rather than taking up the vacant farms where they might at least make a living. It is to be expected, therefore, that among the schemes proposed for the relief of the hungry multitudes should be some looking to the settlement of labor colonies in the country, away from the grinding conditions of industrial depression. There is a chance on the farms, but industrially England has fallen short.

The Municipal Ownership Cure

AMERICA'S greatest peril, according to John Burns, a prominent British M.P., is in the growing power of the monopolist. This is the opinion of an outsider, but there are good grounds for it, and Mr. Burns is a man whose views on any subject are sure to be sane. In a recent article he points out how paramount the influence of the Trust and the Boss is becoming in America, and raises the question whether a sufficient number of patriotic citizens will unite to avert the conflict which must otherwise come before many years. The cure for the trust evil, as he sees it, is municipal ownership, and while his remarks chiefly concerned the United States, they are of interest to Canadians also, because we have already made a beginning in public ownership, and may, therefore, be said to have applied the trust cure in advance.

Municipal enterprise has made great progress in England, however behind that country may be in certain other respects. Over one thousand towns and cities own their gas works, electric lighting systems, water works, street car services, and other enterprises, and to exactly that extent the

monopolist has found it impossible to gain a hold. The experiment has been a success wherever tried. Public franchises, owned and operated by the public, have paid their way, and in many cases with handsome profits. In contrast with this: "Private ownership of public utilities in America has assumed the magnitude of a scandal that threatens to become a national crime."

Considerable publicity is being given nowadays to the methods and operations of the combines in the United States. With some of these, such as the Paper Trust referred to in a preceding paragraph, the municipality has no immediate concern, but the public utilities, such as water and light, belong essentially to the civic body. In Mr. Burns' testimony to the value and practicability of municipal ownership there is encouragement for Canada to continue in that direction.

A Nation that has Learned Quickly

LITTLE island Japan continues to surprise the world. It is frankly acknowledged now that she has shown how modern war should be conducted. Bravery and ingenuity have been known before, but every new war nowadays brings new problems, and the clever Japs have proved singularly successful in meeting these modern conditions. In doing so they have fur-

nished a valuable object-lesson to other nations, which may now find it necessary to completely revise their military and naval methods. It needs the actual processes of a great war campaign to show how much a theory or system is worth, and the Russo-Japanese conflict has already given some startling evidence of this kind. This in itself is not remarkable, but that it should be Japan, a country so recently come into new life, is what surprises us all. Even now England, Germany, the United States, are discussing army reform, and it may be assumed that Russia is taking some of the lessons very seriously to heart.

But another respect in which Japan has surprised the world is her humaneness. She has learned within a decade not only skill but mercy. Ten years ago, when she won Port Arthur in the war with China, her victory was followed by a carnival of barbarity. According to her ideals then, a massacre was the fitting celebration of her triumph, and at that celebration the rest of the world shuddered. But when Japan took Port Arthur for the second time, a month or two ago, she was as humane as England herself could have been. Instead of massacre for the defeated there were honors of war, and instead of a barbarous victor was now a generous victor. And this in ten years—a significant evidence of Japan's progress. She deserves to keep Port Arthur this time.

SOME IMPRESSIONS

A New Railway Project

THANKS to the creative enterprise of McKenzie and Mann, a new railway project has materialized and will in all probability be pushed to fruition. It is no less than the incorporation of the Toronto and James Bay line which will shortly be constructed to Sudbury. With the interests of the Canadian Northern and the further construction of two lines, they will have a very important bearing upon provincial connections.

The first is to construct a line from the French River to Ottawa and Montreal and thence to the seaboard by using the Intercolonial, making connection meanwhile by a fleet of boats with the eastern terminus of the Canadian Northern at Port Arthur, giving practically a third transcontinental line.

The second line is projected from Toronto eastward to Ottawa, thence to Montreal, and connecting near Hawkesbury with the Great Northern of Quebec, which has lately been acquired by McKenzie and Mann, giving an entrance to Quebec city and the Quebec bridge. By this means Toronto will be given two new avenues to Montreal, seeing that the James Bay Railway will also be available.

Judging from these facts, there is no diminution of railway possibilities. The carrying power of the Canadian Northern will be greatly increased by the new development, also the principle trading centres of Canada will be brought into closer touch with each other. The new project is deserving of every support and will be a real

boon to the newer sections of old Ontario. It will likewise introduce some healthy competition.

The completion of the transcontinental chain for this road is not yet contemplated, but the day is not far distant when such an innovation will be looked for and welcomed. The gratifying feature of the present enterprise is the willingness to use the Intercolonial, a road deserving of some consideration, but variously snubbed and neglected by other companies. Any increase in the usefulness of the Intercolonial will, we believe, be welcomed by the Government. Considerable results may, therefore, be expected from the efforts of McKenzie and Mann.

Kingston Locomotives

A recent order of ten Mogul engines from the Kingston Locomotive Works by the C.P.R. is an eye-opener as to the possibilities of Canadian manufactures. The fact that the Kingston product compares favorably with, if it is not superior to the American article, is a great encouragement to an enlargement of the enterprise.

Indications begin to appear that this industry and that of steel rail making have awakened the British iron-masters very unpleasantly, and there is a disposition to supplement the Canadian article, if sufficient encouragement were offered, in preference to the American-made engine. The Canadian industry is still quite inadequate to supply the field of demand. How much greater this will become through the newly-projected railways is easily apparent.

THE NEW POINT OF VIEW IN EDUCATION

IN all the progress that our modern age can show there is nothing more important than the change of attitude towards education. At last we have come to recognize that education is essentially a training for the business of life. And we are beginning to recognize that the most essential thing in life is the gaining of a livelihood. If we do not know that we do not know anything. If we cannot get that we cannot get anything. Provided we can get a living, everything is open to us. It is true of every class of people, from the day laborer to the professional man without exception.

Hence we are becoming direct in our methods and are going to teach the knowledge which shall enable men and women to live. Anything which does not forward that object is to be ruled off the curriculum. Not only are methods of instruction to be improved, but the whole subject-matter is to be most closely scrutinized. A great deal of useless matter is to be ruled off to make way for what will help directly in the attainment of the object desired.

What kind of education is necessary?

Evidently the modern world is on a business basis. Everyone, willingly or unwillingly, must take a part in the business world. Everyone must enter into commercial relations. The man and woman best fitted for these will get the largest prizes; others will receive their rewards in proportion to their ability and application, but neither the finest natural ability nor the most assiduous application can hope for the highest awards without proper training. A part of this training can only come from actual practical experience. But those who begin with the right sort of training will have all others at a decided disadvantage.

What constitutes proper training?

The most elemental is that which opens to us the field of knowledge, which enables us

to make simple calculations upon it, and which empowers us to communicate to others the sum of our knowledge—in the loose language of earlier days, “the three R.’s.”

The consensus of opinion of business men to-day is that not one of these elements is well taught. The youth of our day cannot read and understand any ordinary selection, cannot with accuracy make the simplest calculations, and cannot communicate to others, either in oral or legibly written language the few ideas they may wish to convey. The most elemental instruction is not imparted in such a way as to make it available for use when occasion demands it. Evidently we must secure the elements, the foundations first.

Those secured, we can pass to the most essential knowledge. Evidently this is the knowledge which is required in every-day business life. Personal finance may be considered, first, as relating most directly to the individual—insurance and other forms of saving, and the keeping of accounts. Next comes the larger commercial relations which are only an expansion and extension of the personal affairs.

What commerce is concerned with, how it is carried on, production, transportation and distribution. The individual who does not understand something of these cannot enter intelligently into ordinary commercial life.

Hence such subjects as the Geography of Commerce and the Economics of Industry, with some knowledge of Industrial Processes, are to be given a place in the curriculum of those who are to enter intelligently upon the business of life.

Those who possess this practical knowledge will experience no difficulty in finding a place in the world of commerce. Others will seek in vain to sell unmerchantable in-

formation. It is a practical age, and if we would sell our services we must be able to offer such as are of proven practical utility.

In the past, the men who entered commerce were not able to secure such practical knowledge in any school. They had to acquire it slowly and at immense cost of time and labor. To-day this knowledge is being gathered and systematized and offered to the public. The youth of this generation can secure this knowledge if they will seek for it in the right places, and they can utilize their unproductive years in preparing for the years when they must expect to apply it.

The competition to-day demands it. The old time "education" will not suffice. For the alert ones are mastering the best of the new education, and so equipped, will monopolize all the good places and reap the rewards of their more practical instruction. The mere day laborer will more than ever complain of the smallness of his wage, while the commercial world will offer its immense

rewards to those who have something more to offer than simple manual labor.

Thinking people see justice in this, in offering higher rewards for a higher kind of service.

For most young people it is not yet too late to profit by the new ideas in education, which have gradually gained ground in our more progressive and more practical age. In most cases it will be useless to look for the practical carrying out of this newer point of view in old institutions of learning. These are still very largely pursuing the old impractical lines. The change there must come slowly. In those which have made any change at all, any attempt to meet the demand of the age as embodied in the new point of view, the change has been very reluctantly made, and as yet is very small. They are hampered by *tradition*.

If you would get the new point of view and profit by it, you must seek it among those who stand for it, and who are making a deliberate attempt to carry it out.



BY THE AID OF BILL JONES

BY WALTER E. GUNN

IT was Thursday afternoon in the great departmental store of Crandal & Co., and the tide of bargain day shopping had reached its flood. Over to the right on the ground floor, Dave Livingstone, chief of the book section, stood leaning against the side of his office door. He liked and disliked the scenes of activity before him. It was true a splendid general business was being done in the area under his special care, and the extra quantity lots of "standard authors" would melt away before this, the first week of their advertised sale, but those boasted "library sets, worth \$5.00, for \$2.39," were attracting no attention.

"I'm stuck," he mused, "four thousand of 'em, sixteen thousand volumes in all, and stock-taking only five weeks away."

He was about to turn on his heel when along came the advertising manager, William Jones, called Bill all the way down from the august floor-walkers to the most irreverent broom boys.

"Hello, Livy; you're looking out of sorts."

"Come into the office," was the reply, and then, with an imitation of indifference, "why should I worry?"

Once inside, Livingstone threw off every vestige of reserve. They were neighbors' boys and life-long friends.

"Bill," he began, "I can see trouble ahead for me."

"Oh, you've always got some dire foreboding," interjected the other, laughingly.

"I'm in dead earnest, if ever a man was."

"Don't tell me now," said Jones, continuing his banter, "wait and see how you feel in the morning."

Livingstone ignored such good-natured raillery, and went on:

"When I was in New York three weeks ago I ran across what looked like a good chance in library sets—small oak-finished

book-cases containing four well-bound volumes of classical works."

"I don't like that word 'classical,'" said Jones, becoming serious at once.

"Neither do I now—that's just what makes 'em slow. People shy at the word 'classical.' They want something 'popular' or up-to-date."

Jones was about to dismiss the whole subject with a word or two of encouragement, when Livingstone arose, closed the office door and returned to throw himself into a forward attitude of extreme confidence.

"In this store," he explained, although Jones knew it to many a man's sorrow, "it costs a department manager his job if he loads up with an unsaleable line. Each section is a store in itself and must stand alone when the profits, losses and stock sheets are made up."

"That's right," assented the ad. man, reflectively.

"Well, this morning, Mr. Crandal remarked with a glaring significance, that the new library sets had developed 'a touch of the slows'—weren't moving very fast, and at the present rate of sale would stick like barnacles."

Just then an imperative young printer's devil came, *via* the advertising branch, with "a bunch of proofs for Bill Jones." The latter made a move to go.

"I'll think it all over and see you again in the morning," he said, and then, by way of amendment, "but you'll not be here tomorrow? Well, then, I'll come up to-night."

II.

When he arrived at Livingstone's home about eight in the evening, it was with an accompaniment of mental notes on alternative plans for a brisk clearance of the library sets. Cigarettes were lighted, a few

nebulous clouds blown high in air, and the preliminaries were at an end.

"I've canvassed the whole situation," was Bill's introduction, "you must either call on Reynolds in New York to-morrow and induce him to take back the bulk of the goods, or else launch a courageous advertising campaign that'll sweep the decks. If you decide to accept the initial course, quantities of future business will have to be guaranteed to the jobber for coming to your aid, and it's just possible he may demand advanced prices on early deliveries. In any event, your department will be out the freight both ways."

"A resignation rather than that," declared Livingstone, emphatically. "I won't sacrifice every shred of business sentiment and honor to the mere holding of a situation. If a man can't qualify for a position on his merits he should be reduced to the ranks. Besides, it would be making the firm pay for my mistakes and incompetence."

"Your're a brick, Dave, and an orator, too," cried Jones, emphatically. "I knew you'd turn down that proposition. Order me to start a big advertising campaign at once. You can't lose."

Livingstone was dubious at first, but seeing no other course open, eventually agreed. He argued, however, that the necessary decisive selling should be sought for at the Xmas Sale, now only three weeks off. In this he was strongly opposed by Jones, who insisted that an event of such importance would be minimized by the low-priced attractions of other departments, and must be brought on without delay.

After a veritable flood of argument, the latter's opinion prevailed, and Jones received orders to commence a generous series of sale ads. at once.

"Win or lose, my department is charged with the newspaper bills," cautioned Livingstone, "use all the space necessary, but not a single line more. I'll leave preparatory orders for the assistant manager, and be back myself in time for the opening, Tuesday morning."

On the way to the metropolis, the step he had taken seemed a rash one to Dave

Livingstone. If the sale failed, there would be a big hole in his small savings before another situation as good as the present one was secured. And then his wife, so susceptible to worry, would conjure up an endless train of disasters. During the entire journey he weighed and measured, and measured and weighed. Now the "pros" were up and again the "cons." Finally a compromise caught his fancy, and he wired Bill:

"Keep big sale ads. out of morning papers. Letter follows."

The telegram reached Jones soon after "copy" had been sent down to the different composing rooms, and his first impulse was to have it returned.

"Here, Fred," he called to the office boy.

Then a thought struck him, "Dave's married, I'm single." The messenger was dismissed, down came the roll top on his desk, and he hurried to the book department.

"I know you've received instructions from Mr. Livingstone," said Bill to the assistant manager, "but let me urge upon you the necessity of having the most perfect arrangements for the sale of the library sets—clear counters for inspection, at least one hundred price cards, announcements in all our bulletins, extra clerks, and a dozen auxiliary cash boxes for the pneumatic tubes. I'll see to it myself that you get the two best Craig Street windows."

When Dave's special delivery letter arrived the next morning, Bill read what he had already surmised, a veto of the remaining ads. and the expression of a wish that the sale hang fire till Xmas week, when it would command better chances of success.

The note was carefully folded, creased, and laid away with the telegram in Bill Jones' inside pocket.

And the big sale ads. went on.

III.

"Gee whiz!" yelled an office boy, as the great front doors swung open for business Tuesday morning, "I guess the bargain hunters are out for fair."

Down three main aisles six hundred of them rushed to the rotunda, and, converging about a vacant orchestra platform, swung in a swirling, whirling current away to the right. Fluttering ribbons at next to nothing, were no attraction; shoe, shirt, and clothing specials caught but scant attention—it was library sets the main force of the economists were after! Cash boxes banged and whistled, clerks flew hither and thither, customers elbowed and jostled. All the visible calm was with the store's watchful detectives, who stood in plain clothes on the edge of the crowd.

Not till noon, and only at intervals during the rest of the day, could one read the signs, through the crowd, on the front of the counters—

\$5.00 Library Sets, \$1.98, brass rods and curtains free till Friday.

Elevators were too slow—up the stairway he leaped, two steps at a time, and into the ad. branch.

"Bill."

"Dave."

"You got my telegram—and the letter?"

"Yes, here they are."

"So you kept them to clear me if you failed?"

"Sure, but don't say a word about it, old boy," said Bill, and he laughed as he led the way to lunch.



COLLINGWOOD, THE HEAD OF NAVIGATION FOR THE GREAT LAKES

COLLINGWOOD, a town of 7,000 inhabitants, is situated on the Georgian Bay a distance of less than seventy miles from Toronto in a direct line, but ninety-five miles by the Grand Trunk Railway. To the north of the town stretch the calm waters of the bay, while the Blue Mountains skirt along its western border and protect it in a great measure from the severity of the western winds. To the south and west lie some of the most fertile districts of Ontario. Indeed, it is a recognized fact that the surrounding portions of Simcoe and Grey are unsurpassed for their product of grains, and especially of all kinds of fruits, such as apples, plums, pears and peaches.

With other parts of the province the town is connected by the Northern branch of the Grand Trunk Railway from Toronto and by the North-Western branch from Hamilton, which connects at Georgetown with the main line of the Grand Trunk east and west. It is also connected by the North Grey Railway with Meaford, a flourishing town, twenty-two miles further west.

Perhaps the possession on which the town prides itself most, next to its picturesque and salubrious location, is its harbor and magnificent dry-dock. Within the past seven years the government have expended some \$600,000 in deepening and protecting the harbor, so that it is now one of the safest, most commodious and in every respect the finest on the Georgian Bay. On the north-east the harbor is protected by a pier running out some 1,800 feet, and the north-western side is similarly defended by a break-water extending from the shore out to the channel, so that when vessels once enter the harbor, which is easy of approach in all weather, they are immediately within a perfect shelter. The dredging done by the government within the past few years has given a 22-foot channel to the entrance and a 20-foot channel to the elevator and wharves.

The dry-dock is a most important feature of the harbor. It is the only one of its class on the lakes in Canadian waters. The dock is 520 feet long, 84 feet wide and 18 feet deep, affording accommodation for the largest vessels on the lakes. The walls are constructed partly of cement and partly of cut stone, the floor is formed of three feet of concrete and cement, and the gate is a huge floating pontoon. The

well is likewise constructed of cement and is furnished with a pump and engine capable of drawing off the entire contents of the dock in two and one-half hours. The dock with its accessories is estimated to have cost about \$540,000.

The dry-dock, however, is merely one of the component parts of the steel shipyard. This enterprise was undertaken a few years ago by some of the prominent citizens in conjunction with Capt. Alex. McDougall of Duluth, of whaleback fame. Already a number of steel vessels, including the *Huronic* of the Northern Navigation Co., have been built, and a large amount of repairing is annually done, many vessels wintering here for refitting and repairs. The buildings have this year been completed and the machinery fully installed, so that the company are in a position to do all parts of the work in their own shops.

The financial men of the town have long taken a warm interest not only in shipbuilding, but in the owning and management of steamboat lines. The chief merchant vessels plying in and out of this harbor at present are the boats of the Northern Navigation Company. Besides these are the *City of Windsor*, the *Telegram* and various tugs engaged in general work.

Scarcely less important is the fishing fleet which consists of tugs and a large number of sail boats. Most of the fish landed at this port is handled by the Dominion Fish Co. and is largely exported to American cities. It is estimated that 300 people are interested in the fisheries of the town.

The Collingwood Meat Co. is another of the important industries of the town. The buildings which were thought quite sufficient at the inception a few years ago have already been increased to double the original capacity. The Company gives employment to about 125 hands, and is of great benefit to the surrounding country as well as to the town itself. The output has in the past totaled over \$1,000,000 per annum, and under the energetic management of Mr. Peter Paton promises still better for the future.

Another valuable industry is the Charlton Saw-mill which employs 125 to 150 men. This mill is equipped with the latest modern machinery and produces annually about 20,000,000 feet of lumber, besides 5,000,000 of lath and large quantities of staves and headings. Mr. T. J. McClennan, the Manager, is

considered one of the most skillful producers of lumber on the Georgian Bay, and since locating here has ably retained his reputation in this respect. There is also another mill known as Cooper's which cuts a considerable quantity of lumber during the season.

Among the newer industries is the Collingwood Furniture Company, the factory of which was only completed and the machinery installed during the past year. The buildings are of a substantial character, and the boiler and engine, which were built by the Collingwood Shipbuilding Co., are powerful and perfect. The machinery which is partly from Canadian and partly from American makers, is all of the latest design. The factory is up-to-date in every respect and is turning out beautifully finished goods.

Messrs. Tobey & Co.'s tannery in the east end has long been established, and at present is doing a greater business than at any previous period in its history. The product is entirely confined to sole leather, which is manufactured by a special process.

The Northern Iron and Steel Works, formerly the Cramp Steel Company, has also expended large sums in buildings and plant. The Imperial Wire Company has erected a number of substantial buildings and installed a large amount of modern machinery for drawing wire and making nails. They have already begun to operate. Messrs. Cameron, Shipley & Co.'s grist mill is another flourishing industry of much immediate benefit to the town as well as to the surrounding country.

There are three builders' factories, two of which, that of Messrs. Wilson Bros. and the Bryan M'fg Co., do a large outside trade in dressed lumber as well as in all kinds of builders' supplies. All three take contracts for complete buildings, and give employment to between two and three hundred hands.

Telfer Bros. Biscuit Factory is well known for its famous products as far as the Pacific coast. Its capacity has been doubled during the past year to meet the growing demands of their western trade. There are numerous other small industries, such as laundries, marble works, bicycle works, boat-building and the like. The Collingwood market, for numerous reasons, is one of the best in this part of the country. The town has also a number of first-class hotels, a good opera house and several other public halls.

Most of the religious denominations are represented,

and the leading ones have beautiful and commodious churches. A very fine library building is the gift of Mr. Carnegie, and the site a gift of two prominent citizens of the town. The schools, which are ample to meet the needs of the town, consist of a Collegiate Institute, a large Central School with sixteen rooms, and three other ward schools.

Journalism is represented by two good weeklies—the *Bulletin* and the *Enterprise-Messenger*, each having a well-equipped printing plant.

There is also a General and Marine Hospital with a full staff of physicians and nurses.

There are four banks, Toronto, Commerce, Montreal and Ontario, also agencies for the leading insurance and loan companies.

One of the striking features of Collingwood is its large and beautiful stores, some of them the finest to be met with in any Ontario town. Indeed, all the shops are assuming a city-like appearance, a natural consequence of their large and ever-widening trade. Nor should we omit to mention the large wholesale businesses which reach out for the trade of New Ontario, the Sault and the West. The most prominent of these houses are C. Stephens & Co., T. Long & Bro., Telfer Bros. and A. H. Johnson.

The municipality owns its own system of water-works and electric light, so that citizens are able to secure these privileges at low rates, and to enjoy whatever profits arise from their operation.

For several years the town has been laying granolithic sidewalks, and now possesses more of these permanent walks than perhaps any other town of its size. A beginning has also been made in the construction of permanent streets as well as in the building of a sewage system.

There are two spacious and delightful parks. The town park containing twenty acres is occupied by the buildings of the Great Northern Exhibition Association, and has a half mile clayed race-track. The second park, which also contains about twenty acres, is situated on the lake shore. It is covered with the original cedars and is a delightful spot, visited by picnic parties and tourists throughout the summer.

With its shady parks, clean streets, well-kept lawns, beautiful private residences, lovely drives, and a location free from malaria, Collingwood is a most desirable place to live in, cool in summer and sheltered in winter.



1. Bell's Block.

2. Henderson's Block.

4. Post Office.

3. The Town Dock with Elevators in distance.

5. Grieve's Block.



General View of Town Looking South.



View of Dry Dock.



Modified Whale-Back.



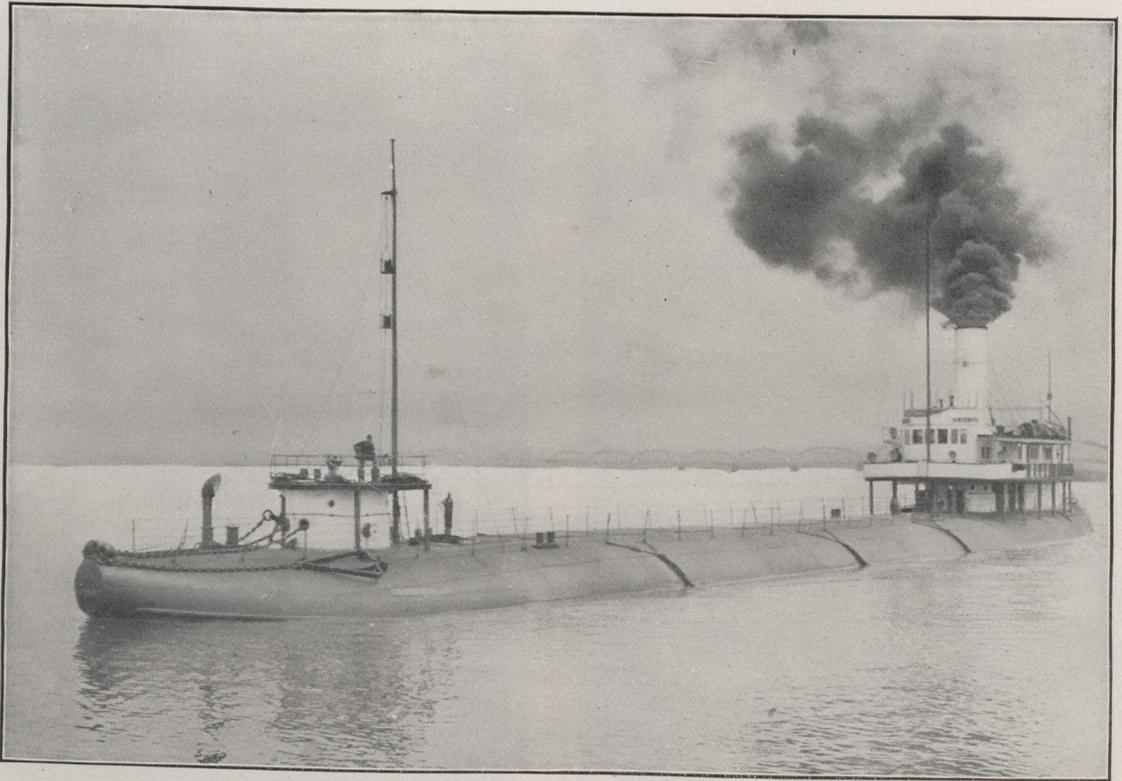
View of Shipyard.



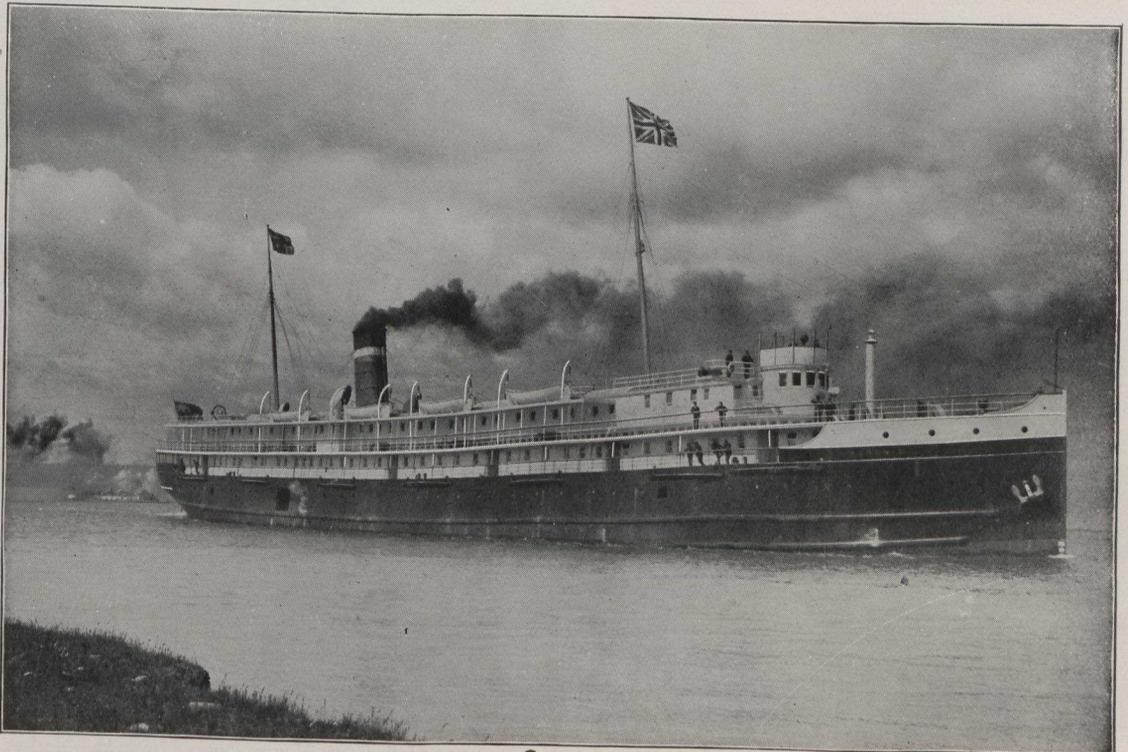
The Elevators and Harbor.



General View of Harbor.



The Whale-Back or "Pig."



S S "Huron"—North-West Transportation Co. of Sarnia.



1. The High School and Collegiate Institute.

2. The Town Hall, Court House, Opera House and Market.

3. The East Ward Public School.



1. Manitoba House.

2. Canadian Bank of Commerce.

3. Hurontario Street, looking North.



1. Grand Central Hotel and Ontario Bank. 2. Dominion Hotel and Stephens-Foule's Block. 3. Carnegie-Long Library.
4. The Globe Hotel. 5. The Arlington Hotel and Stephens Block.



1. Wilson's Block.

2. The Temple Building.

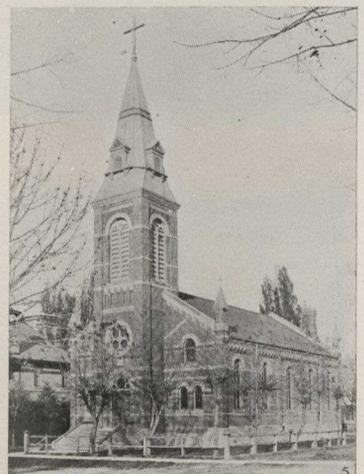
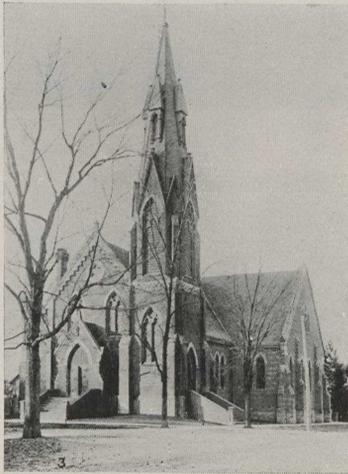
3. The Connell-Telfer Block.

4. Trott's Block.

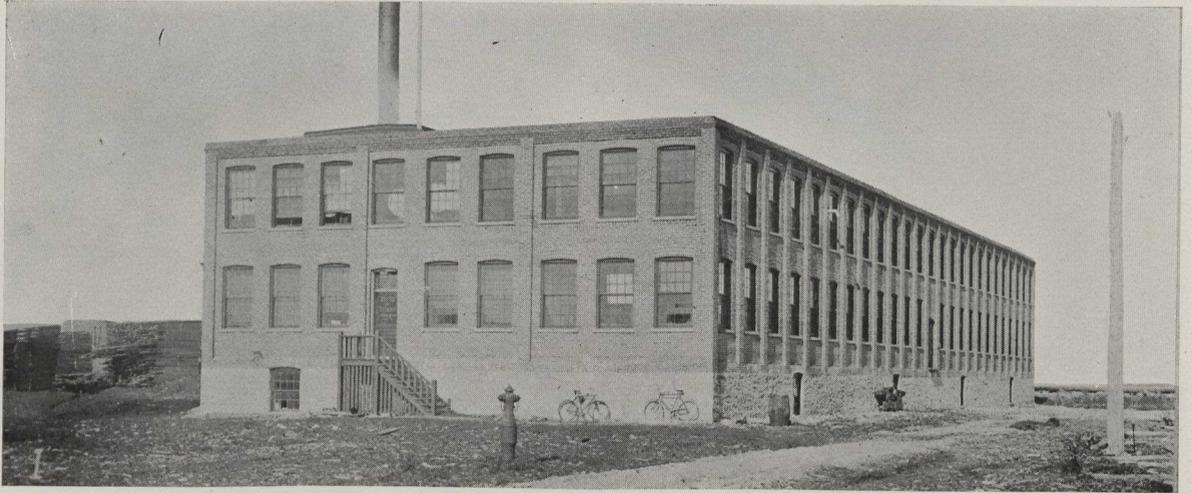
5. The White, Long and Cameron Blocks.



1. Dr. McFaul's Residence, 2nd Street. 2. M. S. Bryan's Residence, 2nd Street. 3. E. R. Carpenter's Residence, 3rd Street.
4. Dr. McKay's Residence, 3rd Street. 5. F. F. Telfer's Residence, 3rd Street. 6. H. G. Telfer's Residence, 3rd Street.



1. Mennonite Church. 2. Baptist Church and Sunday School. 3. Presbyterian Church, cor. 3rd and Maple Sts.
4. Methodist Church, Maple Street. 5. St. Mary's (R.C.) Church. 6. Church of England.

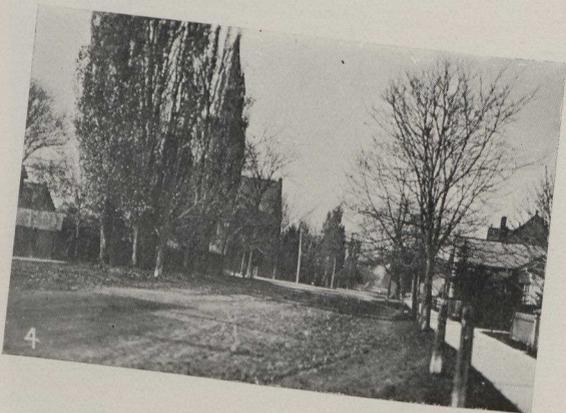


1. The Collingwood Furniture Co.'s Works.

2. Peterman's Planing Mill.

3. Tobey's Tannery.

4. The Northern Iron and Steel Co.'s Works.



1. Pretty River.

2. The Driveway.

4. 3rd Street, looking West.

3. "And the breakers on the beach making moan."

5. Pine Street, looking North.



Central Public School.



The General and Marine Hospital.

A FALSE ARREST

BY D. D. DESHANE

WHEN Bruce Holden alighted from the train at Toronto, with a small grip in one hand and an overcoat thrown carelessly over the other arm, he failed to notice a fashionably dressed young woman coming directly toward him, intent on boarding the outgoing train. He was made aware of her presence by coming in violent contact with her, and as he turned to apologize he was met with a stony stare from a pair of cold gray eyes, which seemed to take him in from head to foot in one glance. Without the least acknowledgment of his hasty apology, she ascended the steps to the train, leaving Bruce lost in wonder and admiration.

"By Jove!" he muttered, "what a beauty! But a deuce of a temper, I'll wager!"

As he hastened along the platform his eyes caught the glitter of something bright hanging from his coat, which on examination proved to be a lady's gold watch and a few links of chain, which were caught on a button of his overcoat.

"Now, how the deuce did that get there?" thought Bruce, as he disengaged the chain and held the watch at arm's length, surveying it with dismay. "Must have got caught when I ran against Miss Gray Eyes, and pulled off when I gave the coat a wrench. Such a foolish fad for women to wear a watch pinned to their persons! But what shall I do with it? Guess I'd better give it to this policeman," as he saw an officer approaching. This he did, telling the policeman how it came in his possession, then adding:

"I think if you were to advertise it the owner would soon put in an appearance, for, if I'm any judge, it is a valuable time-piece."

He had barely time to catch his train, and in the hurry and bustle of business the matter slipped completely out of his mind.

Three months afterward, as he hurried along one of the busy streets of Niagara Falls, he discovered that he was being carefully followed. Turning sharply around to see who it was that took such an interest in his movements, he was confronted by a burly policeman, who, placing his hand heavily on Bruce's shoulder, said:

"Young man, I arrest you on a charge of theft! Come along now, and give an account of yourself."

"What the dickens do you mean, sir? Why are you detaining me? Don't you see I'm in a hurry?"

"Too much of a hurry! It don't go with me, young feller! That game's too old, played out in fact; come on, now, and no more foolin'. Miss Carling pointed you out to me as the man who stole her watch in Toronto, and I reckon Miss Carling knows what she's talking about."

"Why, I never stole anything in my life! There is some mistake here, my man; don't detain me, please; I have an important appointment to keep, after which you'll find me at the Prospect House if you still persist in this absurd charge."

"No, you don't! I've caught my fish and I'm going to land him;" and despite Bruce's protests he was led along to the police-station.

After a short delay, Miss Carling appeared to press the charge against him, and Bruce at once recognized her as the young woman with whom he had come in contact on the Toronto platform. The episode of the watch returned to his mind, and instantly he understood the reason for his arrest. Of course, he was released as soon as his explanation of the affair could be corroborated by telegram, but too late to keep his appointment. As he angrily left the police-station, Gertrude Carling approached him, and frankly extending her hand, said in a sweet, winning voice:

"Mr. Holden, I hope you will forgive me for my absurd mistake."

Bruce took the proffered hand, and although he felt rather resentful, his voice was quite pleasant as he said:

"I suppose your suspicions were quite natural under the circumstances, but they have caused me a lot of trouble and annoyance, nevertheless, besides compelling me to miss an engagement which meant much to me. But I suppose I must make the best of it, Miss—Miss—"

"Carling is my name—Gertrude Carling, and I do hope you'll forgive me for my unjust suspicions! I might have seen that you were a gentleman, not a thief."

"Why, yes, I forgive you readily," answered Bruce, much mollified. "Carling, did you say? I was on my way to keep an appointment with a man of that name. I wonder if by any chance you could be related to him?"

"I am the daughter of Henry Carling, and if it should be he whom you were on your way to see, I am sure I can satisfactorily explain to him your failure to keep your appointment."

"Henry Carling, President of the Little Giant Gold Mine?"

"The same."

"Then it was your father whom I was on my way to see when I was so summarily detained."

"If your business with my father was so important that your detention will cause you trouble, I am sure I can explain and make it right for you."

"I fear not, Miss Carling. You see, he only gave me till ten o'clock to close an important deal with him, and it is now nearly two. I needed the money so badly, too," he added, almost unconsciously.

"Where are you stopping?" she asked, eagerly.

"At the Prospect House, and here it is. Well, good-bye, Miss Carling! I am glad you no longer think me a thief."

"Good-bye, and don't despair! Perhaps I may be able to cry quits with you yet," and she went on her way smiling brightly.

Bruce dispatched a message to the office of Henry Carling, and on receiving an

answer fixing an interview for the next day, he set out for a quiet walk, his mind occupied with thoughts of Gertrude Carling. What a pleasant girl she was, and so different from what he had supposed after that haughty stare with which she had favored him on the Toronto platform. He wouldn't mind being arrested every day if it would result in winning the friendship of such a noble-minded girl. But what had he in common with the daughter of a wealthy mine owner? Nothing! Then he tried to turn his thoughts into other channels, with the result that he thought more about her than ever.

Meantime, Gertrude hurried home, determined to explain the cause of his delay to her father, and repair in part the wrong she had done. How quietly he had taken it, when all the time she could see how disappointed he had been! He needed money, too! She wondered if he would be much offended if she were to offer to lend him some. But no, he was a gentleman, and such a course was out of the question. The only thing she could do was to persuade her father not to let his detention interfere with the "deal," whatever it might be.

Henry Carling and his partner were in the former's library when Gertrude arrived, and as she passed the open doorway, she overheard some words which caused her to pause and listen with bated breath.

"I can't imagine what has detained the young man," her father was saying. "He seemed more than anxious to sell his invention, and when I offered him five thousand dollars for it he nearly went wild with delight."

"Perhaps he has had a better offer," said his partner.

"No, no! He had no conception of the value of the machine, and when he placed it in the mine on trial he fairly trembled with excitement, fearing it would fail. He has expended almost his last dollar in perfecting the thing, and is practically penniless. That's why I offered him such a small figure for it. I would readily give one hundred thousand dollars rather than have him remove it from the mine; but what's the use when we can get it for a

mere nothing? The question is, Why is he not here according to appointment? I have the cheque made out, feeling sure he would be on hand to accept it."

Gertrude had heard enough. She was both shamed and grieved at her father's eagerness to take advantage of the young inventor's simplicity and poverty. The enormity of this offence, she felt, justified her in playing the eaves-dropper, and the knowledge so gained she determined to turn to Bruce's advantage.

Bruce was agreeably surprised that afternoon as he was leaving his hotel for a walk, to meet Gertrude Carling at the very door.

"I am glad to have met you, Mr. Holden," she said, after a pleasant greeting. "I have something important to tell you. Are you going for a walk? Then I will join you—if you don't mind?"

Bruce did not mind; on the contrary, he was both pleased and happy to have her accompany him. Being a stranger in a strange place he had been feeling lonely and wretched. He might have called it homesickness, but having no home he could call his own he was at a loss to account for the feeling of dejection which sat so heavily upon him. Now he felt strangely elated, and as he looked wistfully into her clear gray eyes, he said, in a voice which was rather unsteady:

"You are very kind to a stranger, Miss Carling; but I hope it does not spring from the belief that you have wronged me. I have been more than repaid in your kindness for the inconvenience I suffered through your mistake, which, after all, was but natural."

"Mr. Holden, I do not want you to misunderstand my motive in seeking you out. I do think I have done you a very serious wrong, but it is one I hope to be able to repair, and that is why I have sought you to-day. I have learned something of your history, and know that you are an inventor. You have a machine used in mining which you have been trying to sell to my father. Is it not so?"

"Yes, and I have received a message from him appointing an hour for me to call

to-morrow, so I may be able to make the sale in spite of the delay."

"How much has my father offered you for your machine? Don't think I ask out of idle curiosity. I have a good reason for wanting to know—one you will know later."

"Five thousand dollars," said Bruce, in surprise.

"And do you think that a fair price for your invention?"

"To tell you the truth, Miss Carling, I had hoped to receive more, but your father rather discouraged me, and I suppose I'm lucky to get that much. Five thousand dollars means quite a lot to me, and I can't afford to let such an offer go by. I went to great expense in perfecting my idea, and then a lot more time and money were spent in getting it placed on trial, which left me in rather a bad shape financially. Oh, yes, I shall take the five thousand, all right, and glad to get it!"

"Don't take it!"

"What?"

"Don't take it, I say! Your machine is worth many times that, and you only have to ask more to receive it."

"But I don't understand."

"Please don't ask me to explain, but when you call on my father, ask one hundred thousand dollars, and refuse to take any less."

"One hundred thousand! But that is too much. Your father will never consent to pay that," he said, looking doubtfully at her.

"Will you trust to my guidance in this matter? I know what I am saying, although I cannot explain, and if you will only do as I ask I am sure you will not regret it."

"Oh, of course, I am quite willing to follow your advice, but I can't help thinking I shall lose the sale by so doing."

"You will not! Trust me for that."

"But, Miss Carling, I couldn't have you intercede for me, you know."

"No, no! I haven't mentioned it to my father, nor will I. You will not fail?"

"You have my word that I'll ask your price, but I am still doubtful of the result."

"Doubt as much as you please, only stick to your price. I must leave you now. Keep up your courage and all will be well," and he was left bewildered and wondering.

Sharp on time he was ushered into the presence of Henry Carling, and as he faced the haughty mine-owner his courage all but deserted him, but he recovered himself quickly and entered the battle with zest.

"Well, sir," said Carling, "you failed to keep your appointment yesterday."

"Yes sir, I was unavoidably detained, and am sorry if it caused you inconvenience."

"I am not accustomed to holding over a business engagement, and should make this no exception to the rule, but as I have decided to purchase your machine and have offered you five thousand dollars for it, I am prepared to give you a cheque for that amount as soon as you have signed this receipt."

Bruce had fully recovered his courage now, and looking the wily man of the world straight in the eyes, he said steadily:

"I am not prepared to accept that figure, knowing as I do the real value of the machine."

"But I thought it was understood that you were to accept the price offered if your machine proved a success?"

"You might have thought so, but such is not the case," answered Bruce, determined not to be bullied.

"And what do you consider the real value of the thing?" his thin lips curling in a sneer.

"One hundred thousand dollars," said Bruce without a moment's hesitation.

"You are joking, young man!"

"I assure you I am not."

"No? You must be off your head, then, for you will never get that price for it—from me, at any rate."

"I certainly will not take less, so I suppose there is no need to prolong this interview," said Bruce, rising to depart, but with a feeling of keen disappointment at his heart.

"Who told you your machine was worth that sum?" asked Carling, hastily, as if

fearing his visitor was about to depart without giving him another chance.

"That is neither here nor there! The question is, Do you want it?"

"Not at that price; but I know some one has been trying to undermine me in this deal, so I will make you an offer of twenty-five thousand for it, and that's my outside figure," he said emphatically, watching Bruce out of the corner of his eye.

"I must refuse again," said Bruce, warming to the battle of wits.

"Fifty thousand, then! I will not be outdone by any one."

"Let me see," said Bruce, consulting his watch, "I have been here just fifteen minutes, and in that time you have jumped from five to fifty thousand. No, the thing is increasing in value too fast to sell now; I think I'll hold on a while longer," buttoning his coat.

"One hundred thousand, and be damned to you!" said Carling, desperately.

"Ah! I thought you'd see the value of it!" said Bruce, quietly, although he was consumed with secret satisfaction.

"But I don't see the value of it! It is not worth half that much, but I'll not be beaten by any underhanded scoundrel in existence!" and he dashed off a cheque as if in fear that the price would go higher.

Bruce could scarcely credit his good fortune, and as he sought his hotel he longed for some friend to whom he could make known his success, one who would understand and enjoy his rapid advancement from poverty to comparative wealth, and whose congratulations would add to his happiness and encourage him to greater efforts. He did not forget to whom he owed his success, and wondered if she would be glad for his sake, or if she would merely think it a debt well paid. She seemed kind and sympathetic, and perhaps had been actuated by kindly feelings; if he might call and thank her he would be able to form a better opinion of her motive in helping him against her own father. What a pleasure the friendship of such a girl would be! But he could never hope to secure that; she was too far above him in rank. The cheque in his pocket was for-

gotten in his thoughts of her, and more than one passer-by looked curiously into the yearning eyes and took note of the handsome figure of the young inventor. But he heeded not, turning off into a shady lane that he might be alone with his thoughts.

Fate, or providence—Bruce would have called it luck—seemed to have him in special charge this day, for it so happened that Gertrude Carling had been calling at a house at the end of that very lane, and was returning just as Bruce threw himself down on a rustic bench beneath the branches of a thick spreading tree.

She saw him first, and hastened forward with outstretched hand, saying eagerly:

"Did you see my father, and did he give you your price?"

"Yes, Miss Carling, thanks to you, I am richer by one hundred thousand dollars," said Bruce, almost indifferently.

"Oh, I'm so glad! You will not mind about your arrest now, and I can feel that I have made amends for my part in it."

"I did not mind before! I was glad of it, in fact, because through it I had met you. You make too much of what transpired yesterday, and had I failed in disposing of my machine I would have felt amply repaid in the kind words you had spoken to me. I had hoped that your kindness had sprung, not from the mistaken idea that you had wronged me, but because you felt a kindly interest in the affairs of a friendless man," and he looked wistfully into her eyes.

"Not friendless, surely, Mr. Holden! Any one would be honored in possessing the friendship of a man such as you!"

"Miss Carling, I have never known the meaning of either friendship or love. Will you listen to my simple story?"

For answer she placed her hand in his, and together they sat down on the old bench, while in subdued tones he told the story of his life.

"My parents died when I was very young, leaving me to the care of an uncle, a farmer in Canada, whom, I am sorry to confess, I did not like. He put more work on my young shoulders than I could bear,

and farm work being distasteful to me, I ran away. With only a few silver coins in my pocket, I landed in Toronto one bright spring morning, and set about to make my fortune. I will not weary you with the story of my early trials and struggles, but it was uphill work for me from the start. After suffering untold hardships I finally mastered the trade of a machinist, and then I began to plan and think for myself, saving my earnings and spending my evenings in study. During all those years I made but one friend, a young fellow, my own age, whom I loved as a brother. Poor fellow, he is dead now, killed in the machine-shop before my eyes!" His voice grew soft and tender and he looked away to hide the emotion that showed so plainly in his face. The mention of his dead friend's name seemed to awaken some tender memories, and he went on in a tone of half soliloquy: "How often I have envied him his mother and sisters! How often have I wished he could share with me their love as he was always willing to share his last dollar! And he, who had everything to live for, was taken, and I was left!

"It took me years, Miss Carling, to perfect the machine your father has purchased, and what now? I have one hundred thousand dollars, but I care nothing for it because I have no one to share my good fortune, no one to stretch out a glad hand and congratulate me. I could go on and do better, but why should I? There is no one in this whole wide world to care whether I succeed or fail, and I don't care for money in the way most people do. This sum, with my simple way of living, is sufficient to last me a lifetime, so why should I strive for more? That is how I feel, Miss Carling; those are the questions I ask myself, and the answer will not come."

Several changes had passed over Gertrude's face as she listened to his but too common story. The look of interest she had worn when he began had given place to indignation at the hard usage he had received at the hands of his uncle, and this had changed to sympathy and sorrow as his story progressed. But all of these had been superseded by pride in his achieve-

ments and success, and as he finished, almost unconsciously to herself, she nestled closer to his side. Her shining eyes looked frankly into his, and in an eager, questioning voice, she said:

"Oh, Mr. Holden, if I could only say something to encourage you to go on! You are bound to succeed in all things if you will only not give up. Can I do anything to help you? Ask what you will, and be sure I will not refuse!"

"Miss Carling, you can understand now the hunger that is gnawing at my heart. It is not much to you, perhaps, that which I am about to ask of you, but it means a great deal to me—your friendship. Am I presumptuous in seeking as a friend one so far above me in the social scale?"

"No, no! I am your inferior in everything! I have been an idler all my life; with unlimited means at my command I have accomplished nothing, while you have done wonderful things, and against such fearful odds, too. Oh, I do want to be your friend—if you think me worthy—but I must do something great and noble before I can feel myself your equal."

"And do you really feel like that?" a glad light in his eyes.

"Indeed I do!" earnestly.

"Then you have done the noblest thing possible in giving your friendship to one so much in need of it. I can go on now, having money to carry me through, and come success or adversity, there will be happiness in the knowledge that there is one who takes an interest in my affairs; one who will rejoice when I succeed, sorrow when I fail, and encourage me in all things. You have made me very happy, Miss Carling, and perhaps a little bold, but you will forgive me that, I trust," and his eyes searched hers wistfully.

"You are more modest than bold," she said, looking frankly at him. "It seems so little—a girl's friendship!"

"I am satisfied—that is, perhaps not quite satisfied, but content. If I now possessed

the name and wealth I am determined to earn for myself, I might say more."

"Say what you will, Mr. Holden, or I will think you already repent of our compact."

"Do you like me, Gertrude?" he asked, abruptly.

She was startled at the question, and dropping her eyes in confusion, she stammered:

"Why, yes, of course! How could I be your friend if I did not like you?"

"Did I frighten you? Don't think that I intend to take advantage of your kindness! When I asked if you liked me I expected nothing more. You have been accustomed to the society of better men than I, and, for aught I know, may be the promised wife of some man worthy of your love, but I could not help wondering if I should come to you when success has crowned my efforts and ask for more than I have received to-day, if you would care to listen?" Her heart was strangely stirred by his tender tones, and she answered, tremulously:

"I am no man's promised wife, and I shall always be pleased to hear anything you have to say."

"I shall remind you of that, some day, soon, I hope," he said joyously. "But you must not grow tired of waiting if the time seems long."

She was silent a moment; then, looking archly into his eyes, she said:

"Don't you think it would be safer to tell me now?"

"But do you understand? I love you, and want your promise to be my wife! Not at once, but when I am in a position to offer you the luxuries to which you have been accustomed. Do you think you could learn to love me in time?"

"I have learned already! How could I help it when you are so brave and noble?"

Bruce's happiness was so great that he could find no words in which to answer, but, heedless of who might be looking, he took her in his arms, and inwardly blessed the mistake which had led to his arrest.

THE CANADIAN AS HUMORIST

By ELDON GRAY

SOME years ago a famous Scottish writer—none other, indeed, than the writer of "Beside the Bonnie Brier Bush"—visited Canada, and in the course of one of his lectures discussed and illustrated by anecdote various forms of national humor. He pointed out, in a most vivacious manner, the differences existing between the humorous ideals of European nations, and ended his classification by declaring that he could not understand American humor—it was too broad for his appreciation, but altogether characteristic of a nation which stretches from New York to San Francisco. After the lecture a young Torontonion observed, thoughtfully, "I wonder if there is such a thing as the Canadian joke—as humor which is distinctly Canadian."

The subject is not unworthy of consideration, if it be true that a man is known by what he laughs at. But, in the first place, we can speak of Canadian humor only in terms of comparison. We are neighbors to a people who have called themselves the most humorous nation of the earth, although in wit they yield the palm to the French, and it would be difficult to find among the nineteenth century writers a man who has contributed more to the gayety of the English-speaking nations than has Mark Twain. It may be admitted that Canadians understand the American joke much more readily than the Englishman does. This quicker understanding comes about, not because the latter is incapable of seeing a joke (which is the common accusation), but because social conditions enable the Canadian to grasp the amusing element, which is often foreign to the European. But there is an element in American humor, especially that which, like Lochinvar, "comes out of the West," which is not appreciated by most Canadians, and which is positively distasteful to the older generation. That is the seeming blasphemy and irreverence which

characterize much of the light-hearted jests which come to us from Oregon and Wyoming.

An instance of this difference of viewpoint was embarrassingly brought home to a man from the Western States who gayly told of how a lynching party got hold of the wrong man and administered summary justice, and of how, when they discovered their mistake, the leading lyncher exclaimed to the widow of the innocent man, "Well, ma'am, I reckon you've got the joke on us this time." To the surprise of the narrator, his Canadian audience was unmoved to smiles, and he expressed his disgust to one of his hearers afterwards. "The trouble is," explained the said hearer, "that in Canada we respect law and order, and it's hard to make us see the fun in lynching the wrong man."

In the matter of humor, as in so many other things, the Canadian stands half way between the Englishman and the Yankee. Yet he can, perhaps, get more enjoyment out of *Life* than out of *Punch*. Canada was visited by several distinguished Englishmen during the autumn of 1904, and one of these took occasion to remark, in a manner exceedingly mild, that Canadian and American journalism is somewhat too personal in tone. Assuredly, in humorous anecdotes concerning public men, we go much further than the British papers, and yet no Canadian publication of a humorous nature, with caricature of prominent citizens, has led anything but a precarious existence. Why? One authority declares it is because we like to import our jokes, and another says it is because our daily papers give sufficient of the enlivening element.

The French-Canadians have remained socially and lingually so distinct from those of British origin that we have small opportunities of judging what will be the final effect on Canadian humor of the infusion that may come from the Gallic strain in

Quebec. There may be noticed in several of our young French-Canadian orators a delicate play of wit, a tactful fashion of exhibiting even an opponent's weakness which is quite different from anything else on the continent. It lends a grace to debate and keeps controversy from degenerating into violent contention. It certainly gives piquancy to our complex characteristics, and in the long years to come, when, it is to be hoped, the French and British Canadians will come to know each other better, the light and vivacious features of the former will vary our Saxon conceptions of men and manners.

A writer in the *Windsor Magazine* once declared that Canada is more akin to Scotland than to any other country. Now, we all know what Sydney Smith was unkind enough to say about the Scot's inability to appreciate a joke, but, as the author of "The Bonnie Brier Bush" very happily pointed out, the Scot quite often sees the joke, but disdains to give it too ready recognition, in fact, likes to take it into his "con-seederation." Humor is not to be too lightly treated, but is to be subjected by the critical man "frae Glasgie" to searching test. Never was there man readier with retort than the citizen of that same old town of Glasgow, and he has left his traces on Canadian life in a certain dry distrust of anything which sounds too much like gush. Among the great men of Canada there have been two political leaders who afforded a curious contrast in this matter of jesting. Honorable Edward Blake, whose name is reminiscent of Galway, and who now represents a constituency of the Emerald Isle, was essentially grave and serious in the House at Ottawa, while his famous opponent, Sir John Macdonald, whose name, also, sufficiently indicates the land of his ancestors, fairly sparkled with mirth and witticisms. Probably there is no Canadian about whose ready and merry retort there are more stories told. It was said of Sir John that he began a political campaign with a joke and ended with a smile. How much his bright, indomitable wit may have pointed his policy and contributed to his victory it would be difficult

to say. A characteristic and not very widely known story is told of him after his defeat in Kingston. Popular though he had been, the crowd gathered in the market-place the night of election refused him a hearing. At last, raising his voice above the clamor, Sir John exclaimed, "Gentlemen, I'm going to do what the devil never did yet." This remarkable declaration created interest and drew attention at once. "Gentlemen," said the defeated statesman, bowing with friendly good-nature, "I'm going to leave you."

The average Canadian is not familiar with the jokes of the theatres, for the simple reason that ours is not a country of large cities, but rather of rural life. It may be noticed, however, at theatrical performances in Canadian cities, that the jests in American plays at the expense of those who have known domestic misfortune are seldom met with much applause. The simple conditions of social life in Canada have been such that alimony and South Dakota hardly appeal to our risibilities. A forsaken wife or a broken-up home are yet regarded as tragical rather than amusing, and most patriotic citizens will fervently hope that such a state of things may continue. For instance, George Ade's satires at the expense of American civilization lose much of their force when presented in a country where the millionaire is as rarely found as the genuine pauper. In the smaller towns, the church entertainment and the political meeting give occasion for local wits to brighten their neighbors' lives with bits of humorous philosophy.

There is one respect in which Canadian humor resembles strongly that of the United States, and this feature is somewhat curious to the visitor from the Old Country. We all know what local jealousy or municipal rivalry means and to what crude witticisms it gives rise. An Englishwoman asked one day at a gathering of Toronto women, "Will you tell me what the joke is about Hamilton? Is there anything wrong with Hamilton?" Everyone smiled in a half-shamed fashion, and there was silence; but when the question was repeated a resident of Parkdale answered, hesitatingly, "Why,

it's a very pretty city, there's nothing wrong with it. It's just a joke." The surprised stranger persisted in true British fashion, "I suppose I am very stupid, but when they laughed at the theatre last week at some simple little reference to Hamilton, I couldn't see any fun in it at all. Do the Hamilton people have the same jokes about Toronto?" The Toronto maids and matrons looked sad and injured for a moment, and then a golf girl laughed, "Yes, of course they do. We really don't mean anything by it. Hamilton is one of the jolliest places I know, and when Toronto has a big fire Hamilton is the first to send us help, and we'd do the same for Hamilton. It's just a joke, but where it is I don't know." In almost every large town of Ontario you will find that there is a local joke at the expense of a rival town, and no mere outsider can ever get the flavor of such humor. In the United States there is the eternal enmity of Minneapolis and St. Paul, while New York and Chicago occasionally exchange municipal thrusts, although the American metropolis is rather above the average witticism concerning inferior communities. It is interesting to note, regarding this peculiar humor, if such it can be called, that it is more common as one goes West, in either Canada or the United States. Out on the Pacific Coast it flourishes almost to a violent degree, as Mr. Rudyard Kipling had occasion to remark when he visited Oregon and made certain observations which did not contribute to his popularity. In the East, on the contrary, the older communities seldom retaliate on the occasion of such jests. Boston culture has been for more than a generation the object of petty ridicule; but dear old Boston placidly bears it all and goes to its magnificent public library and proceeds to read Browning and Matthew Arnold. Montreal, likewise, seems to have outgrown the humor of municipal attack. But it must be admitted that to many Canadians such jests make telling appeal, and are not explicable to the stranger who is within our gates. Barrie sees something amusing in the aspirations of Orillia; Kingston smiles at the ambition of Belle-

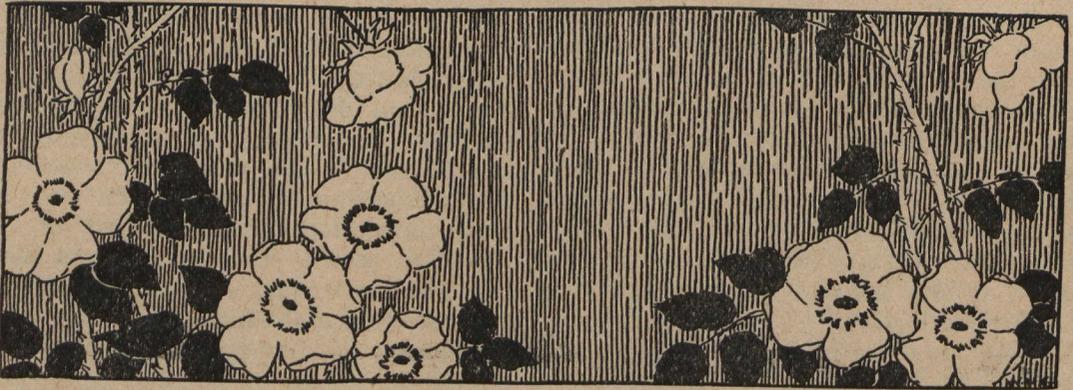
ville; while, if a London man came to a Toronto hotel and blew out the gas, it would be matter for serious consideration only, but if a Hamilton man were to be so absent-minded, Toronto might be sympathetic, but it would be wreathed in smiles from the Don to the Humber. Some day, however, we shall be old enough to lose interest in the local gibe, and in the meantime it is comforting to reflect that we have never gone as far as a certain town in Europe, which, some centuries ago, had an image of wood set up on the bank of the river, the said image forever thrusting a hideous red tongue at a rival community across the stream.

We must come reluctantly to the conclusion that there is no distinctively Canadian humor. We have the Englishman, with his good-humored chaff; the Scot, with his grim flashes that always suggest a bit of granite somewhere; the Irishman, with his irresistible drollery; the Frenchman, with his light heart that goes many a mile on the strength of a song. But there is no production of which we may truthfully say, "That is Canadian humor." It is curious that "Sam Slick," who many years ago wrote sketches correctly described as "Yankee" humor, was a judge of Nova Scotia, that picturesque province which has sent forth more than one talented writer. A Canadian crowd is nearly always good-humored, responding very readily to a touch of that humor "which makes the whole world grin." It may not be alert to catch the subtler forms of wit, but it is not in the nature of a crowd to be anything but crude. If it could with justice be said that Canadian people are lacking in humor, the charge would hardly be a laughing matter, for humor is one of the most sane and blessed influences in the world, and a sense of humor is more to be desired than much fine gold. It is as far removed from the senseless giggle of the vacant-minded as a Corot sunrise is from the chromo which accompanies a pound of tea. Canadians have not had an easy life. They have hewn their towns and villages out of the forest, sometimes during a generation. But it has been, altogether, a bright and healthful

life, with freedom all around them and progress ever ahead. But Canadians have not forgotten how to smile, nor have they been without the kindly influence of un-sneering laughter. Nor is it at all improbable that in some future day one of the "best-selling books of the year" will be written by a Canadian humorist, who will have the merriment of Jean Baptiste, the fun of John Bull, the dry keenness of Sandy, and the blessed buoyancy of Paddy. I have been told that the following fine lines are

by a Canadian woman, and whether that be so or not, they should be known by all of us, for they voice a truth all too seldom heard:

"And I heard, the Spirit singing, 'Laughter is the
Strongest prayer,
And the zest of faith is measured by the mirth
That toys with care ;
And he who plays the hardest, and dares to laugh
aloud,
Beyond the carven's shadows may some day
Work with God.'"



THE ERADICATION OF CAMP DRIGGETT

BY ARTHUR STRINGER

"THIS here Little Bill," said Timber-Line Ike, leisurely recrossing his long legs before the grub-tent fire, "were square and sociable enough for a Montana maverick. But Bill were always assertive. And not bein' bridle-wise, and havin' a unhappy capacity for nosin' out trouble about as perseverin' as a coyote 'll nose out carrion, I s'pose that affair with young Driggett of the Mounted P'lice did Bill a heap o' good. Which mebbe you'll allow when I take the wrappin's off and expose them various proceedin's.

"About a year after Bill ambled some hasty over the line from Montana, with numerous bullet-holes in his head-coverin', and a three-day old froth on his cayuse, he took to puttin' on consider'ble dog and got the idee he ought to have a homestead and settle down. Not bein' overloaded with Klondike clinkers, and not havin' the needed collateral, Bill acquires gratuitous a quarter section of sand and gopher holes in the foothills, up Cochrane way, and puts up a shack in the middle of his ranch, and calls her 'Villona Villa.'

"A week or two later Bill congregates seven or eight of the measliest lookin' steers that ever defaced a prairie landscape, addin' to this herd at odd times and in ways that mebbe wouldn't endure no prolonged lime-light of publicity on 'em. But Bill took a heap of pride in that beef of his, and got to enlargin' his idees on stock raisin'. First go-off he allowed his ranch were just a quarter section. Then he quietly takes in half a section Calgary way, and by-and-by absorbs another half section up Cochrane way. Then, seein' there was nothin' but prairie-dogs to interfere with Bill's idees of expansion, he flings a somewhat wider loop and ropes in a couple more sections of gopher-holes and sand on the

north. And in about three months Bill has the firm-planted idee that he owns a good ten square mile of that foothill country. And I guess Bill were welcome enough to it, for the feedin' in that coulee were about on a par with the eatin' in a ord'nary alkali-swale.

"Now this weren't ample excuse for Bill gettin' so grievous big and lordly in his feelin's. But when he once got the idee in his peak that some one were jumpin' his claim, or layin' rails on his stated rights, Bill were a reg'lar human hornet.

"The openin' overture to this here calamity that blights Bill's buddin' career happens the season smallpox is uncommon bad among the Blackfeet. 'Tween you and me and this here halter-shank, I allow that weren't no grievous calamity, for this here North-West ain't goin' to wear crape on account of any departed Injins. But the Mounted P'lice at Calgary sees fit to bring in this new assistant surgeon called Driggett, for active campaignin' agin' the pest. Driggett were a little red-faced cuss, hungerin' to scratch his name on a slab of posterity—a cuss who'd founder a horse for the sake of blisterin' a fetlock. So when a gentle little ripple of nothin' more'n chicken-pox spreads through Calgary, this Driggett clean loses his lever-grip, and layin' it down as smallpox, has the authorities order a quarantine camp up Cochrane way. When Driggett is sent out to locate that camp he's that happy he lopes round singin' to himself like a Canadian nightingale. He fingers round the foothills for a nice dry and sandy spot, pretty quiet and even a trifle lonesome-like. Without consultin' our friend Bill, he locates on what Bill has long regarded as the south-eastern wing of his own partic'lar prairie domain. Bill mebbe weren't holdin' double-barrelled mort-

gages on that special section of sand and gopher-holes, but he got that worked up when he cast his eye down the coulee and discovered a small army squattin' most sociable on what he regarded as his own partic'lar homestead, that I allow he clean frothed at the mouth. This fact I subscribe to some certain, for Jim Lemon and me were both bunkin' tempor'ry with Bill at the time, bein' on our way from Macleod to Wetaskiwin.

"'Mebbe,' says Bill, with numerous bookays of speech that I ain't repeatin', pointin' down the coulee. 'Mebbe you see consider'ble settlin' and squattin' goin' on down below on this here ranch of mine. Well, just watch me while I cruise down and gently eradicate them claim-jumpin' anarchists.'

"Bill goes whoopin' down the coulee till he comes to where they'd set out a impertinent line of little red flags, markin' off their claim in a nice reg'lar square. Bill rides his cayuse down this line, scatterin' them red flags most artistic as he goes. Then he bears down on the camp itself. But there weren't a sign of life in one of them half-dozen tents, and Bill is consider'ble cast down at not meetin' with opposition.

"He pours a couple of rounds into the canvas, kind of inquisitive-like, plantin' his bullets somewhat high. Seein' there's no response, Bill takes his reception pretty hard, havin' his mouth all made up for a somewhat strenuous and cheerin' welcome.

"But while Bill's rampagin' round camp pourin' lead into the tents pretty promiscuous, up rides this here little Surgeon Driggett, proud as a peacock, at the head of what he deems the finest convoy of quarantine patients ever corralled by a discernin' gover'ment.

"'What's the meanin' of this, my young friend?' asks the youthful surgeon, haltin' his train with a stately wave of the hand. He were consider'ble upset at Bill's gun practice and the way he was ruinin' them tents, but he keeps uncommon calm and quiet.

"'What's the meanin' of it!' says Bill, wavin' his seven-shooters in a genuine

cherry-glow of consuming indignation. 'What's the meanin' of it! Why it means, my calm-eyed young friend, that I entertain some consider'ble and natcheral objection to this here cavalcade of land-grabbers invadin' my home-circle. And it means that I'm roundin' up this here immigration convoy and leadin' 'em pretty quick out of this coulee of mine!'

"The little red-faced surgeon smiles a smile like the tail end of a Chinook wind at this, and asks Bill if he'll please stop puttin' bullet-holes through his tents, while he endeavors to explain this apparent misdeal.

"'No,' says Bill, 'I ain't lingerin' round this landscape for exhaustin' arguments. I give you and your perambulatin' friends just five minutes to eradicate this here immigration outfit. If she ain't accomplished in that time, I do the eradicatin' myself!'

"'And you ain't listenin' to reason?' says Driggett, pleadin'-like.

"'Stranger,' says Bill, in that kingly way of his, powerful decided, 'I have spoke.'

"Driggett sits and thinks for some time, then he turns to Bill and says, with a somewhat disturbin' smile, 'Very well,' says he, 'I wash my hands of all final results in this proceedin'.'

"'Mebbe,' says Bill, not dreamin' he was meetin' his match in this here little red-faced pill-box, 'but meanwhile just begin that migratin'.'

"'You ain't givin' me a fightin' chance,' says Driggett, sorrowful-like, backin' off.

"'Are you goin' to move?' says Bill, playin' with his triggers. I guess that menacin' attitood of Bill's somewhat riles little Driggett. 'Yes, I move,' says he, backin' his train over into the red-flag square and then facin' Bill uncommon calm.

"'Hold on there, stranger,' says Bill, goin' off the handle again; 'that ain't the direction you moves with safety!'

"'I reckon yes,' says little Driggett, kind of wincin' at Bill's guns, but standin' on his rights. 'This here land inside these red flags is gover'ment ground, and I fear, my overbearin' outlaw friend, that mebbe you might have to face the charge of inter-

ferin' with a officer in the discharge of his dooty if you steps over thereon!

"And he tries to lay out to Bill who he is, but Bill were too impatient to listen just about that time, and, moreover, bein' raised in Montana, Mounted P'lice and their ways weren't brandin' much beef with him.

"'What,' says he, 'you low-down, land-thievin', short-horned pill-box, do you reckon I'm swallowing any oratorical hand-out like this!'

"'Mebbe not,' says little Driggett, 'but I tell you plain and straight, stranger, if you cross this line and attempts any pirootin' round this camp your promisin' young life won't be worth much more'n a Siberian crab!'

"This mebbe weren't the most conciliating way to talk to Little Bill, and I acknowledges Driggett kind of makes a misdeal first hand round.

"'What!' says Bill, that hot he were splutterin' in the throat-valves, 'you onery little miser'ble under-growth, stunted varmint of a bone-scrapin' claim-jumper, do you s'pose I'm standin' here and allowin' a sucklin' babe to bluff me off my own cattle-range?'

"And with that Bill swoops down on the little surgeon like a bull moose. The little surgeon says nothin' but just backs his bronco in under the tent flaps. Bill thereupon jumps off his cayuse and sails in under that tent like a strikin' rattler, and if that little surgeon had so much as pulled his hands out of his pockets I guess he'd have been about as full of holes as a Klondike cullender-shovel. But he just sits there, lookin' Bill up and down with a quiet smile, and there's something so mysterious triumphant about him when he once gets Bill in the tent, that Bill cools down consider'ble.

"'I allow,' says he, 'I warned you most convincin', my fire-eatin' friend, for you're movin' on uncommon bad ground!'

"'Bad ground,' says Bill, makin' sure of his drop and proddin' his gun up agin' the little surgeon's chin whisker. 'Mebbe it is bad ground, and mebbe it isn't. But I guess I feel consider'ble at home on this ground, and ain't encounterin' anything as

yet that's servin' to give me any special scare!'

"'No,' says the little surgeon, natcheral as though he was readin' it out of a book. 'the symptoms won't appear for several days yet.'

"'Symptoms!' says Bill, growin' threatenin'. 'What symptoms?'

"The little surgeon looks him up and down. 'Smallpox,' says he, wavin' his hand round to his patients.

"'What?' says Bill.

"'Why, my dear young friend,' says the little surgeon, 'ain't you aware of the fact that this camp is a goverment smallpox quarantine and that I've been warnin' you to keep alive for the last half hour?'

"'But I—I ain't took it?' says Bill, incredible.

"'No, you ain't *took* it. That's too mild a word. You've just chased it round and winded it and roped it down and sat on it. Why, all the time you've been wavin' that especially ugly-lookin' gun of yours round this tent you've been fannin' smallpox microbes like a bronco'd fan black flies!'

"Bill turns blue and green and yeller, and does a power of hard thinkin' in them two minutes' soliloquizin'. He looks round the tent again, kind of dazed, and then he turns on the little surgeon.

"'By the serpents of Saskatoon,' says Bill, sightin' his gun uncommon slow and solemn, and gettin' purple round the mouth, 'I'm goin' to blow the last flicker of daylight out of your dirty little hide for this!'

"'No, you ain't,' says little Driggett, takin' out his drug cases. 'I reckon you'll be needin' me some durin' the next few weeks.'

"'But, how d'you know I've got 'em?' asks Bill, that child-like and despairin' the little surgeon has to cover his mouth with his hand.

"'Why, you couldn't miss 'em,' says he, 'and I see it's goin' to be a uncommon hard case. But I'm goin' to do what I can for you, stranger, even though you have been a heap disagreeable to me. I'm not resentin' the fact that you've been slingin' round some uncommon mean language, and just to show there ain't no malice in the

matter, I'm willin' to nurse you through this here attack, for I like your proud and independent speerit,' says he; 'I do, indeed!'

" 'Now I advises you to tend to all them earthly jobs that may be needin' any final touches,' says the little surgeon confidential to Bill, leadin' him out into the open air, 'for there's no tellin' how this here ailment is goin' to take you. Now, the thing for you to do right away is to go and isolate yourself. Get a tent, and camp out somewhere up the coulee where I can get at you twice a day. It may be some cold and a trifle lonesome, but I'll do what I can to keep you bright and chirpy. And if the worse happens, stranger,' says the little surgeon, lowerin' his voice and givin' Bill a look that made his knees fall in, 'I can have you put in with the reg'lar gover'ment remains, and it won't cost you a cent.'

" 'When that little cuss gets through givin' Bill advice and cheerin' him up with all the horrible and revoltin' details he can think of, Bill is that limp and broken you wouldn't reco'nize him. He trails out of that camp about as dejected as a wet prairie-hen, and crawls up to about three hundred yards of the shack and asks for his things, layin' special emphasis on the pail of lard. He says he'll take it uncommon grateful, too, if we'll keep an eye on his cattle for him for a month or so, and trails off to pitch his tent so meek and cast down that you'd never know it were Bill. Bein' a most genial and sociable cuss by natcher, both Jim and me allowed it must have been pretty lonesome-like and monotonous campin' all alone down there by the crick, watchin' for symptoms.

" 'That low-down little Driggett rides over twice a day most reg'lar, and goes away every time lookin' as cheery and pleased with himself as though he hadn't been sleepin' for two weeks in a leaky tent.

" 'But as time goes on we see that this here disease were hangin' on Bill most extraord'nary long. So we hold a council of war and decide unanimous to sneak down to the crick and look into Bill's case for ourselves.

" 'Bill were uncommon glad to see us, but

he were doin' a heap of groanin' and moanin'.

" 'The doc' says I'm rather low to-day, boys,' he says, pretty resigned.

" 'He does, does he?' says Jim, who always had his s'picious of that young surgeon, pullin' down the blankets and runnin' his eye over Bill's six feet four of bone and sinew.

" 'But he allows,' says Bill, with a proud and happy smile, 'he allows I'm makin' a powerful big fight for it!'

" 'Mebbe,' says Jim, some cold.

" 'Yes,' says Bill, 'it's the lard does it! Use up a pail of lard every two days now, and the doc' says if I just keep well greased for a couple of weeks more I'll be out of the woods. Kind-hearted cuss, that doctor! But this lardin' business do have its drawbacks,' says Bill, liftin' up the sod-cloth of the tent for a sniff of fresh air.

" 'Bill,' says Jim, tryin' to hold himself in and speak calm-like, 'Bill, you ain't had smallpox and you ain't a-goin' to have 'em. This kind-hearted young doctor's you're throwin' bookays at has been guyin' you, Bill; for I guess mebbe he took that interferin' with his camp some hard.'

" 'Say that again,' says Bill, dazed-like, slidin' out of his greased blankets same as a copper-head'd slide out of a knot-hole.

" 'I say you ain't got no more smallpox than this here old cayuse of mine, for I've seen a heap of that ailment in my day, and deems it a uncommon obvious disease when you rounds it up.'

" 'Bill's language—well, Bill always were a loose-jointed cuss, and when he took to language he just let his tongue out like a Mexican lariat. In two minutes he's on Jim's cayuse, rampagin' down the coulee after that little surgeon like a Pembina breed after a whiskey flask. Driggett kind of gets wind of his approach and allows he's wanted some urgent back in barracks.

" 'Now, there was a race, I reckon, that has no equal in the annals of medical science. Bill weren't carryin' his guns, but I'll be tarnally treed if he didn't chase that doctor all the way into Calgary, and it'd have gone some hard with Driggett if the p'lice hadn't barricaded him up in barracks and hauled

Bill off and kept him three weeks in quarantine as a smallpox suspect.

"Before they turns Bill loose they transfers Driggett up north for keepin' sixty-three respectable citizens planted out in the middle of the prairie for a month when they had nothin' more'n chicken-pox. But the final stroke what crushes Bill is when that low-down vindictive little police sur-

geon comes and vaccinates Bill on both arms before leavin', feelin' purty certain that Bill were hungerin' to do considerable gun-practice on him before startin' back to his estate!

"It was pretty hard on Bill, I allow, but mebbe that's the only thing that kept Bill from runnin' amuck when they turned him loose, and gettin' himself disliked."

CANADA AND THE WAR

CANADA'S interest in the war between Russia and Japan has been that of an onlooker. We have followed the progress of the campaign almost as closely as that of the South African war, to which we had sent our own sons, and we have, in common with the rest of the world, taken a more or less scientific interest in the tactics of the two armies; but until lately we found no reason to be more closely concerned with how matters went in the Orient. About two months ago, however, the newspapers began to tell of the arrival at Montreal and other sea-ports of considerable numbers of Russian exiles. Then we began to see that, in one way, at least, the war in the East was affecting us even in Canada.

These ill-timed immigrants, arriving in the midst of winter, were exiling themselves in order to escape service in the Russian army. The heavy losses which Russia has sustained in the war have made it necessary to call out more men, and some of the

peasants who feared that their turn might come next, deemed it the part of prudence to leave the country while they could. Those who have come to Canada are mostly Russian Jews, and their arrival here has brought new problems to be settled. They were cared for to some extent, on first landing, by their Jewish compatriots, and in Montreal the city authorities set them to work at clearing the streets of snow. But if more of these people come, what shall be done with them? Are they the kind of settlers we want in this country, and have they the makings of good citizens? In Canada we are somewhat suspicious of the Russians, having had experience with some of them already, and there is a strong objection, reasonable or not, against the Jews; but since these exiles are now here, it will be the simplest way out of the difficulty to give them a chance and see if they will make braver Canadians than Russian soldiers.

THE DUPLICITY OF COUNT VON RUESS

BY DONALD GORDON BEATON

LONDON in August! On the whole, there are worse places. One seems to have the teeming hive to one's self. The notable ten thousand have packed their portmanteaus, and have hied themselves away to their grouse shooting. Virtually I am alone. It has been a long time since I enjoyed the roar of London's multitude, and have trod the precincts of Downing Street. The sensation is rather pleasant, even in August.

Did I say alone? No, not exactly alone, for I met Count Von Ruess this morning, as I stepped from my hansom in front of the Foreign Office. I was not surprised, as one is likely to meet the Count anywhere under the sun. The last time we met had been in Russia, on the road between Kukui and Chadova. The Count was calmly contemplating the broken runner of his drosky, and was smoking an Egyptian cigarette. He was standing in three feet of snow, thirty miles from any habitation, and was swearing softly in four languages. His driver's face was piously turned toward Heaven. I proffered aid, and saw him safely aboard the St. Petersburg express, at Chadova.

Nothing but strenuous affairs bring a man to London in August. My business was with the Foreign Office and touched an agreement which had been drawn up between France and Russia. It was slight, but urgent. When one has to do with affairs diplomatic, one is under pressure exerted by the exigency of the moment. Personal convenience has nothing to do with them.

The agreement was not very important, but its existence was known only to three persons. It affected the inhabitants of a strip of country lying between the fourth and sixth cataracts of the Nile. They had long been a bone of contention between France and Russia, allies though they be,

and to remove it, an agreement had been drawn up in settlement. As England's interests in Egypt were involved, our Foreign Secretary had had a roving eye upon negotiations for some time past.

It was understood between the contracting countries that there should be no copies of the agreement, and that the original should remain in the possession of France. As Russia's policy is never wholly sincere, and as her influence is not bounded by the walls of the Kremlin, the French Secretary quietly dropped the sealed envelope containing the document in the inside pocket of old Pierre Beauchamp's green coat; with the remark that he should leave it there until called upon to deliver. As the request was on par with many of the Secretary's little eccentricities, Pierre thought nothing of it. Old Pierre was the attendant at the doors of the Chamber of Deputies, and was entirely unaware that he was being made a receptacle for international treaties.

Until this morning, the whereabouts of the document were only known to the French Secretary of State, Pierre Beauchamp, and myself. My visit to Downing Street had been to place my information in the hands of our Foreign Secretary. For four months past I had been endeavoring to locate it, and, at last, acting on a hint from our embassy at Paris, I had arrived there from St. Petersburg about a week ago. Having found the nut, the cracking of it was light work.

I lunched in lonely state at the Union Club, and while there, ordered dinner for Count Von Ruess and myself. I looked forward to his company, as he is a man of wide experience and rare conversational powers. Further, and more to the point, I was desirous of learning what cog in the wheel of events had brought him to London in August.

The octagonal dining-room of the Union

Club is admirably suited to help one enjoy his dinner, and is really the most tastefully decorated room I have ever been in. The Count showed his appreciation of it and of his dinner. Bolton, who has grown grey in the service of the club, and who regards the octagonal room as his especial charge, served the courses in his own noiseless fashion. Nothing was lacking to make us feel that we were not favored among mortals; and when chairs were pushed back and tobacco lighted we talked and acted as men do when they have dined well and sumptuously.

From behind a cloud of smoke I was curiously regarding the Count. This man, with a French face, a German name, and a Russian office, has aroused complex feelings in many breasts. He speaks French as though he might have been born on the Rue de Rivoli; German as though The Lindens had sheltered him since a boy; Russian as though his home were the Winter Palace. There is the faintest blur in his English, but that might come from speaking foreign tongues. I have known Englishmen to return from their travels, during which they had habitually spoken another language, and their blur was more pronounced than that of the Count's. Kith or kin he has none, and, so far as the world knows, he stands absolutely alone; or, at least, has done so since his break with Prince Otto. The friendship which had existed between them had been as remarkable as the men themselves. When the rupture became public property Europe wondered and speculated, but learned nothing of its cause.

"Ah, Sir Harry, your little dinner has been charming," the Count smiled, as he dashed his coffee with cognac. "It has made this sweltering wilderness endurable for the few hours that I shall be in it."

He looked over the flowers and cut glass, and I nodded, smilingly.

"Of what are you thinking? I'll wager a pint bottle that I can tell you."

"Done, Count; tell me!"

The Count scrutinized me closely, and showed his teeth in a little smile of assurance.

"You were thinking," he said, slowly, "of what it possibly could have been that caused the breach between Prince Otto and myself."

"Your penetration amazes me. However, I was but wondering on a subject over which half of Europe has wildly speculated."

The Count flicked the ashes from his cigarette, and settled himself comfortably in his chair. He seemed inclined to talk; I was inclined to listen.

"I am in a conversational mood. If you should grow weary, blame your dinner and wines, not me. It has been my lot to arouse curiosity in many minds," he began, with fine egotism. "And perhaps it has been because of the solitary path I have chosen; perhaps it may be that I am peculiarly constituted. No one knows; I, least of all.

"Some men only allow themselves to become sentimental on the anniversary of their birth. Sentiment has never figured in my scheme of things. A year ago I had a large quantity of it thrust upon me. As this is the annual dinner of it, as it were, it clamors for expression.

"I have known Prince Otto for many years. Perhaps I have stood closer to him than any other man. Out of all the men with whom I have brushed elbows in my journey through life, he is the only one who has been able to draw from me the faintest spark of admiration. His utter disregard for law and conventionality, his world-known excesses and dissipations, and his iron will, commanded my admiration—not, you understand, for his deeds, but rather for the magnificent courage which lay behind them. We men, I surmise, like to see that strength which faces unflinchingly the world, the flesh, and the devil. Prince Otto rode rough-shod over everything that came in his way. He was thoroughly honest, and never sought to cloak a questionable action—and there were many such—under any pretext whatever. He feared nothing, nobody, and laughed hugely when his actions drew forth the criticism they so well merited. He bore no grudge against the world, and as long as it did not

interfere with him, he was disposed to ignore it. He could not brook opposition, and, therefore, none opposed him. He is what I call a strong man, and one whose nature is inherently disposed to run counter to the world. Accident of birth placed him in a high position. Were it otherwise, he would undoubtedly have been hanged. But we shall leave that for the caustics.

"When he married, he did so because the principality demanded that he should have an heir. It was his sole concession to public opinion. The Princess Adela soon found that her life was likely to prove a turbulent one. She was finely constructed, both as regards intellect and physique, and was not content to adorn the foot of the Prince's table. She made the mistake of endeavoring to mould his actions to his station. The result is obvious. The Prince resented her interference; and she declined to have her name blazoned across Europe as the wife of the most dissolute prince on the continent. She retired to her estates at Parmelo, from where she endeavored to procure a separation. This the Prince bitterly opposed; partly, I presume, because it worried him to be beaten by a woman; and partly because, being once married, he did not wish to undergo the ceremony a second time. He set his face so decidedly against the separation that the courts, dreading his power, refused to act. Princess Adela promptly sought an audience at the Vatican, and His Holiness promised his aid.

"At this juncture it appeared that, when in her teens, the Princess had written a number of compromising letters to the Prince, which he said he had destroyed on their wedding-day. He communicated with her to the effect that the letters were still intact and in his possession, and if she persisted in her attempts he should make them public. This effectually quelled any overt rebellion on her part, and the Prince endeavored to bring about a reconciliation. She, however, proved unyielding, and the Prince, thinking that I might be more successful, proceeded to St. Petersburg, where I was."

The Count paused, and motioned Bolton to fetch more coffee. He added a lump of sugar, and again dashed it with cognac.

He lighted another cigarette, and eyed me interrogatively.

"You follow?" he asked.

"Closely, Count; proceed."

"Affairs in St. Petersburg were being rushed at the time of the arrival of the Prince. What with turmoils in the far East, and this little agreement between France and Russia, and which is now—is now—"

The Count halted uncertainly.

"In the hands of our good friend, Pierre Beauchamp, in the Chamber of Deputies," I supplied quickly. "Go on."

"In the hands of our good friend, Pierre Beauchamp, in the Chamber of Deputies—thank you—my time was fully employed. The Prince refused 'No' for an answer, and I promised to leave St. Petersburg within the fortnight.

"My instructions were to interview Princess Adela, point out to her the error of her ways, the trouble, annoyance and publicity of the whole unhappy matter, and to beseech her to own Prince Otto's roof once more as her own. As a last resort I was to hold the letters over her head, and literally force her to recognize the supremacy of the Prince. Armed with the letters, I could not help but prove victorious.

"When I reached Parmelo, I learned that the Princess was visiting her cousin, the Duchess of Villonne, at her country seat, and that she would not return for five or six days. I settled down to one week's delicious idleness. I needed a rest, and in that delightful spot felt that I should not be wasting time if I remained quiet for a few days.

"On the second day of my sojourn, I learned that the Marquise de Monsigny, who, by the way, is an old acquaintance of mine, and a close intimate of the Princess, was staying at her villa. I paid an informal call, and was favored with an invitation to dinner on the following evening. The Marquise, in her charmingly graceful way, made me infer that the dinner was to be *tête-à-tête*.

"To one who has lived for any length of time amid the ice and snow of St. Petersburg, the warmth, color and charm of Southern Europe are infinitely pleasing.

To dine alone with the Marquise in her wonderful little villa is a boon bestowed upon few mortals. I counted myself as favored of the gods, and anticipated accordingly. Nor did the event fall short of the anticipations. You know the Marquise? Then to attempt to describe her would be an injustice.

"Now, Sir Harry, can you tell me why God has given to woman the power which makes a man lose that fine sense of control, that sense of splendid equipoise and logical sequence with which reason has endowed him? Can you tell me why it is that he loses all sense of proper perspective and is, under this influence, made to see only roses, the sheen of satiny skin, and the crimson dash of curved lips? No? Neither can I.

"Up to the time the Marquise de Monigny invited me to dine with her, no woman had ever made my eyelid flicker; no woman had even inclined my pulse to hurry; no woman had even caused my blood to leap and race through my veins. It was reserved for the Marquise to do all three.

"We dined. Some hold that when eating a woman is at a disadvantage. She cannot be as witty, as entertaining, or as graceful as in the drawing-room. It is a mistake. As you may know, the Marquise possesses a fund of humor, a gift of sparkling wit; and under the spell of an exceptionally good dinner she grew satirically humorous, brilliantly cynical, and charmingly observant. We were at table two hours.

"She then led me into her favorite apartment—her Court of Content, as she calls it. Here was placed—attribute it to the dinner, if you will—all that was most pleasing to the eye and comfortable to the body. I sank into a deep-bottomed chair, and mentally exclaimed that my cup was running over. Not yet; again I was mistaken. She drew forth her violin.

"What did she play? My friend, she played, and every note spoke personally to me—to me, Von Ruess, one time a diplomat, practical, and hard-headed. She played, and through the weaving, wonderful melody, she told me of love, of green fields, of flowers, and of skies that smiled. The music floated in upon me, and I—we—

stood in the rosy dawn of a new creation. I experienced pure delight; I tasted love, and felt rich, warm caresses on my cheek and brow. It would seem that I had partaken of some clear, rare wine, on whose radiant surface floated rose-leaves, crimson against the purple.

"When she stopped, I essayed to rise but she forbade me under penalty of her high displeasure.

"Then she spoke, and, while I listened, I could feel my hold on the perspective slipping—gradually slipping. The world held only one thing now, and it was this lovely—dear Heaven, how lovely!—woman. Then she spoke of the Princess Adela—of her beauty and of her wrongs. I agreed. She said that Prince Otto was a brute. I agreed. She said that the Princess was an angel from heaven, and had never written any compromising letters. I signified a cordial assent. She said that the Prince should be ostracized for his wickedness. I heartily concurred. She implored me to tell her, on my honor, that Prince Otto had destroyed the letters, as he said he had done. I solemnly assured her that he had done so. Then she came behind my chair, and her hands nestled close to my cheeks. She entreated me to swear by all that I held most sacred that the letters were no longer in existence. I swore they were not; and further, that when Prince Otto said he had not destroyed them, he lied.

"I felt the bloom of her flesh at either side of my face. The perfection of her presence held me in thrall. I dared not move. I dared not endeavor to imprison one of the slim, cool hands. I dared not look up. I felt as though every drop of blood in my body were in my head. And then, ah then, there was a rustle of silken robes, a clasping of cool, slim hands, a flash of glorious eyes, a glimpse of crimson lips—and then I felt the faintest, most ethereal pressure of a mouth against my mouth.

"When I looked up, I was alone. That nothing might dispel the atmosphere of untoward events, a servant entered, asked me if I had rung, and handed me my hat and cane. As I passed down the broad staircase I heard behind me, a rich, low

laugh, which sent the blood tingling in my ears. In that night, I learned that I was not too old to flush. In a moment the cool air of the night apprised me that I was outside the door."

The Count paused, and thoughtfully lighted a fresh cigarette.

"The rest," he went on, "is not so pleasant." He smiled apologetically.

"When Princess Adela returned, I saw her immediately. When a woman chooses to wrap her dignity about her she can present a very formidable aspect. The Princess chose to do so. She informed me that she knew my errand, and also its futility. She utterly refused to consider my proposals. She stated that Prince Otto was a wicked man, and that she should never return to the principality. She informed me that he had lied to her. The letters which he said he held were no longer in existence. She said that she had the information from a most reliable source. She unpleasantly emphasized the reliability of the source. Being absolutely forestalled, I shook hands with her with as much grace as I could muster. Just as the door was closing behind me I heard a repetition of the musical laugh which had rung in my ears two nights previous. This time I winced.

"Prince Otto? I wrote him a letter, explaining, as best I could, the resistless tide of circumstances which had served to ruin my attempts to reconcile them. I awaited a reply at Parmelo for four days, and then returned to St. Petersburg."

"Then you have never—?"

"Never!" smiled the Count, as he lifted his cup to his lips.

I regarded him curiously. In some way the story fell short. I was striving to identify it with Count Von Ruess as I knew him. He read my perplexity in my face.

"My only indiscretion in forty-three years," he said. "There lies in wait a counter-check, and a Waterloo; whether they be by field, flood, or drawing-room. An unwritten law," and he smiled, genially.

The Count rose.

"Now, my dear Fawcett, I have you to thank for a most enjoyable evening. If

you will excuse me," and he glanced at his watch, "I shall endeavor to catch the Dover express. I travel to Paris to-night."

At his request, I summoned Bolton. The Count desired a telegraph blank. Having written the message, he requested Bolton to have it transmitted immediately. I caught the tinkle of silver, and Bolton so far forgot his dignity as to hurry.

The Count leaned for a moment against the back of his chair, and his eyes came to rest upon the flowered dial of the little ormolu clock on the mantel.

"Ah, I see I have mistaken the time," he ejaculated, "I have still half an hour. We'll take it out in tobacco."

And we talked "shop" for thirty minutes.

I walked with him to his hansom, and shook hands heartily. For an instant he held mine, and said, "Sir Harry, I came from St. Petersburg to learn the whereabouts of the agreement. Pierre Beauchamp, Chamber of Deputies, Paris, did you say? My thanks are yours. I knew you were the only man who knew."

He showed his teeth in a little smile; the whip cracked, and the horse clattered over the cobble stones.

When I regained the octagonal dining-room I laid a hand on Bolton's shoulder.

"A brandy and soda, if you please." And then I sat down to think it out.

Evidently the Count had relied upon my interest in his well-told story to little heed an abstract query, if gracefully and ingenuously put. He had not been mistaken.

There was little use in telegraphing the French Secretary, as the Count's ruse regarding the spare half hour had given his message ample time in which to reach its destination.

Bolton entered, bearing my brandy and soda.

"Bolton," said I, apropos to nothing, "we are never too old to learn."

"No, sir," replied that faithful functionary, with a puzzled knot between his eyes.

I had learned what had caused the break between Prince Otto and the Count, and, quite incidentally, what cog in the wheel of events had brought the latter to London in August.

THE MAGIC OF THE RED ARROW

BY THEODORE ROBERTS

I.

ONCE upon a time, in the great forest-lands of the north, three Indian boys rescued a brown hare from the cruel jaws of a lynx. They beat the lynx with sticks, and he sprang, snarling, into the woods. Then they carried the wounded hare to their father's lodge and washed and dressed its hurts. In a day or two the little creature was able to hop about the lodge and play with its rescuers. One morning, when the mother was busy in the maize field and the brave was afar in the wilderness, the brown hare paused in its gambols and addressed the children in a human voice and words of the Milicete tongue.

"My little friends," it said, "to-night I must take upon myself another form—the form of a crow—and fly westward a ten days' journey. Gluskap, the Master, has called me. It may be that I shall never see you again; so, to show my friendship and gratitude, I wish to present a gift to each of you."

The boys were dumb with wonder, and drew away, as if in fear.

"I shall name the gifts," said the hare, "and each shall make his choice now, in my hearing. To-night the gifts will come to your lodge door."

The boys drew closer, for curiosity had overcome their awe.

"First," continued the hare, "are the moccasins of the wind. With these on his feet a man's speed becomes that of the north wind and his endurance thrice that of the strongest stag. Second, is the wallet of plenty. With this at his belt a man will never lack either food or water. The third gift is an arrow of red wood, feathered with red and barbed with yellow metal."

"But what of the arrow? Is it no more desirable than other arrows, save for its beauty?" asked the children.

"It is of Gluskap's making, as are the other gifts," replied the other.

"Give me the moccasins, O chief," cried the eldest, "for then I shall be mighty in the chase and the battle, swift to overtake my enemies and to succor my friends."

"And give me the wallet," begged the second, "for it seems to me the most desirable of all the gifts."

The youngest clapped his hands together. "Then I may have the red arrow," he cried, in glee, "and all my days will be full of eagerness to discover its virtue."

"It shall be as you wish," replied the hare.

II.

The seasons passed. The eldest of the three boys won renown for his prowess in the chase, even at the age of sixteen years. His lodge was spread deep with the pelts of wolves, bears, and foxes. His advice was sought by the old men at the council-fire, and he led a war-party in time of danger. When he was twenty years of age, he was made chief of the tribe. His heart was full of pride and arrogance. And all this he owed to the magic virtue that lurked in the moccasins of the wind.

The second brother grew sleek and slow of foot. Neither the chase nor the battle tempted him to activity. For a long time the people wondered if he were not a great dreamer, seeking wisdom in meditation and day-long consideration of the firmament; but at last they realized that his wise deportment was due entirely to laziness. And all this he owed to the cooked meats and clear water that filled the wallet of plenty.

The youngest of the three brothers grew up to an undistinguished manhood. As a hunter he was no more skilful than many of his companions. He was well-built and a fine dancer, and also a maker of songs. He had many friends, and lived his life eagerly. But he won no glory beyond

the lodges of his own people. Many times he had put the red arrow to one test or another, but had always found it as other arrows save for its beauty. It shot no straighter and flew no farther than the other shafts in his quiver. But he kept it ever near him, ready for whatever might befall, for his faith in its virtue was undiminished.

In the early autumn of his twenty-second year the possessor of the red arrow left the village of his people. Something had called to him with a voice of allurements, turning his peace to discontent. He journeyed northward and westward, by whatever trails came most readily to his feet. Game was plentiful, so he did not want for food. When twilight overtook him, he sought the shelter of rock or thicket, and slept soundly, entertained by his dreams. On the evening of the third day of his journey he came to the edge of a great barren. It spread before him from horizon to horizon, treeless, but warmly tinted under the fading radiance of the sky. Here and there rough hummocks of granite thrust above the moss and juniper. In many places the ruddy part-ridge-berries carpeted rock and knoll. The voice at his heart and the unknown quest still lured him onward. That night he slept at the edge of the great barren. Early in the morning he set foot on its trackless breast. Sometimes he sighted herds of caribou. For food he killed the plump grouse that fed on the berries, and caught trout from the numerous cold lakes. There were no song-birds in that land. Snipe and plover called, with plaintive pipings, from hollow and hillock. One morning, after he had travelled for many days in that treeless place, he beheld far to the north a low barrier of blue. Hope strengthened to him at the sight, for he felt that surely the adventure was now at hand. He moved onward with a singing heart. By sunset the varied, rugged contour of the mountains was plain in his sight.

"Surely my adventure lies on those heights," he thought.

At the breaking of dawn the young man was again afoot. He had gone scarcely a mile on his way when he beheld something

running toward him over the uneven ground. It came from the direction of the mountains. As it drew nearer he saw that it was a girl. Her black tresses flashed back in the wind of her flight, and her eyes were bright with terror. When she saw him she swerved in her course and ran to him, crying that Fox, the wizard, followed, in the form of a great bear. The youth set an arrow to the string of his bow, and, as he waited for the enemy, alert and courageous, the woman told him that Fox had killed her father and her brothers during the night, and was now hunting her, determined to carry her to his black wigwam beyond the changing of the seasons. "He is the greatest of the evil ones," she whispered, "and can take upon himself, at pleasure, the form of any animal."

Suddenly the great bear appeared, shambling swiftly along. Its small eyes burned with ferocity. Its narrow, scarlet tongue hung from its jaws. As the youth drew his bow he noticed that the red arrow was the one he had chanced to draw from his belt. He loosed it straight at the shoulder of the advancing beast. It flashed from the string and vanished. The bear advanced. The young brave trembled. The girl cried out in dismay. But in a second the red arrow fell at its master's feet, and across its haft hung the moccasins of the wind. In a flash the young man understood. He tore his own moccasins from his feet and replaced them with the magic pair. Then he returned the red arrow to his quiver and caught the girl in his arms. She felt no heavier than a young fox, so great was the magic of the moccasins.

"Have no fear," he said, and sprang away. Under his speeding feet the earth swam back and melted behind them, and the grey, brown, blue and red of its tinted surface mixed like colored waters. For a thousand miles Fox followed, now with the stride of a moose, now with the wings of an eagle; but he was left so far behind in the first half-second that he lost both scent and sight of them before the magic moccasins had made a dozen strides. So you may believe that, at the end of his thousand miles, he was very far on the wrong trail.

When the young man paused to take breath, he found that floors and heaps of ice stretched away on all sides. The air was bitterly cold. Overhead the dome of heaven was alive with the magnificent, drifting radiance of the North Lights. The girl lay weakly against his arm, for the speed of their flight had held her breath in her nostrils. Presently she opened her eyes and looked about her fearfully.

"How came we to this place?" she asked.

"By the magic of the moccasins of the wind," he told her, pointing down at the gaily-beaded shoes on his feet.

She trembled, and hid her face. "It was like death," she said.

Then her companion understood that, to endure the tremendous flight of the moccasins, one must also be possessed of their strength. For hours they wandered about in search of shelter and food. In unhurried motion the young man's feet experienced none of the magic. He was thankful for that. At last the girl sank on the ice, faint for want of food and drink. The man was in despair. Then he bethought him of the red arrow, and, fitting it to his bow, fired it at a distance.

"Its virtue is so great," he thought, "that it may bring a fowl or a fish to me, to keep this woman from death."

In a second the arrow was at his feet, and midway on the red shaft hung the wallet of plenty. Thankfully they ate and drank, and hearts and bodies recovered strength.

III.

For many days the fugitives from the wrath of Fox wandered in that far land of ice and frost, sustained by the wallet of plenty. The meats and drink contained in that wonderful bag never diminished, and were of such remarkable excellence that they were both food and warmth. Journeying southward, the pair came at last to a mighty stream of salt water that ran to right and left as far as the eye could see. Its surface was thick strewn with cakes of drifting ice. Beyond it the wanderers beheld gradual hills and dark, warm forests. For the second time the moccasins of the wind were

put to a test by the youth. With the girl in his arms he sped across that tumultuous river, and the black waters and ponderous ice-jams crashed and leapt harmlessly beneath his flying feet.

In the forests the snow lay deep, for it was now mid-winter. Partridge, hare and deer were to be had in abundance. In a little clearing they found an old man in a lodge of painted skins. In the prime of his life he had been chief of seven villages. Now he dwelt alone, dreaming great dreams, and painting figures on the cured skins of deer. To him the wanderers told their adventures, and the old man was glad that Fox had been outwitted. Then the young brave told of his love for the maiden whom he had rescued, and the dreamer married them, by right of his age and wisdom. They built themselves a wigwam in a grove of pines. The moccasins of the wind and the wallet of plenty were laid aside in a safe place, for the young man felt that they, even as the red arrow, served more truly if called upon only in time of need. He made snowshoes for himself and his wife, and many ingenious traps for the taking of animals for food and fur.

Two years later the possessor of the red arrow, accompanied by his beautiful squaw, approached the lodges of his own people. At his belt, securely wrapped in watertight skins, he carried the moccasins of the wind and the wallet of plenty. He was an honest man, and wished to return them to the rightful owners, uninjured. Five miles from the village they met the second brother, the man who had chosen the wallet of plenty from among the three gifts. Upon his shoulders he carried a great stick of maple-wood. In appearance he had changed surprisingly since the other's departure. The muscles stood out on his lean arms and legs, and his eyes were merry; whereas, of old, his limbs had been heavy with fat and his eyes dull.

"Why do you carry that great log?" asked the wanderer, after they had exchanged brotherly greetings.

"To split and store away, for the making of paddles and arrow-shafts in the stormy days of winter," replied the other.

"At the time of my leaving the village you did not concern yourself with work," remarked the younger.

"I was a lazy oaf," was the reply, "until my bag of magic food flew away from me, and then I learned industry."

The other handed him the wallet of plenty—but, upon opening it, they found that it was empty.

"'Tis better so," remarked the maker of paddles, as he hoisted the stick of maple back to his shoulders.

At the outskirts of the village, in a modest wigwam, the young couple found the eldest of the three brothers, the man who had chosen the moccasins of the wind. He was lying on a couch of skins, and his children played about the door. His greeting was modest and kindly. But he could not rise from his couch to welcome them.

"In my pride," he said, "I forgot that my prowess in the chase and the battle was all of the magic moccasins. I thought myself the very equal of Gluskap, the Master. But the moccasins flew away from me, and in the next hunt I was stricken to the earth by a wounded moose—for I was no stronger

than the youngest warrior and no swifter than the oldest chief."

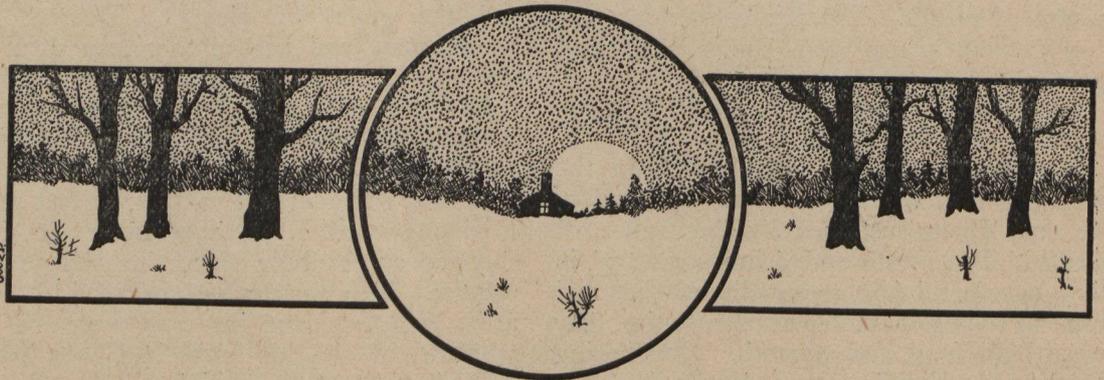
The newcomer produced the moccasins of the wind from the bag at his side, and gave them into the hands of the fallen chieftain.

"Nay, do not tempt me to repeat my foolishness," returned the man. "In suffering I have learned kindness, and a strength of the spirit greater than the old magic strength of the body. The people no longer fear me, but they pity me—yea, and love me."

At that moment a tall stranger entered the wigwam and took the moccasins from his hand. Then, turning to the other, he took the red arrow from the quiver. Already the wallet of plenty hung at his belt of blue wampum.

"The three gifts were equal in the sight of Gluskap," he said, "but you see how you have driven their magic to the desires of your own hearts. Only the red arrow worked to its full power, and in doing so it has doubled its magic. Now Gluskap has need of it, and takes it back as a gift from this young man."

He turned, and glided from the lodge.



Insurance

Captains of Insurance

WE frequently find the wise sayings of the past generation reversed in the present. This is especially true in the case of those which inculcate patient industry by promising "all things" to "him who waits," where humanity is advised to "make haste slowly," or admonished with regard to the evils connected with the ambition to "get-rich-quick."

There is no modern calling which furnishes larger opportunities to the energetic and ambitious worker than life insurance, and none which furnishes a greater record of success in the field.

The qualities which fit a man for success in the active service of these great "saving banks of posterity" do not as a rule last for many years of a man's life, and for this reason the wise sayings quoted above do not so aptly apply.

It will be of especial interest to agents to study the methods of some of these Napoleons of finance, who dazzle the insurance world with their brilliant achievements.

It is not unreasonable to suppose that, in many cases, their attention is devoted particularly to certain classes of risks. A Canadian, for instance, who recently made the remarkable record of \$1,100,000 for the year in the City of Montreal, was astute enough to perceive his opportunity in the wants of certain religious bodies ambitious to erect grand churches, hospitals, and schools. The method adopted by certain companies of lending money only to those who insured in large blocks, furnished a valuable hint, while ordinary business ability did the rest.

This is merely a single example of what an ordinary measure of ability, coupled with tireless energy, will accomplish.

A number of devices have been instituted from time to time to stimulate the already hustling agent to greater exertion. Clubs like the "Two-Hundred-Thousand-Dollar Club" have been organized, which has a membership all over the American continent; but in spite of these external aids

and stimulants the greatest incentive will continue to be the possibilities contained in the field of legitimate insurance.

Distant fields often look the greenest to the agent. It is generally found, however, that when these fields are reached their hue is much the same as that of the fields just left. It is not large territory that gets the business, it is the agent. A very essential consideration in this process is to start now. Resting on the past or the future will not assist you. The strongest kind of effort must be put forth to-day. The opportunity is yours for the taking, to make a great success of the business in which you are engaged.

A Plea for the Insurance Agent

THERE is scarcely any pursuit in modern commercial life that requires greater tenacity of purpose than does the business of life insurance. Indeed, so indefatigable and energetic is the agency staff attached to each insurance office, and so persistent are they in the pursuit of business that numbers are captured, who, if left to themselves, would have made application direct. The intentions of such are frequently forestalled by the active agent, and every detail smoothed and made so easy that they find it difficult to resist what is so clearly demonstrated to be for their own benefit or that of their families.

It is probably not claiming too much to assert that by far the greater proportion of the policy-holders upon the books of the insurance companies to-day would not be there if the matter had been left entirely to themselves, and if they had never been approached by the agent of a company and solicited to enter into a contract of such a beneficial nature.

It is frequently asserted that insurance can be effected quite as well without the services of the ever-vigilant agent. While this may be true in the abstract, it is seldom true in the practical application. Men do not, as a rule, insure until the matter is thrust upon their attention. Far more fre-

quently they postpone the matter from month to month, and from year to year until finally the expense of insuring has increased to such an extent, with advancing age, as to cause dismay, and act as a deterrent to the investment.

The present is the century of aggressive business operations. Every successful merchant and manufacturer has his agents and travellers in the field. The insurance agent is the active representative of the insurance company, whose banner he proudly and confidently carries to every corner of the globe.

An Education in Thrift

IN the moral and business training of children, the life insurance policy can be made a great influence for good. Boys and girls should be taught early in life the wisdom of thrift and the care of money. Youth is the formative period, and habits fixed then will remain for life.

A good example should be set to children in financial as well as in moral affairs. If your home is without an insurance policy, get one without delay. A boy who is brought up in a home where life insurance is a part of the regular household economy, will come to look upon it as one of the essentials of a home, and when he grows up he will regard it as only his proper duty to get insured. On the other hand, if his early life is spent in a home where life insurance is never mentioned, his idea of thrift and responsibility will remain undeveloped, and he will grow up in ignorance of this great subject of social economics.

Do not defer this branch of his education until it is too late. Lessons of thrift and duty inculcated now will be of the greatest value in the years to come. Thus it will be seen that, entirely apart from a man's obligations to his family with regard to maintenance and provision for future needs, he has other obligations which should be reasons for his carrying life insurance, and among these is the fact that the best and highest training of his children requires it.

Take your boy with you when you go to the office to pay your premium. Let him know what you are doing. Educate him to the insurance idea. Do not leave the

education of your child in this respect for strangers to undertake when the child is of age. Take out small policies for the boys and girls. There are a number of industrial policies which provide the means, and you will thereby attach an interest to insurance which can be gained in no other way.

Children are strongly influenced by example, and where a respected parent has put the seal of approval upon life insurance by taking a policy, the example is more than likely to be followed by the rising generation. "Like father like son," is constantly verified. Many of the older insurance companies can boast of two and three generations of certain families among their policyholders. This is a practical illustration of the subject in hand, and shows that in such families the important matter of insurance education has not been neglected.

Canadian vs. American Companies

IN the competition for life insurance, all sorts of arguments for and against various companies are advanced by agents of the respective companies.

An examination of that phase which institutes a comparison of Canadian with foreign companies, cannot fail to interest. It is a subject in which Canadians as a whole are concerned. They wish to know where Canada stands in the matter of life insurance. It is not only a question as to the progress of our important financial institutions, but Canadians as insurers are interested to know whether, in patriotically supporting home companies, they are, by so doing, advancing their own best interests, as well as those of their country.

To this question can be returned the unequivocal answer that there is nothing in the nature of the insurance business which makes it possible for a foreign company to offer any advantage that a home company cannot.

On the other hand, the insurance business of Canada is so conditioned that Canadian companies are in a position to offer distinct advantages over any foreign company. The possibility of these will be apparent from an understanding of the workings of the insurance business. In the first place the expenses

of the leading foreign companies operating in Canada are higher than those of Canadian companies.

Moreover, the Canadian companies operating in Canada only, are subject to a tax on their total premium income, which is much smaller than that of any foreign companies operating in Canada on their total premium income. So great is the difference that foreign companies are obliged to earn nearly 1 per cent. more interest on their total assets in order to balance the greater taxation imposed upon them. It will thus be seen that foreign companies operating in Canada labor under these two distinct disadvantages.

Have they anything to offset these? Greater returns might do it. But their returns are no greater. The result is that foreign companies in Canada require to charge more for insurance, which is equally safe with that provided by good Canadian companies. A comparison of the premiums shows the difference. *Canadian companies can afford to, and do, give insurance at cheaper rates.*

Nor is this the only advantage to those who insure in purely Canadian companies. For, while the premiums are lower, the profits in proportion to the premiums are higher.

The cheaper rates and the proportionately higher profits in Canadian companies on a solid financial basis constitute the strongest argument that can be placed before men of keen business judgment. The business people of Canada are Canadian as well as quick to appreciate the advantages offered by home companies. They recognize that in giving their business to Canadian companies they are also helping to build up business which shall assist Canadian finance generally, and so revert to their own business.

It is no small matter that those who control such large volumes of business as are represented by insurance companies to-day should be residents of Canada. To patronize Canadian companies means to support their high officials within our own territory, and to have the advantage of the influence among us of their alert business methods. It means also increased opportunities in

advanced positions for ambitious Canadians; and that, from their residence in Canada, they shall spend their money here so that all other business men may get the advantage of the additional business thus created.

Seasons and Mortality

THE chart published in the present issue illustrates very graphically the influence of climatic or meteorological conditions on health and longevity. The diagrams and percentages given are from one of a series of charts exhibited by the Prudential Insurance Company at the St. Louis Exhibition. The figures show the results of observations made between the years 1891-1900, and are for ages 1-14.

Six causes of mortality are here dealt with, which are related only by the point of view adopted. For instance, it is well known that measles is directly traceable to a bacteria, or germ, which, judging from the observations recorded, finds the system more receptive, or least able to resist, in spring and winter, and less liable to attack in summer and autumn.

For diphtheria the period of activity is found to be more uniformly distributed, although the winter, and especially autumn, exhibit considerably increased percentages.

Pneumonia, an inflammatory disease attacking the organs of respiration, reaches its lowest percentage in summer and its highest in winter, with intermediate figures for spring and autumn.

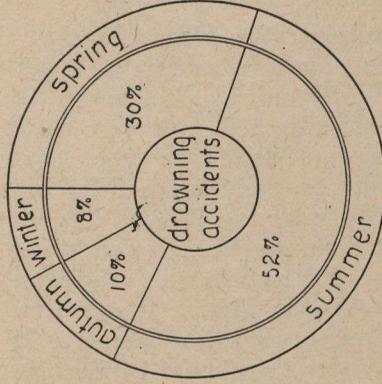
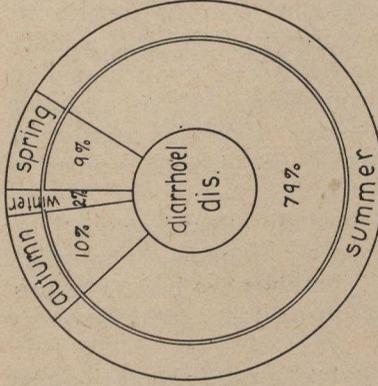
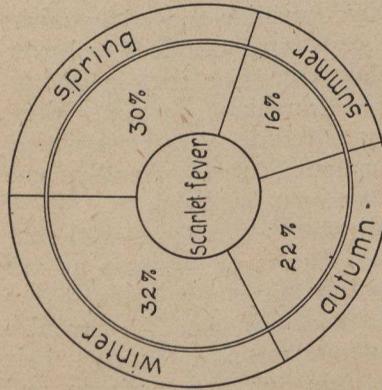
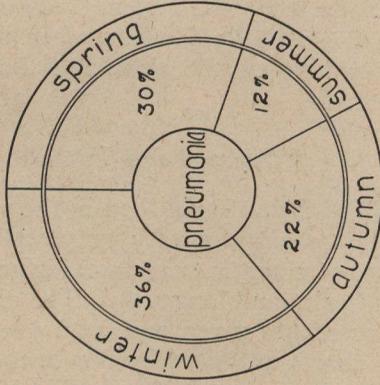
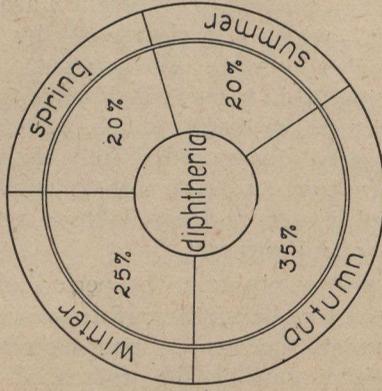
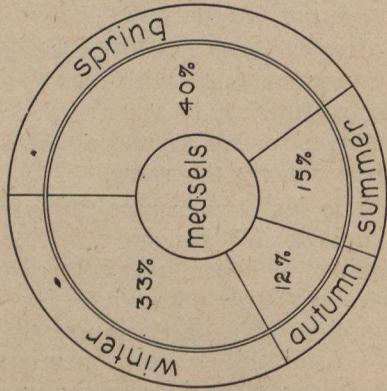
Scarlet fever exhibits a striking similarity to pneumonia, with regard to its periods of greatest and least activity, while the percentages for spring and autumn were found to be exactly the same.

The last two causes of mortality, viz., diarrhoea and drowning, while entirely dissimilar in other respects, exhibit an extremely large percentage for the summer months, with diarrhoea greatly in the lead.

Of the six causes mentioned, two are most prevalent in winter; pneumonia and scarlet fever; two in summer, diarrhoea and drowning; diphtheria in autumn; and measles in the spring.

Seasons and Mortality. ages 1-14.

Industrial Experience. 1891-1900.



NOTE - The 4 segments of each circle shew the proportion of deaths from specified causes during the seasons of the year for illustration - The mortality from Measels 40% of the deaths occurred during spring and 15% during Summer.

TIMISKAMING

TIMISKAMING is the terminus of a branch of the C.P.R., which leaves the main line at Mattawa, 315 miles from Montreal and 199 miles from Ottawa. As it is only 46 miles east of North Bay, where the Grand Trunk connects with the C.P.R., it is also very accessible from Toronto. At Timiskaming the Bellevue is superior to many well-known Ontario summer hotels. The lake is of singular beauty. Sometimes its shores are only a few hundred yards apart, sometimes they are three or four miles. Cliffs, 150 to 300 feet high, rise sheer from the water's edge, and as the steamer turns some lofty point a vista of quiet bay and peaceful reaches is unfolded before the tourist's eye.

Lake Timiskaming is 75 miles long, and several well-appointed steamers, fitted with electric light, ply along its entire length as far as North Timiskaming. The tourist will, however, find many spots at which he will be tempted to launch his canoe and take to the woods. At Opemikan is excellent fishing and also 26 miles further on at the mouth of the Montreal River. At the latter, the "Notch," a wonderful gorge through which the waters of the river are forced, and some fine rapids, may be seen a quarter of a mile or so from the lake. At the Narrows, Timiskaming is but 200 yards across. On one side is a post of the Hudson's Bay Company; on the other the ruins of an Indian Mission, the relics of which may still at times be found in the woods of the neighborhood. Ville Marie is a growing settlement with stores, hotels and mills, and the tourist may put up in comfort at the Matabanik Hotel at Haileybury, while he prepares for one of the many canoe trips that begin here.

Haileybury is in truth situated at one of the most favored spots in the Dominion, from the canoeist's point of view. It is only necessary to decide the direction and the length of time to be expended to plan paddling excursions of the utmost variety and charm. One of the most popular is to make a short portage from Haileybury to a chain of lakes that lead into the Montreal River, and then through Lakes Evelyn, Timagaming and a thousand others to the same rivers again. It traverses the district famed among the Algonquins as the true "Happy Hunting Grounds," and still known to the sportsmen of to-day as one of the most delightful of holiday resorts.



THE "NOTCH," MONTREAL RIVER



DIAMOND LAKE.

at the hotel at Kipawa, and the ramifications of the lake allow the sportsman to proceed into the heart of the woods without leaving his canoe.

A little beyond Haileybury the steamer arrives at North Timiskaming, the end of its run, and the mouth of the Quinze River. It is the gateway of the far North, and in three weeks a canoe may have traversed Lake Abitibi and be afloat on James Bay. By Grand Lac Victoria the Ottawa may be entered by such streams as the Gatineau or the Lievre, or still more extensive tours may be taken, ending in the St. Lawrence itself after the St. Maurice or the Saguenay have been descended. Thus the tourist will travel a magnificent sporting region, where the trout, bass and mascalonge are as plentiful as ever, and the big game are actually more common than in the days when the Indian thinned out the herds.

Close to Lake Timiskaming is Kipawa, another lake region of infinite charm. There are 25 square miles of water, so broken into bays and inlets that its coast line measures 600 miles. To render it accessible, the Canadian Pacific Railway has built a short branch from the Timiskaming branch from Mattawa. It is 300 feet above Timiskaming, and pours its waters into it over some splendid rapids. It is particularly famous for its moose hunting and enjoys special advantages therefor. It is in the Province of Quebec, and consequently its open season begins on October 1st, a full fortnight earlier than in Ontario, north of the C.P.R. Moreover, the fatigue of the hunt is reduced to a minimum. Good guides may be obtained

A New Field for Enterprise

MINERAL DEVELOPMENT OF NEW ONTARIO

ACCORDING to those whose opinions on such subjects are valuable, the most profitable product in the near future of New Ontario, rich as it is in economic minerals, will be the ore from the extensive iron deposits in the district between Lake Superior and the Lake of the Woods. This region is traversed by two iron ranges, the Mattawin and the Atikokan, which carry magnetite in immense bodies. Doubtless these ranges are spurs or continuations of the iron deposits that crop out in Northern Michigan, on the southern shores of Lake Superior. The Americans, ever alive to their interests, long since learned the value of these iron-ore fields in Michigan, and for many years past have been turning them into money. It is well known that more ship tonnage passes the Soo canals in a season than enters the port of Liverpool in a year. It is the general impression that this tonnage is employed in the transportation of grain, but as a matter of fact, the greater portion of it is engaged to carry iron ore to Cleveland and other American ports; and so remunerative is the traffic that a season's operations enriches the shipowners.

Those informed as to the importance of the iron region of Ontario are fully aware of its great value as a basis for future enterprise and wealth, and it would have been exploited years ago had not operations been precluded by the comparatively inaccessible character of the country; but recently the Canadian Northern Railway penetrated the district, crossing both iron ranges and bringing them within easy distance from Port Arthur or Winnipeg. Consequently interest in the development of these practicably inexhaustible ore beds has widely increased, and they have become a prime factor in the industrial expansion of Northern Ontario.

It is generally conceded that England owes her industrial prosperity and manufacturing supremacy mainly to her deposits of iron and coal, and on this side of the Atlantic the same conditions made Pennsylvania the most prosperous State in the union. So far there have been no discoveries of coal in Ontario, though it is reasonable to suppose that systematic search for it will reveal it. In the meantime, it will be necessary in treating the ores of the Atikokan and Mattawin ranges to bring the coal to the iron. That this can be profitably done in this instance is assured, and consequently smelting operations can be profitably undertaken.

Capitalists versed in the manufacture of iron, secure in the knowledge that the new railway into the iron districts, the Canadian Northern Railway, will enable them to command supplies of ore easily and cheaply, have a project afoot to establish a smelter at the head of Lake Superior to treat the ores from the two ranges referred to. The deposits are of pure magnetic iron, free from sulphur, and having no refractory qualities can be easily dealt with. The importance of an industry of this kind cannot be estimated, as the successful operation of it must mean a wide expansion in this particular line of business, and the founding of kindred industries; and not only will such works prove important to the particular point from which operations are carried on, but to the whole of Northern Ontario, where mining operations promise to shortly assume great proportions, opening a field for labor such as does not present itself in any other part of the Dominion. Those who have given the matter attention, and are supposed to be fully advised as to data, assert that the next few years will show that the Canadian Northern Railway's ore-carrying business in Ontario will be of greater consideration to the directors than its grain-carrying trade in the West. However that may be, the fact that this railway opens a new district and brings the greatest iron areas of Western Canada into the field of enterprise is something worthy of remark and a subject for encouraging comment.



THE LISZT

STYLE—A.

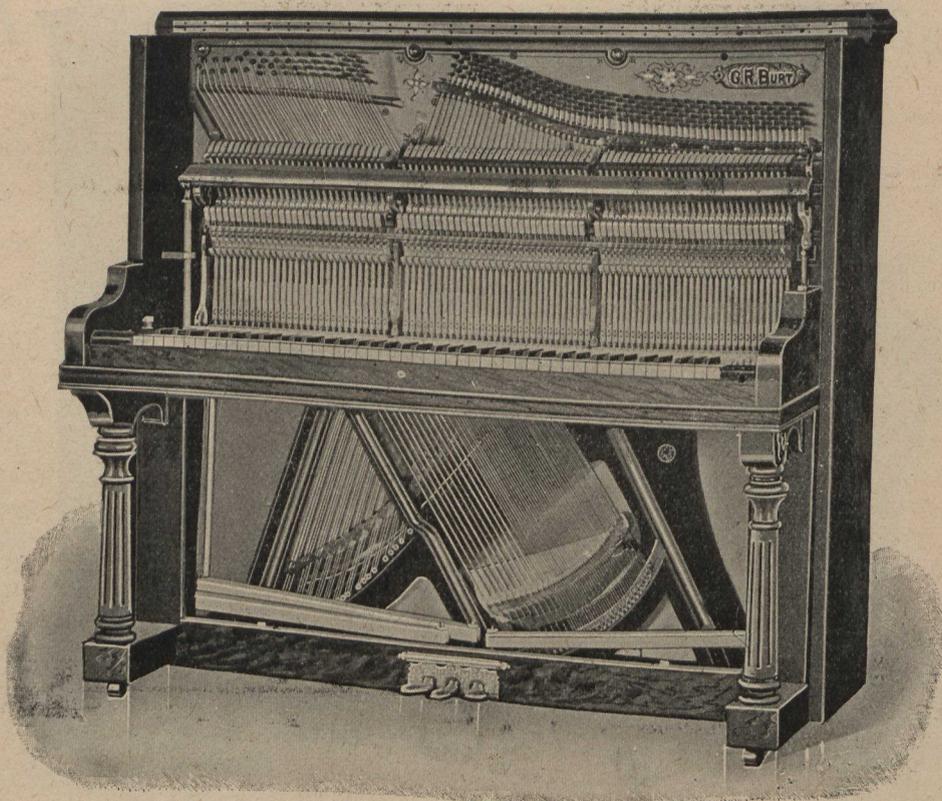
There is one characteristic of the LISZT PIANO which stands out prominently, that is tone ; it appeals with singular eloquence to the refined and musical. It admits of every possible shade of expression, and charms the ear with its delightfully rich, full quality.

It is an instrument representing the embodiment of the latest modern thought in piano construction.

The case design, reflecting an artistic colonial spirit, delights the eye of the refined, and it is the ambition of the company to maintain a high degree of excellence in beauty of design.

In Mahogany or Walnut, overstrung scale, 7 1-3 octaves, three strings, repeating action with brass flange, three pedals, double fall-board, patent noiseless pedal action, full desk.

Length, 5 ft. 3 in. ; width, 2 ft. 2 1-2 in. ; height, 4 ft. 8 in.



THE LISZT

SHOWING ACTION

Showing the action with hammers and keys in position. They are of the very best Canadian make, possessing all the latest modern improvements.

The action embodies the full brass flange.

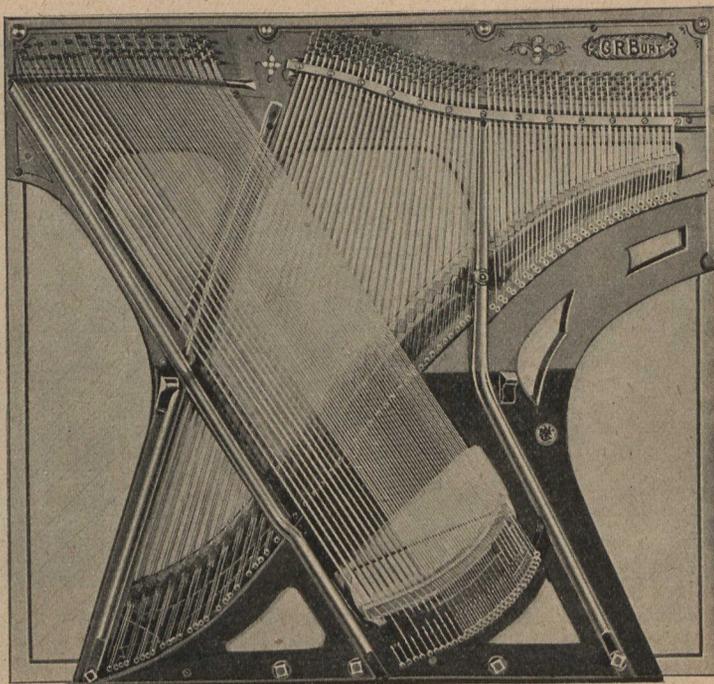
The hammers are of the best German felt.

The keys are made of the best ivory and the sharps are of ebony.

The pedal action used in this piano is a patent, non-squeakable, spring action, which obviates that disagreeable noise so often found in pianos.

The Liszt Piano Co.

190 Wright Ave. - - TORONTO, ONT.



THE LISZT

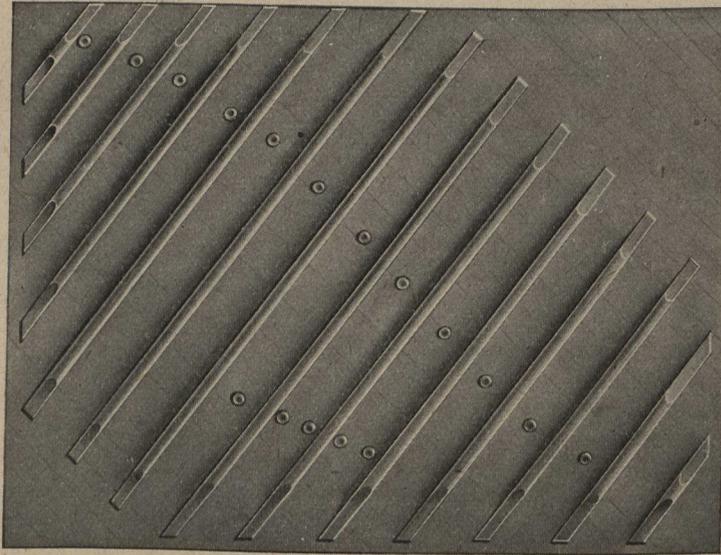
SHOWING FRAME

The frame, with heavy iron plate bolted to back, and with strings in position, also showing iron support for key bottom.

The metal plate used in our pianos is braced with a view to equal distribution of the immense strain of the strings, so that one part of the plate is not bearing more than its proportion. The improved scale ribs of iron cast on plate ensure a beautifully clear treble.

The strings are of the very best German music wire, and wound with copper in bass section.

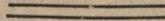
The Liszt Piano Co.
190 Wright Ave. - - TORONTO, ONT.



THE LISZT

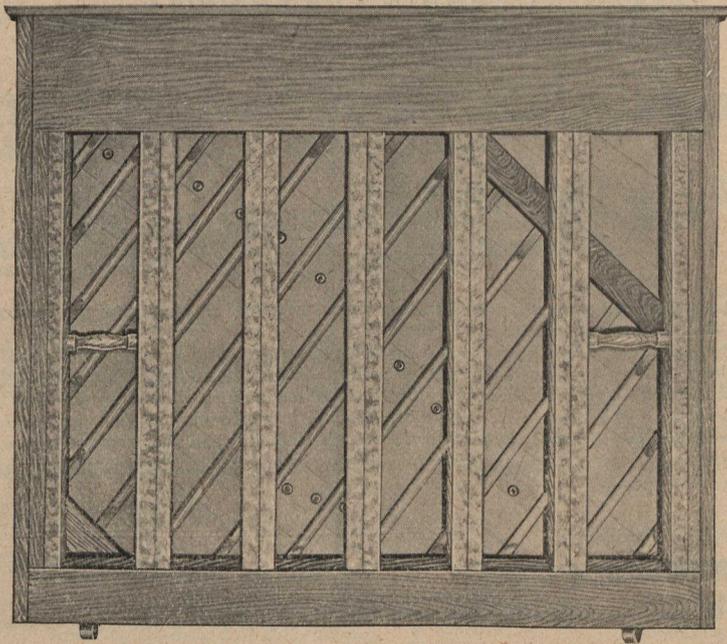
SHOWING SOUNDING BOARD

The scientific ribbing of the sounding board is one of the essentials in pianoforte construction. The very best of spruce is used in our board, and both ribs and board are graduated with scientific accuracy, so as to give the required resonance at the proper point.



The Liszt Piano Co.

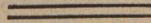
190 Wright Ave. - - TORONTO, ONT.



THE LISZT

SHOWING BACK

The back is made of the best hardwood and oil finished, the wrest plank or tuning pin block is glued together with layers of hard rock maple crossbanded, which thus renders splitting of wood or loosening of tuning pin an impossibility, and ensures its remaining well in tune.



The Liszt Piano Co.

190 Wright Ave. - - TORONTO, ONT.

Since organization, twelve years ago, this Company has paid in cash to members \$3,034,722.51. All withdrawals have been paid promptly. Every dollar paid in, with interest, being returned to the withdrawing member when the required period has been reached.

12TH ANNUAL STATEMENT
OF THE
York County Loan and Savings Company
(INCORPORATED)
.... OF
TORONTO, CANADA, DECEMBER 31st, 1903

TORONTO, February 29th, 1904.

To Members :

The management have much pleasure in presenting the Twelfth Annual Statement for the year ending December 31st, 1903, which shows the continued growth of the Company.

Cash paid withdrawing members amounted to \$700,663.13, an increase over the previous year of \$31,715.37.

The Assets have been increased by over half a million dollars—\$515,841.25, and now stand at \$2,087,977.03.

\$10,000.00 has been transferred from the surplus profits to the Reserve Fund, which now amounts to \$65,000.00.

The new business written, also the increase in membership, was larger in amount than any previous year.

The Directors are determined that the greatest carefulness and economy shall be practised in the management so as to ensure the continuance of the unequalled success which has attended the operation of the Company.

Respectfully,

JOSEPH PHILLIPS, President.

ASSETS

Mortgage Loans on Real Estate	\$730,796 13
Real Estate	844,832 68
Municipal Debentures and Stocks	190,758 75
Loans on Company's Stock	95,828 45
Accrued Interest	5,920 02
Advances to Borrowers, Taxes, Insurance, etc.	3,345 82
Accounts Receivable	945 99
Furniture and Fixtures	8,343 26
The Molsons Bank	201,735 25
Cash on Hand	5,470 68
Total Assets	\$2,087,977 03

LIABILITIES

Capital Stock Paid In	\$1,717,256 48
Dividends Credited	47,504 34
Amount Due on Uncompleted Loans	708 56
Borrowers' Sinking Fund	47,938 65
Mortgages Assumed for Members	10,100 00
Reserve Fund	65,000 00
Contingent Account	199,469 00
Total Liabilities	\$2,087,977 03

TORONTO, February 15th, 1904.

We hereby certify that we have carefully examined the books, accounts and vouchers of the **York County Loan and Savings Company**, and find the same correct and in accordance with the above Balance Sheet. We have also examined the mortgages and other securities of the Company, and find the same in good order.

THOMAS G. HAND, }
G. A. HARPER, } Auditors.

Results of Systematic Savings

Date.	Total Assets.	Cash Paid Members.	Reserve Fund.
Dec. 31 st , 1893	\$17,725.86	\$3,548.51	
" " 1894	63,643.14	15,993.59	
" " 1895	174,608.04	43,656.88	\$1,000.00
" " 1896	288,248.97	89,339.27	2,000.00
" " 1897	469,109.92	36,894.88	13,000.00
" " 1898	540,394.91	247,691.87	18,000.00
" " 1899	732,834.27	220,852.70	25,000.00
" " 1900	1,002,480.89	298,977.95	40,000.00
" " 1901	1,282,808.26	513,355.37	45,000.00
" " 1902	1,572,135.78	736,348.06	55,000.00
" " 1903	2,087,977.03	768,063.43	65,000.00

General Remarks.

The York County Loan and Savings Company was incorporated in December, 1891, under the revised Statutes of Ontario, and has ever since experienced an uninterrupted growth.

It is a mutual Company. All members share alike in its earnings, proportionately to their investments.

The plan of the Company affords an opportunity to save money systematically, which experience has shown is the best way to do it.

Few people, no matter how large their incomes, save anything. The great majority live close to their incomes, if not beyond.

The value of this Company's plan of saving is that its tendency is to correct this prevailing heedlessness by requiring a regular fixed sum to be laid aside each week or month.

JOSEPH PHILLIPS, President.

A. T. HUNTER, LL.B., Vice-President.

R. H. SANDERSON, Building Inspector.

V. ROBIN, Treasurer.

E. BURT, Supervisor.

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INCORPORATED 1855

Head Office: MONTREAL

Capital paid up - \$3,000,000

Reserve Fund - 3,000,000

JAMES ELLIOT,
General Manager.

A. D. DURNFORD,
Chief Inspector and Supt. of Branches.

47 Branches throughout Canada

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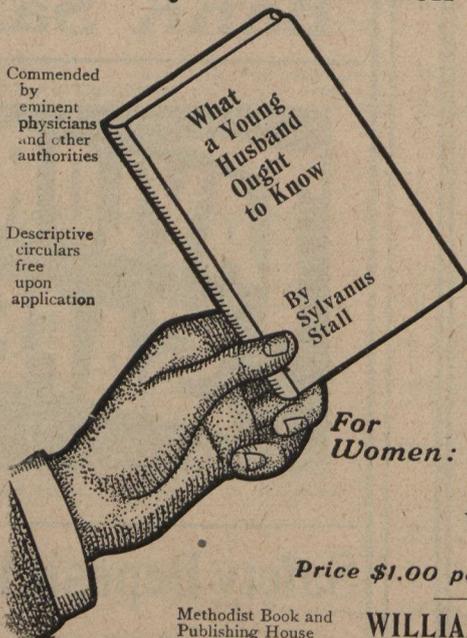
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 (Independently of Capital)

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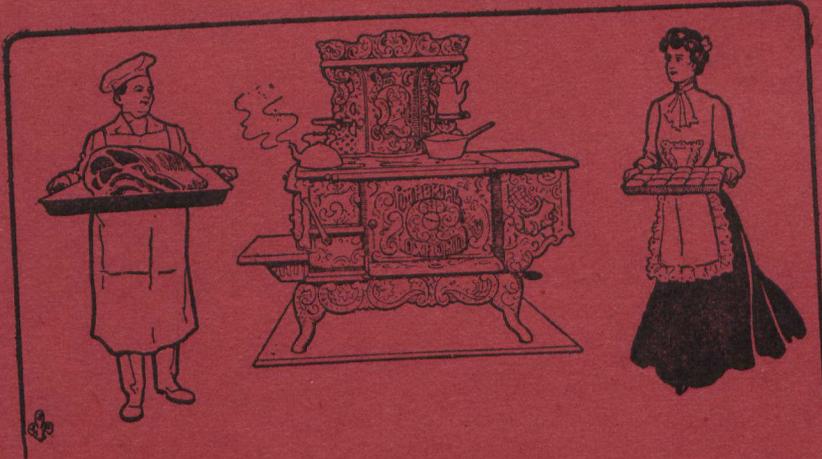
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No matter what skill is employed in your kitchen you cannot do good cooking without the conveniences of the Imperial Oxford Range. The diffusive flue construction means an evenly heated oven; the thermometer tells you the exact heat of your oven; the draw-out oven rack makes basting simple; the draw-out grate makes repairs easy. The Imperial Oxford Range does perfect cooking with the least labor.

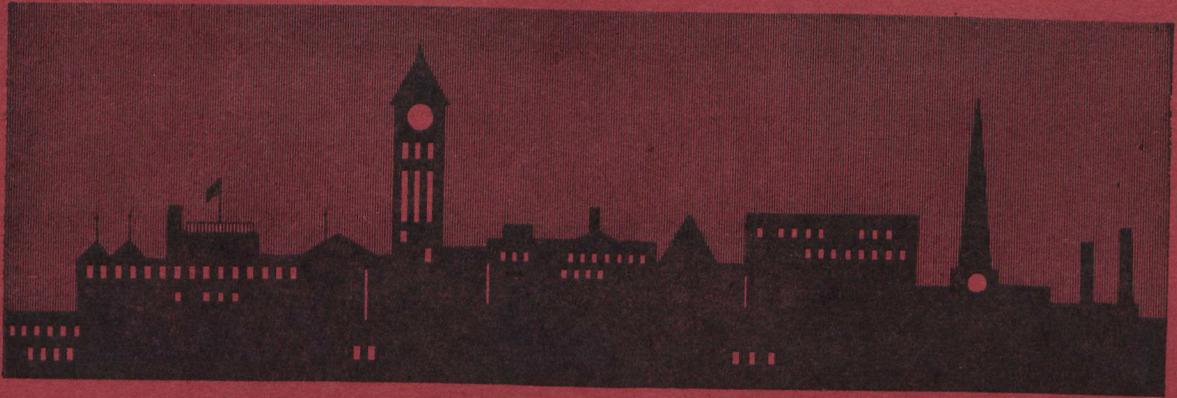
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VANCOUVER.



RESULTS FOR 1904 OF
THE
TORONTO LIFE
INSURANCE COMPANY

First Complete Twelve Months' Record

Business written	-	-	-	\$2,697,900
Increase over 1903	-	-	-	\$1,428,350
Business in force (31st Dec., 1904)	-	-	-	\$3,350,675
Cash Premium Receipts	-	-	-	\$132,591.65
Increase over 1903	-	-	-	\$118,602.77
Total Assets at 31st Dec., 1904	-	-	-	\$187,707.16
Increase over 1903	-	-	-	\$101,053.81
Balance of Income over Expenditure	-	-	-	\$ 78,528.89
Government Deposits	-	-	-	\$ 60,536.92
Increase in Business, 164%				Increase in Assets, 116%

Increase in Premium Income, 848%

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