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Hupmohile carburetor with an automatic primer. The air supply to the carbu-
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quantity and temperature o quantity and temperature of
the air passing through the
carburetor can be regulated carburetor can be regulated.
For starting in cold weathe the air shutter is nearly closed and a mixture very "rich" in
gasoline is drawn into the casoline is drawn into thers
cylinders.
This comes from This comes from the carbu
retor nozzle as a very fine car of ordinary priming with
liquid gasoline All air passing into the car-
buretor at starting is buretor at starting is drawn
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and heated by the exhaust pipe, so that the engine gets
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the gasoline passes through a screen so fine that the water
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## The Canadian Courier

## A National Weekly

Published at 12 Wellingon St. East, by the Courier Press, Limited
TOL. XIII. TORONTO NO. 3

## CONTENTS

Taxation of Land Values By Professor Swanson. Current News Introduction by the Editor.
"Sir Alured," Story ........... By Marjorie Pickthall. Number 19 in "Personalities and Problems." Christmas Music ................ By the Music Editor.

Two Pages of Popular Illustrated Features.

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## Editor's Talk

OUR special numbers seem to be growing in popularity with our readers. A Philadelphia Canadian writes: "I like your idea of making each number of special interest. Allow me to congratulate you on the Book Number." Speaking of the same issue a Montreal newspaper man writes: "It would have been hard to improve upon the man writes: the ground remarkably well." Congratulations on the Christmas Number are also being received. Those from whom we mas Number agree that it is the most artistic issue of a weekly have hearc produced in Canada. Of course, this does not indipaper that we are more than doing our duty. No other Canadian cate that we has as wide a circulation or as large an advertising publication has as is but reasonable to expect thlat the "Canadian courier" should lead in the production of special issues.

## \% ※ ※

There is one point which we would like to emphasize. All the special numbers of the "Courier" are issued at the regular price and go to every subscriber. We have not adopted the price a issuing special numbers at a special price. Our next extra-sized edition will be the FINANCIAL NUMBER, to be issued early in January. Most financial reviews of the year are prepared in the offices of the financial publications and limited editions are sold at special prices. With this number we shall adopt the principle of issuing a financial review of the year, which will go to every "Canadian Courier" reader from Hear, which to Victoria in the regular way. Canadians are beHaming a nation of investors as well as a nation of borrowers, and this is our justification for preparing this popular financial review of 1912 .

The editor and his staff take this opportunity of sending Christmas greetings io all contributors and readers.

FOR CHRISTMAS GIFTS Westinghouse Electric Iron


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crystal. It costs no more.
55


## The Most Popular Gift in the World

Perhaps the most popular Christmas gift in the world for men is the necktie or cravat. This for the very good reason that a man always appreciates the gift of a handsome tie with true sincerity.
But be sure you get the right tie. If you ask your dealer for Reid Cravats you are sure to get a Cravat that has built up an enviable fame among smartly-dressed men-a fame for strikingly beautiful patterns, handsome, durable materials, and perfect style.

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[^0]
## In Lighter Vein

At Our Jokes.-He who laughs last is an Englishman.-Princeton Tiger
Waiter-"Do you mind if I put your bag out of the way, sir? The people coming in are falling over it."
Diner-"You leave it where it is. If nobody falls over it, I shall forget it's nobody."-Fliegende Blatter
Success Assured.-Chicago has a school for brides. If it guarantees every graduate a position it is bound to become the most popular institution of learning the country.-Cleveland Plain Dealer
Another Dog.-Griggs-"Lost money in that stock deal did you? Say, let me give you a pointer." don't. No more
Briggs-"No you dom pointers for me. What I'm looking for now is a retriever."-Boston Transcript.

Unappreciative.-She -"I have made a water-colour drawing and hung it up in water-colur study to hide the stain in the wall-

## paper

paper.’
He-
He-"But, darling, I never complained about that stain."-Meggendorfer Blaet ter.

Post-mortem Chat.-Two Irishmen were working on the roof of a building one day when one made a misstep an fell to the ground. The other leaned over and called:
"Are yez dead or alive, Mike?"
"O'im alive," said Mike, feebly.
"Sure yon're such a liar Oi don't know whether to belave yez or not.
"Well, then, Oi must be dead;" said Mike, "for yez would never dare to call me a liar if Oi wor aloive."-Philadelphia Record.

Her Natural Protector.-"O Clara, we had a dreadful scare this morning; a burglar scare!" said Mrs. Fink. "There was a frightful noise about two o'clock, and I got up. I turned on the light and looked down, to see a man's legs sticking out from under the bed."
"Mercy, how dreadful! The burg lar's?"
"No, my dear, my husband's. He had heard the noise, too."-Youth's Companion.
Making Money.-Old Hand (to new ticket seller at state fair)-"Ever been on the wicket before in a crush?
New Hand-"Nope."
Old Hand-"Thought not."
New Hand-"Why not?"
New Hand-"You give change first, and ckets afterward."
tickets afterward. New Hand-"What is the difference?"
Old Hand-"Hundreds of dollars, my
old Hand ever passes in and forgets boy. No one ever pas
his tickets."-Judge.

The Expert's Verdict.-Mrs. John Hays Hammond, wife of the widely known American mining engineer, shows as much appreciation of the marvels of the profession as her husband.
"One day a friend," she says, "came joyfully to Mr. Hammond declaring he had found oil flowing from a spring in his land. He brought along a sample in a bottle.
"The bottle was one which he had picked up in a hurry somewhere around the house. Mr. Hammond forwarded it he on expert chemist, and his client o an with considerable impatience for we rep he repor fen this telegram was ed. In a few days this telegram was received.
"'Find no trace of oil. Your friend as struck paregoric.',
Clever.-Louis XIV. playing at back ammon had a doubtful throw. A dis pute arose and the surrounding courtiers all remained silent. The Count de Gra mont happened to come in at the instant.
"Decide the matter," said the King to him
"Sire," said the Count, "your Majesty is in the wrong."
"How!" replied the King, "can you de cide, without knowing the question?"
"Because," said the Count, "had the matter been doubtful, all these gentlematter been would have given in for men present wour Majesty."-Life.

Diamond Dyes Spell Economy For These Women

'I am sending you photographs of my sister and myself to show you what we have been able to do with Diamond Dyes. "The gown that I ave on I made ove rom material we had in a $\tan$ broadcioth Russian Blouse We dyed this black. $\mathbf{M}_{\mathbf{y}}$ sister's suit we made according to a pattern, from a grey patersun suit which omespan suvy blue. "I think your can ee from these photo see from these pister grd myself how much Diamond Dyes mean ous.
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## Vol. XIII.

## December 21, 1912

## Pack-Horse Vanguard of a Transcontinental



An Outpost Train of Pack-Ponies fording the Moose River in Northern British Columbia Along the Route of the Grand Trunk Pacific,


CANADA has about 30,000 miles of C railways and the most remarkable railway history in the world. The photographs on this page are an illustration of the kind of pathfinding that has made the story of our railways even a bigger romance than that of the great fur companies. One railway company in Canada is the greatest corporation in the world. Its pay-roll poration in the world. Its pay-roll
amounts to about $\$ 45,000,000$ a year and includes 75,000 employees. The second transcontinental, which was only authorized by Parliament in 1903, has now 2,350 miles of road in operation west of Winnipeg, and a port on the Pacific and a certainty of being linked up with the interior in 1914. The pictures herewith are an example of the relentless crawl of the survey and the construction camp into the Rockies; such pictures as may be paralleled in the construction of our third transcontinental, the C. N. R., through the same mountains which thirty years ago were first pierced by the C. P. R. All the railways of Canada employ a grand army of 141,000 Canadians at a wagebill of $\$ 74,000,000$ a year. We have the greatest railway mileage in the world compared to population. We have a Government railway which cost $\$ 92,000,000$ to build. And about half a century ago the building of the Grand Trunk from Montreal to Toronto, now one of the finest roads in the world, was regarded as almost a miracle of engineering.

# Personalities and Problems 

AT the conclusion of Premier Borden's $\$ 35$,000,000 address the House of Commons, Conservative, Liberal, Nationalist, Labour and Socialist, rose and sang "God Save the King!"' It is not recorded who started the tune. Probably the Speaker. It is doubtful in what key. Perhaps about $F$ sharp. There may have been a slight discord. Quite likely the Cabinet took likely the Cabinet than the Opposition and Sir Wilfrid. Quite as likely at least four Nationalists mumbled it somewhere down about E . It may have been bad music, but it was fine singing. It is conceivable that the Quebec members sang it in French - officially. French - officialy.
Let's hope they did. Suppose any German members sang it in Deutsch? Or Scandinavians as a Norse saga? What matter? It would have been the polyglot, non-partisan, all-Canadian rendering of the anthem to which armies have walked over most of the known world; played
by ships' bands on the seven seas; twanged on banjos and piffled on tin whistles and stuttered at by the B flat cornets of the village bands and prairre bands and bands of all creeds, colours and tongues, played by all orchestras from the rattletrap of the burlesque theatre to the sublimest epical outburst of a huge symphony orchestra in the Crystal Palace with a ten-foot big drum whacked by a two-hand bludgeon.
In all ways known to all sorts of music men of mostly every colour and language on earth have helped to save the King or the Queen by means of this national anthem. But it is not on record that it was ever performed with more meaning than when done by the House of Commons at Ottawa a few days ago. There was no doubt in any memfew days ago. the King should be sent victorious ber's mind that the King should be sent victorious
long to reign over us. The differences of opinion long to reign over us. The differences of opinion
as to how this should best be accomplished began to come out when Hon. Frank Oliver declined to rise to the occasion; and on Thursday last when Sir Wilfrid Laurier opened the Naval debate.

IAM quite sure that if Henri Bourassa had been in the House on that occasion he would have joined just as heartily in singing "Good Save the joined, just as heartily in singing God Save the But when the House was listening to Mr. Borden But when the House was istening the King, Mr.
on the $\$ 35,000,000$ method of saving the Bourassa was in the somewhat gloomy office of $L e$ Devoir on lower St. James St., Montreal. He was in Toronto just a day or two before that; speaking at the University on the bilingual problem. He was at the Arts and Letters Club for luncheon in company with two college professors, one of French, the other of history. In the same company were two Englishmen, one a member of the House of Lords. One of them had read an article by Mr. Bourassa in Le read an article by Mr. Borntsa Evening
Devoir, copied in the Toronto Telegram, on the decadent British immigrant. They had some naive objections to his rather wholesale condemnation of the degenerate slummer immigrant who comes to Canada with "God Save the King" on his tongue and all sorts of physical and mental diseases in his make-up.
"Well, the man who wrote the article is over yonder," said a member of the Club, pointing to yonder, said
"Really?" They looked him over
It was their first glimpse of Henri Bourassa, who is the most openly mysterious character in Canadian public life. I first heard him years ago in Toronto, publicing on the historical evolution of the French speaking on the historical evolution was after the
in Canada; an able speech. That Nationalist leader had seceded from the Liberai party on the question of the Boer War; when he ran as openly counter to the general trend of popuiar enthusiasm as ever did Goldwin Smith, whom inenthustually without pessimism Mr. Bourassa rather tellectually without pessimism Mr. Bourassa rather
resembles. But no man can understand Henri

"Who thinks most of the world wrong."

Montreal on the race question; his many lectures and political addresses to all sorts of audiences, intellectual and otherwise; his numerous pamphlets and editorships; his fuliginous attacks upon the Liberals; his recent alliance with the Conservative party affecting reciprocity; his subsequent defection when the Conservatives began to jilt him, more or less secretly at first, afterwards openly -
I remembered them all with a sort of timidity, waiting in the ante-room of his far-back office in the newspaper precincts of Le Devoir, which from its title would convince every French-Canadian of his duty to Canada. How would it be possible to his duty to Canada. How would it be possible to
talk to this man; as morose as Byron, as disgruntled as Carlyle, as revolutionary as Voltaire or Tom Paine? Seceded from the Liberals, out of joint with Conservatives, no particular alliance with Labourites or Socialists, flung back as a forlorn hope upon his Nationalist party which he had created -what was left for such a man but to tear his hair and crunch his teeth?
All very easy to imagine about Henri Bourassa; and all very wide of the truth.
As I listened, there came over the rumble of presses below and the click of linotypes behind, the sound of a tremendous clarion voice, dictating in English. The words I could not make out. He was beyond a tall, glass partition, in a long, gloomy room. He was tussling with some imaginary foe; for his voice cadenced up and down and lighted with a sort of exuberant ferocity upon some chimera of argument. Since he had last gone to sleep enough had happened in this world of headlong innovations to call for another blast from the trumpet of Le Devoir.
It was no place to go for the rest cure. Evidently Le Devoir was no paper for dilettanti; but a shcet born in strife and controversy, delighting in battlea projection of Mr. Bourassa. Personal journalism is not dead. It survives in Le Devoir; even more than it does in Le Pays. Singular contrast these two-Bourassa and Langlois; both journalists and modern as microbes; yet they say all French-Canadians look alike!
A T last I got into the same room with the editor; a long, high partitiony place set down midst of a big building; one table long enough for a board of directors, and on the opposite side of that Mr. Bourassa rose, as cordial as the rising of a harvest Boura
moon.
"I'm glad to see you," said he, with a fine, temperamental grip.
"And I have heard and read much of you, Mr. Bourassa."
"Oh, yes?"
"You-are a Nationalist?"
"I am-a Nationalist!"
"Strange-but some of us up in Ontario consider Nationalists rather dangerous,

He laughed loudly, and with a sort of crackling, habitual glee.
"So I am led to believe."
"On close acquaintance, however-
"We do not seem so unhuman, eh ?" He laughed again; and he would not sit still, or loll in his chair, or look the least bit comfortable, but held himself ready to spring like a lynx or swoop like an eagle or run like a fox; a very resilient, dynamical man who does not require a crisis in Parliament or a St. Hyacinthe Sunday afternoon to make him volcanic.
I could see that he was ready for an argument with anybody-upon most anything.
"Well, my good friend the - (mentioning the name of a newspaper) has been helping to misinterpret me on the - (name of some problem on which Mr . Bourassa has been misunderstood; one of the many). And my friends (another paper) have been spreading the misrepresentation in French. Oh, it is a splendid conspiracy against me!"

## He laughed again with hectic energy.

This little amenity settled, he sailed into exposition. Now, there is no excuse for a mortal man sitting at table with Mr. Bourassa and not being either entertained or instructed. His conversation -no; scarcely that, because it takes at least two to converse-was as brilliant as a Tiffany window. The subjects he illuminated in less than an hour included the navy, the bilingual problem, the French-Canadian status, the Empire, the Englishman, national
defence, national character-and Nationalism. On each of these he spoke with declamatory emphasis, sincerely and passionately and with immense jocularity. Oh, how his voice swooped and curved and beat upon the walls, echoing I'm sure out into the busy street; and if that had been a holiday it might have been noticed clear down to the harbour. Such splendid vitality is not given to every man; not to many Anglo-Saxons. It was the Latin fire blazing in a man who all his life, without help from colleges, has been thinking intently along divergent lines, accumulating knowledge which to some men is mere culture, in Mr. Bourassa so much coal for the boilers of intellectual, impassioned controversy.

I'm a French-Canadian!" he said. "So I anı able to look at the Empire perhaps a little more impartially than an Englishman or an Anglo-Canadian. I have been in England and I have talked with political leaders

MR. BOURASSA has indeed studied English affairs with more intimacy than most Canadians abroad. He has not been content with documentary evidence or with pointers from great people. He has knocked about among the common folk. He has purposely pushed his way into British bar-rooms that he might see the slummer being submerged by gin and beer; babies sucking from drunken mothers; idle, dejected and melancholy men who drift down to the embankment and whom as he says the Salvation Army and other benevolent organizations help to bring out to Canada without proper immigrant inspection.

On this he was morally eloquent. And he was logical. Granted that he has seen what he relates; then thinking as he does, his article on indiscriminate immigration is reasonable enough.

Besides, it has the merit of being not Grit nor Tory.
Again, quoting his interviews with prominent
people, he gave his views concerning the Empire "But I thought you were anything but an Imperialist, Mr. Bourassa?"-(some feat to get that query in).
He took a forward lunge across the table. One finger pointed hard at me as though I was the offender in the name of all Ontario, he glared with a fine frenzied illumination along the finger, for all the world like a Nimrod going to pot a bear as soon as it came close enough. And he proceeded to show me that he was no anti-Imperialist; but that he had a different notion concerning the Empire from most other people. He would come at the problem from the national side. He believes in autonomy. The Empire is not a great central or ganization spreading life to the colonies; but obversely-the result of organizations developing all over the world and converging upon Westminster.
In spite of the lurid emphasism of his logic he was intellectually not unreasonable. It was easier to agree with than to dispute him.
'Yet they say I am a --!'
A number of things he screamed as he flung himself back in a fit of tremendous laughter, till it seemed as though his chair would cavort over backwards. The spikes of his belligerent hair became like the quills of a porcupine. He was in his seventh heaven of disputation.
"Won't you please-smoke?" he said, humanly.
With feverish haste he dug out a pipe, filled it vociferously and lighted it once. That pipe went unt many times before Mr. Bourassa had finished In fact he did not finish. He never does,

NOW he lighted out on the bilingual problem; of which he is as good an example as any man, for his command of English is almost superblacking, however, most of the delicate benevolent touches and revelling in the polemical. Mr. Bourassa has learned English, not that he may interpret

Anglo-Saxon life on the domestic and the poetic side, but that he may be able to know what the Anglo-Canadian is arguing about and meet him on his own ground with tons of hefty adjectives and other parts of speech.
I know not that the key in which ne pitched his voice ever was known to music. It was like the scream of a war trumpet, or the wail of the northeast wind down an old chimney; at times like the whisper of a cobold in a cave-weird and creenily intense. Naught but a phonograph hitched up with a moving picture ever could reproduce such a monologue.

Yet here again he was logical. Of course he began with the French root; historically-just as the Archbishop does. He took the bilingual fact for granted; radical and constitutional.

Is it not one great tremendous characteristic on Canada-that she has the two root languages?" he demanded. "Is not that one splendid distinctior between us and the United States? Is it not wortli while to accentuate that difference? What is there to lose? Why should not every French-Canadian understand his own language as well as he is ableand as much English as he may? Why should not Anglo-Canadians learn French. Why should not the railway companies clear across Canada have their sign boards in both English and French? Why leave all the bilingual affairs to Hansard?
He alleged that plenty of people in the villages of Quebec speak English.

Go to an Ontario village," he insisted. "Do you find there-one that speaks French unless it is by accident?"

The corn was humbly acknowledged. There was no time to admonish Mr. Bourassa that the FrenchCanadian learns English when it is a business necessity, and not usually from choice. I might have
(Continued on page 20.)

## A Pictorial Poem and a Picture

FROM time to time in the development of this country we are compelled to halt a moment and observe the Indian, whom we have succeeded in civilizing almost to the point of obliteration. While we acknowledge no debt to the "noble red man" for any commercial lessons, even at the furpost, and have come to regard him either as a conveniently sombre background to our railroads and young cities, or an object of solicitude for the missionary, we can't forget that the red men once interpreted this country in their own way, and did it more poetically than ever we shall be able to do by developing its resources. The land is full of legends made by the red men. Every legend, every crude picture or a tepee and every totem-pole was an effort to express the red man's perceptions of the great land in which he was lord only a hundred years ago.
But we have also the modern red man's cheerful attempt to voice the meaning of this country in an age of progress. The works of Pauline Johnson, one of which, beautifully decorated by Robert Holmes, painter of wild flowers, appears on this page, are perhaps the most complete effort ever made by a survival of the great red races to express a patriotic and poetic regard for Canada. Pauline Johnson is slowly dying in a Vancouver hospital. The tender sentiments of the poem, "Thistledown," she may never have intended to be a comment on her own sad illness, so much of a mere episode is an era of railway wrecks, dynamite explosions and wholesale tuberculosis. But the poem is at least a beautiful tribute to the poetic of her of a gifted woman for the land of her fathers; done in the gentlest way and without the least tinge of aboriginal protest. As such, with acknowedgments to the artist, it is published. The decoration of the poem was done originally in 1894 for the Art League Calendar, once a yearly production of the Art League in
Frivate circulation.
For several years Miss Johnson has

lived in Vancouver. Her retirement followed a long period of appearances on public platforms in readings from her own works-and Pauline Johnson knew how to read her poems better than most authors succeed in such things. She was quite as successful in this way as was Charles Dickens; much more so than Ian McLaren. The publication of her works came after she had popularized many of them in recitation. Her poems are contained in a volume entitled "Flint and Feather." Her prose work is reflected in "Legends of Vancouver" (Indian) and a series of boys' stories in American magazines.
Months ago Miss Johnson became too ill to write. She is now in a hospital where not long ago she was visited by H. R. H. the Duke of Con-naught-himself an honourary Mohawk chief.
Public interest was roused by a paper on Pauline Johnson and her work, read by Mrs. Isabel Ecclestone Mackay, at the Women's Canadian Club, in Vancouver. Shortly afterwards leading citizens met at the home of ex-Mayor Douglas and formed a Pauline Johnson Trust Fund for the author's benefit. A publishing committee, Mrs. C. R. Townley, Mrs. L. A. Lefevre, Mr. Bernard McEvoy, Mr. R. W. Douglas and Mr. L. W. Makouski, arranged for the publication and sale of several editions of the "Legends of Vancouver" and the book of poems, "Flint and Feather."
The late Coleridge Taylor, famous English composer, was another curious example of the perception by one race of the peculiarities of another. Part Negro as he was, he did much of his best work in the interpretation of Indian life. He was a master in the use of Indian melodies, many of which he adapted in various forms, just as Dvorak did both Indian and Negro melodies in his New World Symphony. Yet it is said that Coleridge Taylor never even saw a live Indian, or a camp ground, or visited America. He was becoming a serious rival to the younger English school in succession to the older composers.

# The Taxation of Land Values 

By PROFESSOR W. W. SWANSON
Department of Political Economy, Queen's University

MUNICIPAL taxation is still a subject of experiment. The problem presents almost as many difficulties as the revision of tariffs. The trwo chief cities in Canada have not as yet got beyond the kindergarten stage in the levying of taxes. Western cities have made more progress. Certain Ontario newspapers bave been agitating for years to take some of the tax off improvements and levy more upon idle land. Henry George's great book, "Progress and Poverty," became popular just about the time a bursted "boom" made the idle lands within the cily limits a problem in Toronto. It is still a problem there. In Ontario there is now a commission to investigate and recommend to the Legislature a fixed and uniform rate of levy upon improvements. Some muncipalities are in favour of its abolition, some of modification, some of the present system. The Provincial Premier is on record as opposed to what he calls the "checkerboard" system. He believes in a uniform rate. Out West considerable progress has been made that has been the subject of a special tour of investigation by the Assessment Commissioner of Toronto. In Winnipeg, two years ago, the assessment rate on im-
provements was reduced to two-thirds of their value. Moosejaw assesses
land at full value and buildings at 60 per cent. In two years Regina has decreased on improvements from 60 per cent. to 30 per cent., with certain prospects of a vanishing point. Calgary assesses land at full value; buildings and improvements at 25 per cent. Edmonton, pioneer in the radical application of the Henry George idea, several years ago undertook a complete revision. There buildings are not assessed; busi ness assessment has been discontinued; income and personal property are exempt; land is fully assessable. Vancouver has no assessment on business, income or personal property; land is levied upon at its actua value as it would be appraised in payment of a debt; but, as elsewhere in the province, every male person over eighteen and under sixty years of age pays an annual tax of $\$ 3$ to the Provincial Treasurer. In Victoria improvements are exempt and this year buildings also.

In the article below, Professor Swanson, of the Department of Economics in Queen's University, ably analyzes the whole doctrine of municipal taxation, which, like the tariff, is becoming a live question in Canada. The treatment of the problem is on broad lines, involving the whole vexed question of the unearned increment.

SOME seventy years ago Carlyle propounded the famous question: "Why is it that any wellformed horse with its stupid head and clumsy hoof can always fetch a good price in the market, while a man with that marvellous head on his shoulders, and those wonderful hands at the end of his shackle-bones is not only worth nothing o society but society can afford to pay him a good round sum if he will only consent to go and drown himself?'
This is not, as many have supposed, the riddle of our own time, but the riddle of the centuries. For generations men have been asking philosophers, teachers and guides to lead them out of this jungle of despair. Their answers have been for the most part either visionary, impracticable, or mere half measures. They have preached socialism, freetrade, protection; they have added law unto law upon the statute book, in an attempt to apply the prevailing ideals of abstract justice to individual cases of mercy and need; but still the problem remains unsolved. Is there, then, a panacea for the ills of the body politic, or must innumerable readjustments in society be attempted until, as far as possible, each shall contribute according to his ability and all shall receive according to their need?

THIRTY odd years ago, the problem of the cheapness of human life, the waste, and the bitte battle for mere subsistence, stirred to the depths the soul of a humble worker, Henry George. Humble he was; but his soul rose like a star to glorify that humble birth. He appeared before men with no flavour of academic culture, wearing no decorations of university degrees, not speaking with the authority of wealth or social status. Yet there was something as compelling in his gentleness of soul, his spirit of self-sacrifice, his courage and devotion to duty as he saw it, that he has exerted profound influence not only upon the thought of his own time, but upon our own. It is with some aspects of his plan to abolish distress and misery hat this article will deal.
In his opinion it was quite evident that the enor mous increase in productive power which characterizes the industry of to-day has had no tendency to extirpate poverty or to lighten the burdens of those compelled to toil. In factories where laboursaving machinery has reached its most wonderful development little children are at work; wherever the new forces are anything like fully utilized large classes are maintained by charity or live on the verge of recourse to it-"amid the greatest accumulation of wealth men die of starvation, and puny infants suckle dry breasts; while everywhere the greed of gain, the worship of wealth, shows the force of the fear of want." It is a terrible indictment, this, which George makes, in the opening chapters of Progress and Poverty, against the present structure of society; but to appreciate the full significance of the charge one should read that human document itself.
As is well known, Henry George's solution of the problem consists in the application of the Single Tax. This involves the abolition of all taxes upon personal property, on buildings of all kinds, on farm implements and-improvements, and on farm animals. Excise and tariff duties are also to go by the board. In lieu of these he proposed to tax the value which inheres in land alone-that value which exists because of the growth of population
and the development of industry. In brief, the tax is to be placed upon the economic rent of urban, suburban and rural lands; of mines, of railways and all quasi-public enterprises which show an unearned increment. In this way the burden of running the machinery of the State would be lifted from the shoulders of the poor, and the people given access to the land. Thus at one stroke are the fiscal and subsistence problems solved.
It is impossible longer to deny that such a tax, from the point of view of assessment, is feasible. The separate assessment of land values, aside from the improvements, is already an accomplished fact. New York has separated its assessments upon lands from those upon improvements since 1903. Boston Cleveland, Milwaukee, Detroit, San Francisco and ther cities in the United States, as well as Vancouver and Edmonton in Canada, have separate assessments of land values. The tendency in our western provinces from the first has been to separately assess land and to lay the burden of taxation upon it. New South Wales, New Zealand, and other Australian colonies have exempted improvements in whole or in part from taxation. The British budget of 1909 provided for the separate valuation of urban and rural lands, and mineral sites, for the avowed end of laying an unearned increment tax; while German cities since 1904 have been taking 9.5 per cent. of the unearned increment. So that it has been abundantly established that a tax upon land can be separated from a tax upon improvements.
It should be noticed, further, that there has been in recent years a colossal growth of land values in Canadian cities and of rural land values in the West. Every business man is familiar with the phenomenal increase of land values in Montreal, Toronto and Winnipeg. But the most striking example on this continent is seen in the city of New York. According to the report of the Commissioners of Taxes and Assessments for that city (1908) the assessment of real estate there exceeded that of the ordinary real estate of all the states and territories west of the Mississippi, including the assessments of Minnesota and Louisiana.

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OW, it may be said that economists have never seriously attacked the validity of the tax upon unearned increments. On the whole they have rather ignored than condemned this fiscal measure. They have regarded the application of the tax as of dubious practicability; a hobby of doctrinaires and enthusiasts, a programme not yet fully within the range of practical discussion. Economists of all people dread the stigma of radicalism. As a rule they have busied themselves with things as they are, not with forward-looking measures. They have practically limited their investigations to rural land values; but even here they have not considered the question seriously. They have drawn attention to the fact that there are innumerable unearned in-crements-why, therefore, should highway robbery be singled out for suppression while burglary so obtrusively flourishes?

However, let that be as it may, there has been no one since the time of Ricardo to question the menace attaching to the increasing pressure of population upon land. With increasing pressure both food and room tend toward scarcity, and consequently to higher prices. And as in most civilized countries land is becoming relatively scarce, and
food products and space for living relatively less ample, land rents are rising. And it follows that a smaller per capita equipment means a smaller per capita volume of product, and therefore a smaller income for the average human being. As the product becomes more restricted the landlords get an ever greater share. They wax fat by the general hunger. Recent theorists on the increased cost of living seem to have missed this vital point.
Evidently, these increases in the landlords' incomes have had, in the main, not the remotest reference to any merit on their part. As a rule the owner of a city lot raises no crop therefrom; it is not used for park-land or for play-land; even the small boy is denied the use of it. Why, therefore, should he continue to draw increasing rents? No really valid reason has ever been offered why a city might not act the landlord over its own lands. With agricultural lands, however, the State cannot well replace the owner. Some sort of institutional service attaches to private ownership of farm lands. The relation of landlord to tenant is disastrous to good farming.
Taking all this as true, however, it is obvious that the single tax principle offers no way of escape for society as a whole, from the results of increasing pressure upon land. All that it can do, and all that it purposes to do, is to effect a juster distribution of whatever product there is to be divided. Single tax discussion proceeds on the assumption that the tax once imposed cannot be shifted. Could it be shifted by the landlord that would defeat the principle and purpose of the tax; it would not then, ultimately, appropriate any part of the unearned values of land. On the other hand, if the tax can be shifted from the landlord to the tenant or the consumer, it would avoid the most bitter part of the criticism directed against it; and it would not be worth while as a measure of social amelioration. The pivotal question, then, is: Can a tax upon the rent of land be shifted?

I must be frankly confessed that almost since the time of Ricardo it has been held as a cardinal principle in economic science that a tax upon the rent of land cannot be shifted to the tenant, the consumer, or anyone else. Professor Carver, of Harvard, puts the case as clearly as anyone:

All goods, except land, are perishable and re producible, while land is not. . . . These distinctions are important, because important conclusions as to public policy depend upon them. A tax on land has a different effect from a tax on an article which is being produced, worn out, and reproduced by human effort. A tax on the latter class of articles has the effect of discouraging that effort, and consequently of reducing the supply; whereas a tax on land does not affect the supply in the same way or in the same degree."
In other words, it is assumed that a tax upon the rent of land will have no effect upon either the demand for, or the supply of, land or of land products. But if the tax is to justify its name of the single tax it must be a very heavy tax, and farmers will endeavour to place their capital where it will not be so burdened. It is true the farm cannot be now sold at its former figure; but it can be parted with just as surely. A farm may be "skinned" of its fertility, and worn out utterly. It is as easy as selling out to an insurance company by burning one's house. Rural New England is an example-
n horrible example according to the Montreal Star in the recent reciprocity campaign; tenant farming everywhere is an example; the progressive ex-
haustion of our farm lands in many parts of Ontario is a direful example; stupid farming everywhere is turning over to posterity an exhausted farm area. Farming in the West at present consists largely of mining.
It follows, then, that the tax upon the rent of farm lands can be shifted because the supply of farm lands can be diminished; and this defeats in large measure the aims and ideals of the single taxers. Nevertheless, the general principle of the land tax Such values cannot be "skinned" or removed.
But, as a matter of fact, the single tax is not a tax at all. It is merely an attempt on the part of society to collect for its own benefit the rentals new estates which, in its opinion, belong to it. profits. In theory and in substance it simply means that the rents upon the public estates shall be collected and applied to the reduction or the displacement of the various taxes that are now levied. If, must be faced: namely, that the appropriation of the unearned increment of values is not only not not possible of application through taxation
$T$ HE value of a property depends upon its income.
 amount of the capitalized value of future taxes.

Hence, to secure the same return in the followin year a heavier tax will need to be levied. This will necessitate constant changes in the rate of taxation while, if the ideal of the single-taxers is met in the entire appropriation of the unearned increment, there will be nothing left to tax. Thus there i nothing for the case but to abandon the present worth of future incomes and to proceed directly each year against the rent

Now, for practical purposes, all this has an im portant bearing upon the taxation of corporations and of corporate securities. Let it be assumed tha the bonds and preferred stock of most corporations are sufficient, upon the average, to cover the in vestment costs of building the plant and establishing the business; it follows that the common stock carry a market value representative of nothing else than the present worth of hoped-for future exces income. The question, then, is whether prices cat not be steadied and the public given a square deal by appropriating these unearned increments for public purposes.
Where increases of earning power have alread appeared in the values of stocks which have been raded in upon the market it is evident that to take these values would be a plain act of confiscation on the part of the state. If, on the other hand, he increase is not from earning power but from hoped-for earnings, and if it is intended that taxa tion should step in to appropriate these increases the difficulty is, on this assumption, that the in reases will never manifest themselves. Market values will disclose the expected earnings only upor the condition that no remedial action will be taken
against them. Concealments of value to avoid as sessment have been common enough in practice.

THE only proper solution is the adoption of such ned increments in forbid the emergence of the inearned increments in question. These measures must be entirely anticipatory and preventive whether by regulation of rates in the case of rail orporations, by increased franchis rom time to time, or other methods. At all event coming to realize that so lanly opportune time for ming to realize that so long as society shall neglect he principle of appropriation of the unearned inent, so long is society going to stake its finan and industrial stability on the chance that th eople will consent to be systematically plundered High prices in Canada, for example, at this moment or the so much to the increased production of gid, or the protective tariff, as to the mergers and dvantage of the necessities been formed to take
is no part of the purpose of the present article ax. In the writer's or shortcomings of a single adopted as a practical programme can never be mination of the subject would necessitate the undue extension of this study. Suffice to say Henry George emphasized a great and important truth; the people and expressing itself in the minds of West in legislation and in itself in the Canadian serious reconsideration of the worth- province worthless ${ }^{11}$ ness-of the present programme of municipal
taxation.

## Sir Alured

By MARJORIE
L. C. PiCKTHALL

## A Reminiscent Monologue Dealing with Love, History and Imagination

MY lady wishes to see the old fish-ponds and the big fountains? 1 be coming as fast as I can. It is all in its old age, and I be in my old age, too, seventy-erght come Candlemas. But the pergola with the Persian roses is young. 'Twas made by the last baronet's father and 'tis now at its most beautiful. This very morn I swept a bushel o' gold petals from the gravel. I like to keep the old place fair and neat while I'm here, for I've kept it so all my days. Gardener's boy, second gardener, head gardener to the last baronet, so I've been, my lady. Of these parts? Yes, but I've had a deal o' book-learning in my time though I don't always mind to speak so. I've no friends left but the old stories and the old books Triends left but the old stories and the owner $o$ ' the house lives abroad and does not The owner $o^{\prime}$ the house lives abroad and does no bear the title nor the old name. The Gearys is done
The laddie's yours? A noble straight child. 'Tis so long since there was a child in this garden, my dear. If my lady will bring the little gentleman, we'll see if the fountains will play again. Once they made designs in the air, and a wonderful pattern o' rainbows, but now they're old, so old-
Nay, my old hands be too weak to turn the keys. Tis pity, but there's still fish in the ponds, carp with green hair upon 'em. There's nought the little ad would like to see in. There's ,Tis all too sad, with the ivy over the windows and the yew grown wild, and owls in the roof. Nay, my dear, you'd not like to go there. The dark's full o' great, round eyes, and hisses like a terrible many serpents.

Ay, the Gearys is past and gone. They were a proud race, a strong race, but death levels all. Many's the tale there is about them and their prideful deeds. Tell, shall I? About Lady Grizel that rode the white stallion, or Sir Hew, that died at Worcester, or the priest that had heard one confession too many? They hid him from Elizabeth's officers, my lady, in the secret room behind the armoury, and then - forgot him. Ay, such tales armoury, and thencome o' most great families. But ${ }^{\text {families has such stories as ours o' Sir Alured. A }}$ families has such stories as ours oo Sise I've heard terrible old man, and lived in this house. tell about him from my great-grandad, bun't much I've heard and how much dreamed, I caible get straight in my wits. I be too old. Ay, a terrible old man, old as I be now, with one son and a niece for all the kin he'd left. And that niece he loved better than anything else in this world.
There's another old tale about that, how Sir Alured had loved the girl's mother, and she had wed his younger brother, and both died in their youth, leaving the little lass to him. He named her Damaris and loved her in a way wonderful to see. And a fine proud brave maid she grew, with red Aair down, proud, braved, he didn't waste much love on the rest of the world, least of all on his own son.

He'd beat the boy something terrible, for he'd say, "A whip for a cur, and my son's a cur," said

'Sir Alured sat at the head 0 ' the long oak table.
the two young things'd cosset each other up she for giving comfort, he ever taking and sniffling velvet-brown eyes, but a cur he was, which his people weren't used to be At was, which his ruffling it to London-town, and not a beauty there had such eyes as Miles Geary. And Mistress Daold Sir stayed here, walking in the garden with woods. They'd see her , riding about the beechdowns, and the old man hairnt like a flame on the at her heels. Th man, gaunt in his velvets, ever Alured was, and that sound like dressed wonderful, in garments adies.

After Miles was off to London, they saw little of him down hereabouts for three or four year. 'Tis a gap in the story, these years, for the next one knows Miles is home again and wedded very quietly to Damaris. She could scarce have loved him, knowing somewhat $0^{\prime}$ his nature. But maybe those velvety eyes moved a lass's fancy, and she would have done most things to please old Sir Alured. Pleased he was, some queer way, fairly kind to Miles, and all smooth as curds and sweet as honey for a few months. A happy season, and no time for the ady to repent.
It must have seemed like to last forever, for Damaris had brought a ortune to Miles, and he was well content to spend it. But one even she walked among the yew hedges with Sir Alured, listening maybe to the throstle-cock, or watching the white moths above the bearded pinks, as I was watch ing last night. When, so the tale goes, a travelling carriage drove up the avenue, and a lady alighted and came to them across the dewy lawn. She had a little boy by the Sir Alured vour will, madam?" says Sir Alured, very tall and stately.
The lady threw back her veil still more, as if waiting for something that did not come. And then €ave a great blush, and a child-like
"Did not Miles give ye my mortrait, dear sir?" she cried. "Fie on him, he hath kept it for his cwn. the traitor!" She was a very slight. oraceful lady, and now she
(Concluded on page 20.)

## THROUGH A MONOCLE

## CHRISTMAS GIFT "REFORM."

S
MPLICITY in present-giving at Christmas is a good deal like "funeral reform"-easy to agree to for others, but difficiclt to carry out yourself. We can all sit down about our fire-places of an evening, and agree with great unction that it is a pity and a shame and a crime that "the poor" are led to pinch themselves in order to give their "beloved dead" as showy a funeral as their better-off neighbours. But when it comes to burying our own dead, are we quite so ready to show them an example? I myself know only two classes who really are-the notoriously rich and generous who are perfectly aware that their course, will not be misunderstood; and the "hermit crabs" of humanity who care nothing for the opinion of their neighbours. And it is no virtue in either of these cases. The average human beings are so deluged with grief at such a time that they lack the stamina to "make a stand for principles," or to think of anything else, save their irreparable loss and their increased need for human sympathy and understanding.

TALKING of funerals is a funny way of beginning to talk of Christmas-boxes; but the Editor buys my "stuff" because it has "funny ways." So you will have to stand it. Anyway the similarity of the cases is apparent. You say-"Let us give inexpensive presents this year." You use the word "inexpensive" because it sounds better than "cheap." If you said "cheap," right out, I should have more hope of you. But you are afraid of the jibe that your presents are "cheap" at the very outset. , Very well, then let us compromise on "inexpensive"; and weok over our list. Here is Aunt Martha-we will give her something "cheap." "Inexpensive," I mean. Let us see-what will it be? Ah, but there is her other nephew-Spendthrift Billy-he never is more than ten dollars ahead of the game; but he will be sure to go into debt for a dazzling present for Aunt Martha. He doesn't care what a thing costs; because money is always touch-and-go with him. And if I give something "che-inexpensive" to stand alongside of his, I will be so ashamed of it-well, it will be the hardest "saved" money I ever it-well, it will be the hardest sall have to get something pretty good.

A
ND so it goes. You cannot walk around with every Christmas present and explain to the astonished recipient-and all his or her friendsthat you have taken a vow this year to help establish a fashion in "inexpensive" gift-giving. The gift just has to speak for itself. And it will do that in stentorian tones-even if you have carefully rubbed out the price-mark Simplicity is a noble theory-and it is quite as difficult to practise as most noble theories. Yet when we can manage to detach ourselves a little from the ruck or swift and superficial opinion which surrounds us, it is easy to see that our very inability to achieve simplicity in so unmercenary a thing as Christmas-giving, stamps us for the Golden Calf idolaters we are. We have come to measure everything-even lave and ${ }_{s}$ sweet remembrance-by money. We apply the cash test to the most sacred emotions-the most intimate relations.
$\mathrm{W}^{\mathrm{E}}$ do this in everything-we North Americans. Let me illustrate. You know how we look at "tipping" on this continent-at casual personal expenses, and that sort of thing. We pride our-
selves on a careless open-handedness. The rich man selves on a careless open-handedness. The rich man "tips" largely and spends recklessly-as a ruleand gains in "kudos" by his course. Not only do and gains in kuy bidding, but the rest of us accept this lofty carelessness as to money as a proof of his high standing and commanding wealth. We think better of him. He must be a clever fellow to have got together so much money. He doesn't count money by dolars, but by "deals"- he doesn't care whether his personal expenses for a day run ten dollars this way or that. He is above such trifling considerations, and we freely accord him the superior rank that his success at the "great national game" has won for him.

$I^{N}$N Europe, the precise opposite is the case. There is no man so careful to keep his "tips," and his public personal outlays for services of known value, at exactly the proper sum, as the wealthy aristocrat. He always "tips"; but he never "over-tips.

He makes it a point of honour to keep down to the tariff. Why? Not because he has not plenty of money; but because-like our wealthy man-he values chiefly the good opinion of his own world. Our wealthy man gets that good opinion by making a display of his wealth. But the European aristocrat has a blue-blooded world about him, a large percentage of which is living on limited incomes and would find an increase in the cost of living very distressing. Hence if the wealthy aristocrat were to "bull the market"-so to speak-in the matter of "tips" and similar personal expenses, he, would become very unpopular with his "world." And his is the "world" that counts in Europe. The result of this is that even the men of wealth who are not of high birth, but who know "what is what," keep themselves rigidly in hand. Only the "bounders" and what they indiscriminately call over
there "the Americans" are lavish.
YOU may not like an aristocracy of blood any more than you like a plutocracy; and it undoubtedly has other effects which are less pleasing than the one we have noticed. Its lofty exclusiveness cannot be imitated by an aristocracy in whose it does offer the relief to people from this continent that, at all events, it does not bow down and worship the Golden Calf. Which brings us back to "our muttons." In Europe, a league for simplicity in present-giving at Christmas, would be quite pos-present-giving and even popular. People would take it up who felt that it brought them personally great relief, and yet who did not fear that it would lose them caste. And their example would be compelling with thousands of other people who had "money to burn" but who were more anxious to conceal than advertise that rather vulgar fact. I doubt, however, whether it is yet a practical reform on this continent. It would look altogether too much like an act of blasphemy against our real religion.

THE MONOCLE MAN.

# What Might Have Been-Or Might Be! 

# A Suppositious Conference Between Rt. Hon. R. L. Borden and Sir Wilfrid Laurier on the Navy Question 

## By WILLIAM HENRY

PREMIER BORDEN sat in his old room, now occupied daily by Sir Wilfrid Laurier. He had exchanged greeting with the Leader of the Opposition, and had been received cordially. For a brief moment there was silence, and in that moment, Mr. Borden's thoughts wandered from his mission, travelling back to the days when, with a handful of members, he had fought for power, to the days when he was free from the responsibilities of office and the demands of the hungry horde who haunt the door-steps of the mighty.
"The room looks familiar?" queried Sir Wilfria, as if divining his visitor's thoughts.
"Yes, indeed" acceded the Prime Minister.
Want to exchange rooms again ?" jocularly asked the Leader of the Opposition.
"No, not to-day," replied Mr. Borden. "Whatever my personal views might be," he retorted, "I must always bear in mind the interests of the country. Sir Wilfrid," he continued, raising his voice, and the smile left his lips, "can we unite on a common naval policy? There are other questions about which Grits and Tories may fight, without dividing on a matter which so clearly affects the country's honour, and requires the country's support."

Sir Wilfrid rose from his chair and walking to the other side of the table that separated the two, grasped the Prime Minister's hand. "My dear Borden, with all my heart I say you are welcome. I wish it were my lot to be playing to-day the big part you are taking in the country's affairs, in thus coming to the Leader of the Opposition."
"I thank you, Sir Wilfrid, for receiving me in such good spirit. I suppose we should first see how far we are already in agreement."
"Excellent," commented Sir Wilfrid, returning to his seat.
"You do not object to the amount of money I propose to spend?"
"No," said Sir Wilfrid.
"And there are no conscientious objections to dreadnoughts?" queried the Prime Minister smilingly.
"No," answered Sir Wilfrid, "our dreadnought differences are now merely mathematical. You want three and I want two. I have my mind on two fleet units, and naturally two dreadnoughts, or super-dreadnoughts, are sufficient for my purposes."
"If you had outlined that policy," said the Prime Minister, "when you brought down the naval bill of 1909, I will frankly say, it would have embarrassed me and many of my followers to have opposed you."
"Ah," said Sir Wilfrid, looking at the Premier doubtfully, "it is all right to say that in view of the present public sentiment, but the feeling of 1909 was not that of 1912. We Liberals had to educate public opinion, and paid the usual penalty of political pioneers by our party losses, of course principally in the Province of Quebec."

I suppose we had better not digress into past differences," said the Prime Minister. "I understand you want two dreadnoughts and complementary ships to make up two complete fleet units. Do you object to their being built in England?"

$S^{I R}$IR WILFRID did not hesitate. "If you will proceed to erect ship-yards so that eventually our vessels may be built in Canada, I have no objection to orders being given in England for the immediate construction of the dreadnoughts and cruisers."
"I think I can state very frankly," said the Prime Minister, "that I would not have come to you if I had not been prepared to accept the principle of building ships in Canada. We of the Maritime Provinces are naturally predisposed to assist ship building industries. We can never forget the days when our coves and harbours echoed to the hammer of the ship-carpenter, and every sea in the world bore evidence of our industry and craft. Times have changed. In 1909 I was in favour of Cana-dian-built war-ships. I am on record in this matter, but when I came into power and found documents in possession of the Government, indicating that the cost of such vessels built in Canada would exceed those built in England by twenty-five and thirty per cent., probably more, it was different."
"My dear Borden," replied Sir Wilfrid, "surely you are not going to suggest that we also agree on a policy of free-trade. It is a matter of the tariff. There are many articles which can be produced in England cheaper than in Canada, but is that a reason why we should buy our woollens in Yorkshire our cottons in Lancashire, and our steel products in Birmingham?"
"Apparently war-ships are built only to be scrapped," continued Mr. Borden, ignoring Sir Wilfrid's interruption. "A few years ago a navy was judged by the strength of its sub-marines, then by its dreadnoughts, and now by its super-dreadnoughts. Let us admit that the whole business is rank economic waste, but none the less inevitable. So long as men are to be employed in this way, and Canada is to pay the bills, I have concluded upon mature reflection, that we ought to make preparation to give the work to our own people, and build up industrial communities which will provide the wider markets for our farmers in Canada, which you en couraged them to look for in the United States,"
"Ah, you relieve me," laughed Sir Wilfrid. was afraid that, having deprived me of my navy, you were proceeding to take away my reciprocity.
"No," chuckled the Prime Minister, "you are welcome to reciprocity for all time to come. However, Sir Wilfrid, the matter in hand is of serious importance. I am just as anxious as you are to keep clear of the vortex of European militarism but there are certain reasons why I believe these ships, when completed, should be stationed in the North Sea.

T
HE Prime Minister took from his inside coat pocket a document bearing the official stamp Downing Street, and handed it to Sir Wilfrid. Read this memorandum," he said, tersely.
Sir Wilfrid unfolded the paper, crossed his legs, and proceeded to read it in silence. Once or twice he raised his eye-brows, as if the document were not to his liking. Once he puckered his lips, as men are wont to do when whistling means in credulity, and on one occasion, in turning a sheet
he returned it, as if he were in doubt as to the text of the document. When he had finished he returned the paper to the Premier, without comment, and walked to the end of the room and back to where the Premier, who had risen from his chair, was standing. The two men faced each other in silence. Finally Sir Wilfrid, speaking emphatically, ex claimed

Borden, I do not believe it," and he walked away as if in deep thought. "But," he continued, and turned back, it is official and I am prepared to accede to their views. It is understood, I suppose, that once these conditions, if they do exist, are removed, the ships are to take their places at stations on the Canadian coasts?"

That is a vital point," admitted Mr. Borden.
"Officered and manned as far as possible by Canadians," continued Sir Wilfrid, "paid by Canada and administrated by Canadian Parliament?" He paused.

Going to the service of the Empire in all parts of the world, when needed," added the Premier.

I am not going to quarrel about that part of the business," answered Sir Wilfrid. "If the Government of the day sees fit to send them, then they go, no matter what we place in the statute books. The public sentiment of the country at the time will direct their sailings."
"If you could not get the men to man the Niobe and the Rainbow, Sir Wilfrid, how do you expect us to man two fleet units?"
fride "did not try very hard," admitted Sir Wilfrid. "The Tory Jingoes of Ontario and the Na-
tionalists of Quebec were in violent opposition, and although we never expected recruits from either of their ranks for the navy, we knew that we could not build up a navy amidst such bitter dissensions. You, I may say, deserted the cause to which you were pledged by th
"Allow me to interrupt," interjected Mr. Borden. "We cannot accomplish anything by discussing the past. Possibly I was at fault in referring to your failure to get men, but frankly it is one of the main reasons for my hesitancy to accept the principle of the Canadian Navy"

Canadians go into the United States navy," replied Sir Wilfrid, "why not into their own? Conditions in Canada are very similar to those of the United States. Probably they find recruiting difficult. For that matter, very apparently the service is not over-crowded in England, but you must face the problem and I pledge you my support and the support of my friends," and the two arose as if by mutual consent the conference had concluded and the business on hand had been completed.
"Thank you, Sir Wilfrid. If we unite in this matter we can place public sentiment behind the Canadian Navy, and," continued Mr. Borden, "what neither of us could accomplish in the face of the other's opposition, we may be able to do working together. I think we are in accord."
"The King's flag will still fly over the Canadian Navy," said Sir Wilfrid, grasping the hand of the Premier.
And thus was preserved the dignity of Canada as a nation with the Empire.


Ottawa, Dec. 16th.

THERE is a certain commendable competition among members of Parliament for the distinction of launching the initial piece of legislation in every new session. This job advantages. It doesn't always follow that has its advantages. It doesn't always follow that the measure which first sees the light of legislative day becomes law-more often, in fact, it does not. But the enterprising member who is ready to step into the limelight and grab that brief space of time which elapses between the message of the GovernorGeneral in the Speech from the Throne and tile studied periods of the nervous young members who have been carefully coached to do the moving and the seconding of the address in reply, is assured of crowded galleries and attentive press correspondents. It is a typical "psychological moment."
Time was, in the olden days when he sat to the eft of Mr . Speaker and enjoyed all the freedom and irresponsibility which is the portion of a private Opposition member, when this fleeting period was regularly annexed by that most modest of men, Edward Norman Lewis, he of West Huron. Edward Norman used to beat them all to it, every time. And Edward Norman knew how to take the best out of it. It was no ordinary piece of legislation that. of it. It was no ordinary piece of and expectant House on such occasions; no technical amendment to some obscure statute; no insertion of legal words in some more or less involved clause; no mere matter of routine. Edward Norman was too astute a politician for that. While the country's eyes were momentarily fixed on Ottawa, he saw to it that Edward Norman was in the picture. Heitting there, all right, in the fore-front, gravely submitting a proposition to filter the great lakes or to turn back the course of the sun.

But the hygienic and astronomical enterprises of Mr. Lewis fell upon evil days. His party came into power. No longer could he dash heroically to the rescue of Providence or seek to regulate the affairs of the universe. A sense of responsibility settled upon the man from Huron-responsibility, and silence. And he regretfully withdrew from The place of eminence which he had pre-empted. The place that had known him on the first day of every session knew him no more. Last year there was no successor.

Thus it was that, when, at the Lewis moment, on the first day of the present session of Parliament, a tall westerner, clad in immaculate black broadcloth and glistening linen, clambered into the gap, all Parliament recognized that something was doing.

It was. Mr. George Henry Bradbury, native of Hamilton, Ontario, representative for Selkirk, Manitoba, had come to the front to save the flagto save it and wave it, if you please. George Henry adores the flag and is not altogether indifferent to George Henry. In fact, he thinks they look well together. Moreover, it was an excellent chance to exhibit both to advantage.
George Henry spoke with feeling. He throbbed with intense patriotism. That was-manifest to the crowded galleries, whence George glanced ever and anon. Men of debased mind were debasing the ensign of the British Empire, he opined with unction -"the beautiful Union Jack," he called it, thereby exemplifying his artistic sense. They, the unwashed proletariat, were using the imperial bunting for advertising and other improper purposes. And

George Henry, patriot and gentleman, would hereby enact "a severe penalty for any indignities that may be offered to the flag." Applause for George Henry; gall and wormwood for Edward Norman and the first reading of Bill Number Blank, "Respecting the Use of Flags."
Mr. Bradbury, who is of Irish parentage and is a manufacturer of brick and managing director of the North-West Lumber Company, of Winnipeg, shares with Mr. D. D. Mackenzie, of Cape Breton, the distinction of being the baldest man in the House. But that polished dome of his contains fund of quiet humour and political shrewdness. Hence he enjoys, probably as much as anyone, the recounting of the incident of two years ago from which he emerged with a parliamentary pseudonym as "The Man Who Didn't Speak." It doesn't do him justice, for he can speak. He is, in fact, regular Marathoner in that respect. But, on the occasion in question, he prepared the manuscript of a prospective speech in advance and forwarded it under special delivery stamp to a Winnipeg paper of his political persuasion for publication in full. It appeared all right, properly interspersed with parenthetical touches as "Applause," "Prolonged Cheers," "Laughter," and other manifestations of approval which usually characterize the utterances of the member for Selkirk. Moreover, testifying to the typical enterprise of the West, the paper carried a paragraph response from the then Minister of the Interior, which it picturesquely described as "a tirade of abuse from beginning to end." But Parliament dissolved before George Henry got a chance to deliver the speech, or the Minister had an opportunity of getting off his "tirade of abuse" in reply. Such things will happen in the experience of politicians, and it speaks well for Mr. Bradbury that no one enjoyed the laugh more than he. Some day he threatens to deliver a speech which will put the report to shame. And he can do it, too. Meantime he is engaged in piloting the flag to safety over tumultuous legislative seas.
I T fell to the lot of Mr. David A. Lafortune, the eloquent French-Canadian member for Montcalm, to submit to the House on Friday night last an unanswerable argument against the Borden naval proposals and the construction of three Dreadnoughts by Canada in the British shipyards.
"Of what use," he enquired dramatically, "of what use to Canada would be our railways if there were constructed in England?
"You have us there," put in Hon. Mr. Pelletier, amid laughter
The other day in the House of Commons quiet Alexander Morrison, the new member for Macdonald, following Hon. Colin Campbell's famous example, made his maiden speech in fourteen let ters. Mr. Rhodes, of Cumberland, was speaking, and he recited certain alleged Liberal election tricks in answer to the Macdonald accusations.
"Oh, that can't be so," put in a shocked voice, and the House turned to find that the sarcastic speaker was the hitherto silent Morrison of Macdonald.
H. W. A.


A Country Road, by E. Dyonnet, R.C.A.-At the Royal Canadian Academy Exhi

## REFLECTIONS <br> By THE EDITOR

## The Naval Issue Defined

NW that both Premier Borden and Sir Wilfrid Laurier have set down their naval pro－ grammes，the issue is joined is for a con－ Speaking generally，Premier borden ilding of some tribution to the British fleet，the bumling against the British ships in of a Canadian naval service．On the other hand，Sir Wilfrid is for a Canadian navy， manned by Canadians，and serving the Empire either at home or abroad as occasion demands． The position of the Canadian Courier is well known．We are for a Canadian navy first，last and all the time．We do not insist that these Canadian ships shall all be built in Canada nor that they shall serve only in home waters．Nor do we expect shall serve only in home that they shall be manned at first wholly by Cana－ that they shall be manned at that a Canadian fleet，
dians．But we do believe then dians．But we do believe that a Canadian fleet，
built by Canada，manned by Canadians，controlled by Canada，and working with the other Britannic fleets is the only possible permanent solution of the sea－defence problem．
We do not favour this policy because it is Sir Wilfrid Laurier＇s．We would support it if it were Mr．Borden＇s．We advocated it when we thought it had the support of both parties and we have seen no reason to change．It is the policy of Australia and will be the policy of New Zealand and South Africa．

We believe that the genius of the Canadian people is for self－defence in a form in which this country shall contribute men as well as ships．

## \％\％\％

## Weaknesses of the Borden Policy．

MR．BORDEN＇S policy has commendable points，as noted last week．It provides for immediate action and it recognizes Canada＇s obligation to do something towards Imperial sea－ defence．As a purely emergency policy，the giving of three Dreadnoughts is satisfactory．But it is more than a＂mere emergency＂policy．It professes to provide for the establishment of naval shipyards in this country．It thus indicates that it is the be－ ginning of a permanent policy．
Note that the ships to be built in these Canadian hipyards are to be British，not Canadian．To my mind this is a direct intimation that Mr ．Borden has no intention of entering now or later upon a Canadian naval policy．Mr．Borden has seen fit to abandon his partiality for a Canadian fleet，but the cannot expect all his admirers to show equal agility．

Again，Mr．Borden and his ministers state plainly that they do not believe it is possible to get Cana－ dians to serve on a fleet，and that therefore they do not intend to establish a Canadian naval service The imputation is unpleasant，to put it mildly．
Further，Mr．Borden and his associates are turn－ ng over one of our national functions，that of sea－ defence，to the authorities of Downing Street．This is unpleasant also．To a man who believes that is unpleasant also． Canadians are as well fitted to govern themselves Canadians are as any other people in the world，that is galling． If Canada is not prepared to undertake her own sea－defence，as we have done in the case of land－ defence，then we are unworthy of our nationhood． Heretofore we have relied upon Great Britain in Heretofore we have rerily we must still rely upon her．Ultimately we must undertake the burden， and no giving of ships will be a satisfactory assump－ tion of that burden．

## The Laurier Policy．

THE greatest charge that can be made against Sir Wirrid Laurier＇s policy is that it is late in coming．It is a fair criticism．Neverthe－ less I must confess that it seems to typify Canada better than Mr．Borden＇s．It indicates that Cana－ dians are willing to serve as well as to give．It affords proof that Canadians feel competent to build， man and direct a fleet．It implies that there is no phase of national obligation which Canada is un－ willing to assume．Its adoption would prove that we are a Dominion and not a crown colony．

Not so long ago，the Canadian militia advocated the appointment of a Canadian to the supreme com－ mand of the Canadian army in place of a British officer as had been customary There was no thought of separatism in that．The men who advo－ cated it were loyal Britishers．There have been
other events of a like nature．For eighty years Canada has been working towards greater autonomy， greater self－reliance，and more complete self－gov ernment．It would be remarkable inconsistency if we should adopt a different principle in sea－defence

## The Question of Cost．

I－ON．MR．PELLETIER says that the cost of －the Borden policy would be $\$ 1,750,000$ a year and that of the Laurier policy from five to ten millions．Let us examine this．Suppose the three Dreadnoughts are built for thirty－five mil－ lions and that within a year after they are delivered to Great Britain they are destroyed．In four years， our thirty－five millions would be lost．Which shows our thirty－five millions would the absurdity of quoting figures．
Let it be admitted that the policy of a Canadian navy would be more expensive than an occasional contribution of battleships to a British fleet，and what has been proven？It would be cheaper to pay

## STATESM AN AND SPORTSMAN



## A Few Days Ago the Hon．Sam Hughes Took Some Mem bers of the Ottawa Press Gallery to Petawawa Camp bers of the Ottawa Press Gallery to Petawawa Cam to Shoot Partridge．Here he is Seen，with Paul Shoot Partridge．Here he is Seen，（right）， Bilkey（left），and Edie Grange Explaining the Mechanism of a Ham－

for five or six British regiments to garrison Canada and to provide a nucleus for a defence army，than to maintain our present regular force of 5,000 or 6,000 men－much cheaper．Would the Postmaster－ General favour the hiring of British troops for service in Canada？
No quotation of cost figures enters into this ques－ tion．What Canada does for the defence of her－ self and of the Empire must be done in the best way，regardless of cost．If a Canadian navy cost five times as much as a contribution to the British fleet，I would still be in favour of it for other reasons．

## Killing British Connection．

BRITISH connection is more likely to be killed in the Dominions by the re－imposition of imperial control than by the building of Do－ minion navies．Out in South Africa the advocates of imperial centralization have forced the resigna－ tion of Premier Botha，whose record in office is one of extreme loyalty to the Imperial Crown．All over the Empire there are men，representing a cer－ tain coterie in London，who are trying to steer all the Dominion Governments into ultra－imperialism and into centralization of authority．These men are，no doubt，honest，but if so they are honest blunderers．

The glory of the British Empire has been the freedom of its component parts．Take away that freedom and the glory is gone．Take from South Africa the privilege of developing along autonomy lines，and South Africa will either lose all the springs of progress，or it will cease to be British．

Tell Canada that its people have neither the ability to build and control two fleet units，nor the patriotism to decide that these should be used in Britannic defence and you put this country back to the condition in which Lord Durham found
The spirit of every hero，whether Britisher or otherwise，has been，＂Give me freedom or give me death．＂And if I know my Canadian he will not allow any man or any set of men to barter away
his freedom for a few petty titles or for temporary political expediency

## Is Mr．Borden Misjudged？

F I have misjudged Mr ．Borden or wrongly in－ terpreted his policy，then I shall make amends as soon as the facts are made plain．If he has Canadian navy sooner or later，then he should make this clearer than he has done．
Sam Hunter had a clever cartoon in the Toronto World，owned and edited by Mr．W．F．Maclean， M．P．，in which John Bull is represented as going down to the shore where his battleships lay，leading three young bull－dogs．These represented Canada＇s three new Dreadnoughts．And John says，＂Three more pups to feed．＂
If Mr．Borden desires to stop such ideas getting abroad，he must make his attitude clearer．If he is being misrepresented，let him get up in the House and say，＂I am in favour ultimately of a Canadian feet，manned by Canadians，maintained by Canada leet，manned by the Canadian Government＂If and controlled by the Canadian Gerious split in the he does that he wi
Conservative party．

## 禺埝路

## Imperial Pressure．

A
LTHOUGH the evidence is not all in，it looks as if General Botha had been forced out of the South African premiership by Imperial pressure．Commenting upon the report or his resignation the London Standard，one of the organs of the ultra－imperialists，says that there was grave disappointment in London over Botha＇s omission to mention naval defence in a recent speech in his constituency．Here are the Standard＇s words＇
＂Neither does it appear that any intention has been formed to submit to Parliament any definite proposals either for adding to the meagre contribution now made o the Imperial Navy or，in the alternative，for laying down the foundations of a small cruiser squadron，by which the Imperial Navy might be relieved of some of the less important duties which it is now called upon to discharge．These，however，are times in which Im－ perial unity can be demonstrated only by material tokens of substantial sacrifice，and the mere beating of the air with pious opinions weighs as nothing in the scale．＂

This interference in the affairs of the Dominions by the over－zealous imperial federationists in Lon－ don is to be regretted sincerely．

## 

## Treatment of Young Criminals．

AST week two youths，aged 15 and 19，were taken to Kingston Penitentiary to serve a three years＇term imposed on them by Magis－ trate Denison，of Toronto．The officer in charge of them said that in his forty－seven years experi－ ence these were the youngest prisoners he had ever taken there．
If I am not mistaken，there is in that institution a man who，when a boy of thirteen，received a life sentence for killing an old man．Since his incar－ ceration he has been a model prisoner and has de－ veloped into an expert mechanic．

But what a blot on our criminal laws and their administration！Think of the crudeness of the punishment and the absolute indifference to possible reform．

More than half the prisoners in Kingston Peni tentiary should be in institutions where they would have a chance to grow better and to become ulti－ mately useful citizens．Instead，more than two hundred of them are herded daily into a long build ing where they sit breaking stones and slowly losing what manhood is left in them．It is worse than a pest－house
Toronto is abolishing its jail and putting its prisoners on a farm，where they can get outdoor work and show signs of reformation．The Hon． W．J．Hanna has abolished the Central Prison for Ontario convicts，except in special cases，and es－ tablished a prison farm where men are given an opportunity to get strong in body and mind．
Only the Dominion Government is backward in rison reform．Our penitentiary methods are twenty－five years behind the times．Is there one member of the House of Commons who will take up the question and prod the authorities into making a move along new lines？

## A t <br> \section*{Victoria Women＇s Association}

T

Queen＇s University，Kingston，belongs the honour of being the first institution in On－ tario to grant the degree of B．A．to a woman student．The first girl graduate of that broad－minded university was Miss Elizabeth Fitzgerald，who was a medallist in Class Toronto soon followed the example of Queen＇s，and，in the days when Victoria was＂on the old Ontario strand＂ at Cobourg，many women students were enrolled． With federation and the removal to Toronto，this feminine attendance rapidly increased，until it was evident that a＂residence＂was needed．

Several warm－hearted and liberal Methodist lay men in the city of Toronto put their heads together and opened their pocket－books，with the result that there stands to－day，near the Alexandra Gates of Queen＇s Park，a women＇s residence of which any student community may well be proud．It was necessary，of course，that feminine sympathy and counsel should put masculine liberality into effect， and such aid was forthcoming．Mrs．Burwash，the ate Mrs．George A．Cox，Mrs．J．W．Fl
Massey Treble，and Mrs．Gurney were among those who were foremost in the early efforts to establish such a hall Commodious and modern as Annesley Hall was，it proved inadequate to meet fully the student demands，and South Hall，in Queen＇s Park，was added to the esidential equipment of Victoria Col－ lege．
The growth of the association of women who had as an object the raising of funds to equip and maintain resi－ dences for women students of Victoria College may be indicated by the attend－ ance of nearly three hundred at The－ ronto．This organization，known as the Victoria Women＇s Association，has also interested itself in supervised boarding homes，a most important feature in the student life of a large city．
Miss M．E．T．Addison，Dean of Annesley Hall，gave a most interesting report from which it was learned that there have been enrolled in the two resi－ dences eighty－two students，seventy of whom are registered at Victoria College， four in Domestic Science，seven in the Faculty of Education．From Ontario， there are sixty－three students，while British Columbia comes next with eight． The most interesting student，perhaps， is Miss Marjorie Hung，from Foo－chou， South Chira who dit to Oriental training in her academic work．
One of the most significant features in our modern civilization is the interest women are taking in the work of the girl student，and the efforts they are making to give the younger women every advantage of twentieth century train－ ing．These annual luncheons，which combine social，business and intellectual inerests，are an excellent illustration of the methods of the modern feminine or－ ganization．This year，the Victoria Women＇s Association enjoyed a con－ vincing and eloquent address from Dr． J．A．Macdonald，on＂War and the Human Breed．＂The officers are Mrs． J．W．Graham，Mrs．R．N．Burns，Mrs． Gurney，Mrs．J．R．L．Starr，Mrs．D．G． Sutherland，Mrs．E．R．Wood，Miss M．E．Potts，Miss S．A．Chown，and Mrs．Rowlands．

## The Girl Guides

A
COAL can be a live coal without causing further ignition．But if a coal be a living one and be blown upon by a bellows，immediately there＇s a blaze －soon a conflagration．
The Girl Guides＇organization was a live coal in Toronto even before the bellows was taken in hand by Lady Pellatt（appointed under Miss Baden－ Powell，the originator in England），com－ missioner of the movement for Canada． And Lady Pellatt most justly and graciously wishes it understood that un－ bounded credit is due to the pioneer captain，Miss Marjorie Jarvis，and also


Annosiey Hall，Women＇s Residence for Victoria College，Toronto，Provided by the Victoria Annosiey Hall

rother and Sister－in－law，so to Speak，of the Girl Guides Movement－Sir Robert Baden
Brother and Sister－in－law，so to Speak，of Baden－Powell－as Recently Caught by

Boy Scout movement；for there is no militarism in it．It is a purely womanly scheme and the arm of the pursuits engaged in is to make girls better housekeepers，more capable in womanly arts from cooking，washing and sick－nursing to the training and management of children．Girls are encouraged in every way to practise the most useful subjects a woman can know that they may become＇better mothers and guides to the next generation．
By the members which form the Dominion Coun－ cil，with headquarters at 20 College St．，Toronto， the Girl Guides are allied with these older organi－ zations：The National Council of Women，through Mrs．Torrington，chairman；the Imperial Order of Daughters of the Empire，through Mrs．A．E． Gooderham；the Business Women＇s Club，through Mrs．Helen C．Parker，and the Dominion Council of the Y．W．C．A．，through Mrs．R．Falconer， wife of President Falconer of the University of Toronto．Other prominent members are Mrs． Plumptre，wife of the Rector of St．James；Mrs． P．L．Mason and Mrs．H．D．Warren．
splendid performance was recently given in Massey Hall，Toronto，by the local companies of Girl Guides，in conjunction with the St．John＇s Ambulance Brigade－under the auspices of his Honour Lieut．－Governor and Lady Gibson and the Dominion Council of Girl Guides．As Captain Jarvis ad－ mitted，Massey Hall was a big order． But the Girl Guides acquitted them－ selves throughout the unique demonstra－ tion in such a way as to leave no doubt in the minds of the audience－a big and interested one－of the efficacy and im－ portance of their training．

The Girl Guides＇motto，＂Be pre－ pared，＂is followed not only in Canada， but in Africa，in New Zealand，indeed in all the greater British Dominions． The West is enthusiastic and companies have been formed on both sides of the Rocky Mountains．Indeed，an inquiring letter from Estevan，Sask．，is responsible for prompting the present writing．

## News Miscellany

THE folly of the exempt is the crime of the liable．Which is to say， concretely，that，in Victoria，two Romany women charged with＂dukkeran＂telling have been called to account，while the women and men who bought the halcyon futures pursue the even tenor of their ways，scot free．Victoria took exception， it seems，to the＂future＂phase of the trade，for the Gypsies had purchased a license to tell the past．And the men who came turned out to be detectives． Madame Dimitro and Madame Lizzie Mitchell were accused of an infraction of the criminal code，by making bold with the secrets of the future．Phren－ ology is a quite legitimate business． Victoria seems to be capable of rather nice distinctions．＇Tis a go－ahead city－ a live city．Has it not－or is that Van－ couver－a crematorium？

## 墅 些

Toronto has made a beginning in the special education of children described as＂mentally defective．＂A class has been formed，under the conduct of Miss Carruthers，of children whose minds are so undeveloped as to make them unable to follow the regular school course．As much individual attention as possible is given and the method consists mainly in training the five senses－a method which has worked wonders in those ＂health centres＂of London which Miss McMillan is lecturing on at present．

## 些 聕

Miss Wilson，of Halifax，who has been，since her father＇s death，perform－ ing with perfect efficiency the duties of his former office as secretary of the board of school commissioners，has ap－ plied for that office permanently． Well－known Halifax men strongly favour the innovation．The appoint ment of women to the school boards is also being discussed－the Local Council of Women as agitators．The special committee to deal with the matter con－ sists of Mrs．Charles Archibald，Miss Ritchie and Mrs．C．H．Pennoyer．


Shy? No-just pretending.

## Master Tom Cat's Christmas Dinner



ASTER TOM CAT had a dream. He dreamed that it was Christmas Day and he was out in the garden, cold and hungry. His little mistress had forgotten all about him and had given him no dinner, which made him feel very sad and also a little bit wicked. Someone opened the kitchen door and he slipped inside where everything was warm and had such a good, cooky smell. In the living-room there was a big, soft window seat that the sun poured in on, where he loved to lie and doze. He curled himself up there and tried to go to sleep, but he was so hungry and cross that his eyes wouldn't shut. Presently he heard a soft "tweet" just over him, and there, with his little head poked out between the bars of his cage, was Dick, the canary.
"Ha! ha!" thought Master Tom, "I think I will make a nice Christmas dinner of you, Dickie bird. It will serve Miss Polly right for forgetting to give me my turkey bones." Slowly and stealthily he climbed on to the back of a chair that was nearer the cage and was just about to spring when-
"Tommy ! Tommy !" cried Miss Polly's voice, "where are you, my dear, lazy pussy cat! I've come to carry you off to the loveliest Christmas dinner a cat ever had," and Master Tom awoke to find himself being carried off in Polly's arms and very much surprised that his mouth wasn't full of fluffy, yellow feathers. "Tweet, tweet," called Dick after him from his cage. "Look as though you had been having a bad dream, Master Tom."

## Toyland--A Visit to the City of Wonders

DO you want to hear about it? It's more like a wonderful Christmas dream come true than anything else in the world. You turn off a busy street for a block or two, and there before you, behold the Magic Sign, "Toyland," with a painted hand pointing out the entrance.
But we won't go inside right away. We'll linger in front of the decorated windows just for a moment, to get a taste of the wonderful things we are going to see. What a splendid space has been given over to the dolls, the little citizens of that Wonder City. Dolls, dolls, dolls, girl dolls and boy dolls, lady dolls and baby dolls, dark dolls and fair dolls! There is a beauty in the far corner, dressed in a red hat with a plume and a motor coat, about to step into her limousine and be whirled away. Only

## FOR THE JUNIORS



Our littlest reader.

"I wonder if he bites?"
she doesn't whirl away, but stays quite still so that we may look at her. She is quite as big as Little Sister and has a sweet and smiling face.

The baby dolls are cunning and have such real baby faces. One looks just as if it were going to cry. Its pink nose is all puckered up and the corners of its mouth are turned down. Oh, happy little girl that finds you in her Christmas stocking! It is dressed in long clothes and is lying in a very duck of a cradle, white wicker with blue trimmings. Mollie, who knows these things, says it's a boy doll-"blue is for boys," she says, wisely.

The lady dolls are very fashionably dressed and look so dignified that you would almost be afraid to play with them. However, Mollie says you could pretend that they were mother dolls who cared more for society than for their children, and send them out to teas and bridges and things, and so get over that difficulty. Mollie "simply adores" the blond doll in the brown costume with the ermine trimmings and draped skirt-she says nothing could be more up-to-date.
I wish I could describe them all to you, but there

## THE EXILE

Wouldn't you mucla rather, Mister Polar Bear,
Be sitting on a cake of ice than on a wicker chair?
I wonder what your family, in fur off northern lands,
Would say if they could see you with a bottle in both hands!


We find your tricks delightful, Mr. Polar Bear,
There never was a bruin quite so clever, we declare.
But we wish we could transport you, for we know you'd love to go
Back to the land you come from -to your home of ice and
are so many-two big windows full-and Little Sister is tugging impatiently at my arm and dragging us on to the next window, where the animals are. Oh, see the tiger, and the elephant and the wild cats! They seem so real that you hiver and are glad that the windows are barred with iron to keep the fierce creatures from breaking out. There is a sign, too, asking that visitors "Please do not feed the animals." One great, lithe, tiger nods his head and switches his tail in such an angry way that it is very hard to believe that his coat is plush, and his inside filling only sawdust. Mollie says, let us go on; for her part she thinks zoos are always stuffy and disagreeable.

$\mathrm{S}^{0}$$S^{O}$ we go on, past the window filled with mechanical toys, engines, airships, and automobiles, Ande come to the very Magic Entrance itself.
And here we must go slowly and take our tur with the stream of visitors to Toyland.
"All the children going in are smiling," says Mollie to me, "and all the children going out look sad and weepy. Why do you suppose that is?" I was surprised that Mollie asked this question. You know how sorry you are to be wakened out of a beautiful dream? Well, that's what going away from Toyland is like. Oh, how they did so want to stay and see more. Just for a few minutes! It was no use for their mothers to tell them that they had seen everything that was to be seen, that it was time for them to go home, and that they would come again another day. The best of them sniffed a little and lboked longingly back; the worst howled and refused to be comforted. Let us hope the King of Toyland did not hear these naughty children. Think of their sad little empty stockings on Christmas morning if he did!
Inside the Magic Entrance Mollie stopped. "That's music for you," she said. It wasn't a band or an orchestra, but it was music. Little gurgles of joy from the throats of a hundred happy children; the moo-ing of a sawdust cow, the tinkle of a toy piano, the shrill note of a bugle, a little cry of wonder and delight, and the choo-choo of a steam engine as it whirled around on a miniature track pulling a train of noisy passenger cars behind it. There's no gayer music in the world than the music of Toyland.
And there in the midst of it all stands the King-His Majesty, Santa Claus! His hair is white, his cheeks are rosy, and his eyes are blue, and oh, so very twinkly, just what we know the real Santa Claus to be like, though, of course, no one has ever seen him. Mollie explains this to Little Sister, who wants to know if this is really, truly Santa from the Northland.
(Concluded on page 21.)



The Christmas Dance
From "Le Vieus Temps."
But tam I 'member bes' is w'en I'm twenty wan
An' soar-me mak' some pleasurement we geev wan
large soiree.
large soiree.
De whole paroisse she be invite, de Cure he's come,
Wit ${ }^{\text {topo }}$ I plantee peep from 'noder place dal's more
$\mathrm{An}^{\prime}$ ' wen Bonhomme Latour commence for tune up
It mak' us all feel very glad-l'enfant! he play
Musione wel ipposese to be firib dass, Iofern hara, tor
Musique suppose to be firs' class, 1 offen hear, for
sure, bes' man, beat all de res', is ol' Batuse
Latour.
Christmas in the Choir Loft it icause be hand not ine tor the ereminterer Nay verify


Repetition Avant la Messe, un Jour de Fete.
 thed a miscellaneous programme at that most sacred festival Custom has made Christmas Sunday a pair of sacred concerts. In
a choral city ilike Toronto which has many maller parallels all
over Canada-a large number of good church choirs and ambitious
 choirmasters has made it possible to produce a bewildering array
of musis more or less appropriat eto Christmas. For this purpose
the literature of chorap music from Bach to Bantock has been
ransacked.
The chirmaster is ambitious. Most of the pieces are difficult.
He believes. that his choir can do them. The selection of music He believes that his choir can do them. The selection or music
is judged by the amount of hard work it gives the chir, some
of whom would be thank ful for less difficulty and more simplicity. It is of no particular concern to the chairs of heaven that the
choirs of Xyzvile are able to do "stunts")
birthdin honour of the sublime that every soloist and would-be solosist and birthday; or that every soloist and would-be soloist and quartette
and trio and duet in the
should betreet Presmethlaptational church
shiven an outtng on Christmas Sunday along with the
 new winter hats. It may be of great interest to the heavenly
choirs that the choirs of Crristendom should sing simply and
devoutly such good thing as most early epress the real reigious
feeling of a congreation. For after all the choir is part of the devoutly such good things as most nearly express the real reingious
feeling of a congreataio. For anter all the choir it in ort of the
congregation, and the congregation is supposed o be edifed by sensations of devotional beauty at sound of the Christmas music
But is as hard for an average congregation to be devoutly
aftected by a musical parade of alleged But it is as hard for an average congregation to be devout
affected by a musial parade of alleged masterpieces a of or
average man to discover any sequunce in an aundeville show average man to discover any sequence in a vaudeville show.
Heaven preserve us from musical vaudeville in the churches Heaven preserve us rions An ambitious country choirmaster
with there are many kity
wity experience and a choir of 13 once gave a mutilated with some city experience and a choir of 13 once eave a mutilated
version of the Hallelujah Chorus, consisting of abouth half of the
work, taken at random from the beginning, middle and end. Was
at St. Thomas. Birks was a sort of of enius. He had a
thoroughy rotten old organ, a bad technic an absolute passion
for good choral music and a chor of sixty whose enthusism
was almost marvellous. His choir was talked about by com-
was.

 is ageng," At Christmas he always manared to have a number
of good bright carors, solid, well-rendered and resonant anthems,
and most excellent hymn tunes; besides, an elaborate menu of

 Qucbect and Toronto and Halifax and St. John were doing
mighty Iitle out most barren ind uninspired things chosen a
random from bad books.
$\mathrm{T}^{\mathrm{HE}}$ Christmas services of Dr. Torrington in those days were Qun inspiration. In the churches of Montreal and
Quesec for many years there have been great Chrismas ser-
vices some of them not unlike the choir-loft picture at the hea of this article. And there is no reason why in time Canada should
not be es fanous for really good choir work in churches as any
count in in
What we most need is more attention to the average choi What we most need is more attention to the average choir
There are many small choirs in Canada that might develop as much
character in their music as the choirs of England. There is no character in their music as the choirs of England. There in no
lack of good music. There is olenty of demand for it. People
like good things better than poor things. The taste of lack of good music. There is plenty of demand for it. People
like good things setter than poor things. The taste or a rurar con
gregation is as susceptible of develiopment as that of a city congre gation. In many respinectst there is im mort hape of a a country or a
village choir developing the musical tastes of a congregation the there is of any city choing the musical taastes of a congregation than
attachment to obstacle is an indolent attachment to stereotyped things that no longer have any meaning The next deacliest is trying to do things that are impossible. The
wisdom of a choirmaster consists in selecting good, suitable music

By THE MUIC EDITOR

sits the King of
$\qquad$ letters are the directions calling for the use of stops, pedals
and couplers and tetimos on the ther side similar directions

 harmony. It has thunderous diapasons, cathedral chimes, harps
and string stops. And all these remarkeble co-ordination of
tone are at the complete command of the playe who operates
the mechanism, even more completeres than they can be pro-
 M. Eaton has mastered the mechanicat possitirites es or the
instrument, so that he is abbe to play anything in the litare
of organ music from a church hymn to a transcription of
of of organ music from a church hymn to a r ranscripion of
Wagner or an offertry of Batise. And this is not as simple
as operating a player-piano. It its, in fact, a difficult thing to
to
 Thythms, the nuances and the tempos and the dynamics are all
as humanly done as though by hand, and with much greater Inthis of organ the records are specially made by an expert
Ingnist, organist, giving a traditional rendering of every piece axpert it
might be played by a Guilmant or a Frederic Archer. And the
organ te might be played by a Guilmant or a Frederic Archer. And the
organ is desisned and specified to osuit the records. So that it
is quite impossible for any owner of an organ of any other learn. The record roll is inserted in front of the pell in blue make to get the effects produced on the Aeolian.

Handel's Messiah Reported by "Rounds"


 Some account of this festival has already been given in the
music oclums of the Courike The elmost sensational story
of the Messiah production under the baton of Sir Henry Wood

 ing to the critic it the London Musical Times. Dr. A. S. Vogt
was present at the
opinion has not heen published. opinion has not been published.
But the mentaland emotional experiences of the Times' critic
at the daring, almost Berliozian interpretation of Sir Henry
It Henry

 ripping dissection of the way in which he says paragraph says:
modernized the great oratorio. A preiminary par
"Has such an audience as was assembled to hear Handel. "Hoder such an audience as was assembled to hear Hand
"Messiah' no rights, no felings, no juddment worth conside
"Mo







 Changes of tempo were noted before the whole number ended
(in a feverish glow." Pastoral symphony: First time "thick as instrumentation";
second on the piano repeat "cinematographed with vibrato." "There
 anticlimax! Bar 26 -chorus and orthestra lashed to a tremendous.
If climax, and the pace became frantic.
"He Thsted If climax, and the pace became frantic. "He Trusted in God" olst some of its virtue by erratic treatment.
At the Adsagio the orchestra "was turied on at the main," the
 a dozen bars later hectic; bar 63 , even faster.
No explanation is as yet given of why Sir Henry Wood did


The Musical Nomads of the City Streets


The Same old Repertoire from Morning Till Night, Six Days in the Weel

# DrAram Kalfiam By <br> Effici:Aclanide 

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## 'Who Said Begg's?" We All Did

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Torante
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SYNOPSIS OF OPENING CHAPTERS.
 Ardwell Court, Sussex countr, England,
has become engage to Enid Anerley. He is
summoned summoned to London by a letter from Denise
Alston, a widow, whom he had loved and
who who still loves him. Whom he had heved and gagement. she says that she will of hit en-
him une
hime and she shows him a letter which greatly worries him. Soon after his return,
his home burns down, and his father's body the head missing - and found in the ruins. Searching about Dick found a sleeve link
bearing the initials i", bearing the initials "A. K."' His attitude

## CHAPTER VI.

TYARD HE inquest had been fixed for June 1st. Ted Alston's arrival took place on May 30th. In a few nours-reassured by the cordiality with
which Colonel and Mrs. Anerley which Colonel and Mrs. Anerley sec,
onded their daughter's invitation-that young gentleman became as much at ease with the whole household as if he had known them for years; his bright personality, though unable to dispel the gloom and uncertainty which hung like a pall over the inmates of "The Lindens," at least appreciably lightened it, whilst his friend, though moody and taciturn, showed no actual sign of resenting his presence.
On the afternoon of the thirty-first a messenger came down from London, sent by Messrs. Prentiss and Usher, to fit the key of the safe for which Dick Emberson had written. The latter had already found means to open his father's writingtable, and had carefully looked through its contents. This was but a measure of precaution on his part, for he felt sure from the first that Mr. Emberson would not have placed papers of any would not have placed papers of any
importance behind locks which could so easily be made to betray their trust; and results had proved him to be right; but when retiring early to his room, after making sure that his privacy could not be suddenly intruded upon-he turned the new key in the lock of the safehis hand trembled like a leaf.
It was with evident effort that he began his search. There at the top were the deeds of the estate which had so lately returned into the hands of the man who had vowed to win it back; and Who had lived so short a time to enjoy his triumph. For a moment Dick's eyes
were blinded with a rush of scalding were blinded with a rush of scalding
tears-one fell upon the legal-looking document; he brushed it away, impatient of his weakness and resumed his task.
There were many certificates of stocks and shares; there were letters and
papers, closely covered with cramped, foreign handwriting; but these were in a language unknown to Dick, and, mistrusting what he could not understand, he laid them carefully aside. There was a long memoranda of debts starting from ten years back and reaching to within eight months of the pres ent time. To each of these figures re-
presenting sums of money of varying presenting sums of money of varying were affixed. The list had been drawn out by Mr. Emberson himself; but there was nothing to indicate whether the total (a huge one) should be placed to the debtor or creditor's side of the deceased gentleman's account. Lastly there was a narrow slip of a book in red leather, which had been used as note and adfigured therein were curiously foreign; their owners seemed to be spread far and wide over Europe. Against some of them a small star was set. Amongst others so distinguished was a Dr. Aram Kalfian, residing at Peckham Rye. The name was a far less remarkable one than many of the others, yet Dick sat and
gazed at it as if it had been a Medusa's tials on the sleeve-link he had found were "A. K." Was it a coincidence simply? Evidently to the young man's mind it conveyed something more.
After awhile, with a heavy sigh, he sealed up the note-book and the few
papers he had laid aside, together with the sleeve-link in a small packet which he placed in his breast-pocket. That done, and the rest of the papers carefully restored to the safe, he closed and locked the latter; then resuming his
seat planted his two elbows on the seat planted his two elbows on the
table, rested his head on his hands, and seemed straightway to lose himself in a vein of thought so absorbing that the hours fled by unnoticed. The candle he had lighted (Colonel Anerley had a profound dislike to gas, and thought elec-tric-lighting an unnecessary luxury), burnt down to the end, flickered and went out, but he was evidently unconscious of the fact; the hours sped by, the first streaks of dawn began to show in the heavens, and still he kept his vigil.
It was scarcely surprising that he looked worn and ill when he appeared downstairs a few hours later. Enid drew a sharp breath of consternation as
she noted the livid circles round his eyes, but she made no comment, and asked no questions; she had learnt hor lesson, learnt that he hated to be watched-was impatient of all observation; and she could guess only too well how he was dreading the ordeal before him.
Neither of the two ladies, by the Colonel's wish, attended the inquest. Enid, having been the first to discover the fire, had feared she would be called
to give evidence to that effect-but, hav to give evidence to that effect-but, hav
ing received no summons, was only too glad to be spared the publicity. She and her mother watched the three men depart with anxious hearts; for Dick's face, in its rigid pallor and unnatural calm, scared them. After the strain and tension of the last three days, they feared that the agitation would be too much for him, however much he had nerved himself to endure it, and that he would break down in court.

As the hours crept by with leaden feet, and the two women, driven by anxiety, fidgeted from room to roomand in and out of the garden in a state of nervous restlessness which made it impossible for them to settle down to any occupation, they for the first time regretted the Colonel's prohibition.
"Oh! why did we not go down with them? Anything would be better than which her mother aequiescingly replied, "I really think it would!"
In reality it was only three hours, but it seemed to them ten years before the little party of three returned. One glance showed the two apprehensive watchers that all was well. The Colonel and Ted nodded to them reassuringly; even Dick essayed a feeble smile, though he swayed as he walked as if on the point of falling. Ted who had linked his arm in his friend's, and was watching him closely, was the first to speakhe said, "I will take Dick straight up to his room-he must lie down and keep quiet for a bit-he is just worn out; then I will come down and help the Colonel tell you all about it."
"All right, my dears: a verdict of misadventure," answered the elder gentleman to the eager queries of his Enid, get me a long drink- goodness sake, that stuffy little place, crammed with people as it was, has nearly turned me
up. Tell Parsons to take a whisky and soda up to that poor lad. I am sure here."
By the time the Colonel's thirst was assuaged, their visitor had come down "Dick says he feels now as if he could sleep," he remarked; "it, will do him heaps of good if he can!"
ton," said the master Help yourself, Alston," said the master of the house, pushing the decanter across the table. ventleman me, thanks," replied that gentleman.
"Never mind being polite-do tell us how matters passed," said Mrs. Aneriey,
impatiently. "We are dying to impatiently. "We are dying to hear." to show how the fire originated?" asked Enid.
"One at a time," remonstrated the Colonel, good-naturedly. "Matters passed very smoothly indeed, mother. dently wished to spare Dick as much as possible, and accepted his theory cf the origin of the fire unquestioningly. As far as I am concerned," he continued, stretching out his long legs with the luxury of a man who has been sitting cramped for some hours, "I should have preferred a fuller investigation. What "IT yay, Mr. Alston?"
"I must confess it did not strike me as altogether satisfactory," was the reply. "I thought the coroner was new to his job, and too ready to accept sug"estions."
"Do tell us just what happened?" pleaded Enid. "Mr. Alston, you are better, I should think, at description; father will interlard it with his opinOns, which we already know." the fair
Only too eager to oblige the speaker, Ted Alston complied.
"Well, first the evidence of the servants of the Hall was taken. They laid some stress upon the fact that two foreign gentlemen had called on the afternoon of the 28th to see Mr. Emberson. They stayed over an hour with him, and, according to the butler, the interview was rather a stormy one. As he passed the library, where they were, he heard, to quote his exact words, 'the foreign gents talking loud and threatening like.' One of the other servants confirmed him in this. Of course, being foreigners, seen in the light of after events, the two visitors became at once suspicious char acters; but as they left the house before five, it seems difficult to make them responsible for a fire which broke out eight or nine hours later on an upper eight or nine hours later on an upp,
floor where they had never set foot." "Did Dick see these people also?" asked Mrs. Anerley.
"No; he was in London all that day, don't you remember, Mary?" interposed her husband.
"But he went into his father on his return; I know he said so. Did not Mr. Emberson speak of his visitors?" she asked again.
The Colonel, who had been carefuliy decapitating a cigar, waved it in Ted's direction.
"You have made Mr. Alston spokes-man-be consistent, address your questions to him."
"Dick, in his evidence," continued the younger man, "stated that when he returned from London at ten o'clock, he went into his father's bedroom and remained talking with him for over an hour. Mr. Emberson had not retired to rest, but was sitting reading. He casually mentioned the fact that some gentlemen with whom he had had business transactions abroad had called on him that day, but Dick attached no import-
(Continued on page 25.)


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Paste This in Your Hat. $\mathrm{R}^{\text {EMEMBER that }}$ upon yourself R Your happiness dependsThe chaps who keep their tempers a The chaps who keep their friends.
An old man in Toronto chose to go jail rather than the House of Industry. jail rather "that word "industry" must have scared him.

President Taft announces that he will not accept a nomination in 1916. There are about $100,000,000$ peop.
who quite agree with him.
$\%$
Rather remarkable that orange and blue were not the colours chosen for the Toronto new civic car tickets, as all the Controllers are Orangemen.

## $\%$ <br> Revised to Date.

- TWAS the night before Christmas and - $T$ all through the house

Not a creature was stirring, not even a The hosiery hung by the gas grate with Said St. Nicholas sadly, "It's me for the Said St. Nicho
stair."

## $\%$

The Cause.-Hamilton mountain is aid by City Engineer McCallum to be said by city Engine city at the rate of moving toward the cause two feet per year. No doubt the caune will be found to be the moving eloquence of that mode
Explained.-"She is the most popular woman in our set."
"And why?"
"She is a good listener."
3
Earning a Meal.-Six suffragettes listned to Toronto City Council talk for ened hours and then dined with the members. They earned what they ate.

## $x$

The Way it Works Out.
Go shopping early to avoid the rush, And-you'll get in the early shoppers' crush.

Carnegie Medal.-A To-
Give Him a Carnegie Medal-A amateur ronto paper is conducting an is clearly poets' competition. heroes of history.
How to Save England. - In England there are a million too many women. A suggestion has been made that some of them be put on the various Defence corps Why not form an Imperial Defence cordy of militant suffragettes? Can anybody imagine any mere male soldiers conquering wom with a stone and can pour acid into mail boxes?
"-Fire which began
"Unequally Yoked." - onsumed a church in a Vermont theatre che church people next door. No doubs the chiptural injunction, will now quote the scriptural
"Avoid all appearance of evil."

- Lulu Glaser, the act-

An Overcharge.-Lulu Glaser, $\$ 50,000$ for alien-
ress, is being sued for $\$ 50$, leading man. ating the affections of her on the affecating the high value to put on the afthe Terribly a leading man, which are in
tions of "the snows of yesterday."
class of "the snows
tten.-When "Captain"
The Biter Bitten.- Warmers' Sun, came Smith, editor of the Manitoulin Island to join down from arial staff of the Toronto Telethe reportore were a few little things he gram thet know about the newspaper did not know alaced on the City Hall
game. He was place game. He
assignment, and it was not long before an official wag named trap for the new Clerk's o
reporter. Smith dropped into the City Clerk's office, Bell quite casually informed him of a tarribe
in Parkdale by a fierce bear that had escaped from its captors, and attacked people in the streets, or something of that sort. It was a wild and weird tale, but Bell told it without a symptom of suspicion in his tone. Smith sized it up as a great scoop and ran almost breathless into the office with it
The story surprised the city editor and was called to the attention of John R. Robinson, the editor, who had covered City Hall and knew the ways of the officials. "Who told you this story?" "queried.
"Mr. Bell.",
"All right." that afternoon The Telegram ame out with the great bear story preceded by a line of introduction to this
effect-"Mr. Bell, of the City Clerk's effect-"Mr. Bell, of the City Clerk's
office, states the following:" fice, states the
A Benevolent Innovation.-Just at the present time when everybody in Western Canada is counting the big profits he has made in 1912 sir Donald Mann's typical man in British Columbia met a man rom Alberta and the two fell into conversation on the usual topics. It is said that there are only two subjects of conversation in the West, wheat and city lots. However, this particular talk became more general and turned on the relative merits of the two Provinces.
The man from British Columbia dilated upon the wonderful natural resources of that Province. Any man who could work was sure to become rich in very short time. Any man with a a very short time. Any man willionaire withe capital could rapidity.
The Alberta man admitted that British Columbia was a fine Province, but he was bound to maintain the superiorty of his own.
"Yes," he said, "men "get rich in Alberta without working."
"But what's farming if it isn't work?"
"No," he persisted, "the farmers have very little real work to do. It began to be middling easy when the gang-plough and the self-binder came in. But the gasoline engine-
He paused to see if the British Columbian was "getting him.
"Tes?" ing, seeding and harvesting a real re-reation-
"Go on. You're doing well."
"Why-on some of the big farms they're building gymnasiums so that the hired men may be able to get exercise!"

## $* *$

A Pair of Western Tales.-Here are two more or less truthful sidelights on Western Canada-the old and the new West.
Some years ago on a combined pas-senger-freight train, which was noted for making many stops on its quite short rip, a passenger became much disgusted at the train's lack of speed.
"Say," he said to the conductor, "you have the cow-catcher on the wrong end
of this train.'
"What are you getting at?" asked the conductor.
"The cow-catcher should be on the back end of the train," answered the passenger. "You see there are a lot of cattle running about loose in this part of the country, and one of these days some of them will run into the back end of your train and dash their brains out."

The other story also concerns a train. One day recently, 'tis said, a certain conductor noticed that the engineer was going past many little centres of popuation without stopping
Calling the brakeman, the conductor said: "I think you had better sit out on the platform for the rest of the run. Take pencil and paper, and jot down the names of all the towns which have sprung up along the line since our trip yesterday.

## The Difference

The great trouble with many of the clothes worn to-day is that they are without one redeeming touch of distinction; that despite all the riches of color and the opulence of design they are bankrupt in style.

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liament St.; Dundas St. and Ronces valles Ave.

## THESTANDARD LOAN COMPANY

W. S. DINNICK, Vice-Pres, and Man.-Dir.

Debenturesfor sale bearing interest at FIVE Capital and Surplus Assets, Capital and Surplus Assets,
Total Assets, $\quad \begin{aligned} & \$ 1,400,000.00 \\ & \$ 2,800,000.00\end{aligned}$

Wri
$\$ 2,800,0000.00$
$\$ 2$
Head Office: TORONTO, Canada

> TALK CORRECTLY and you
> will THINK CORRECTLY"
> Slipshod English promotes slipshod thought. Get into the habit of careless use of words and To think correctly and talk correctly, to talk correctly and think correctly, you will find
> "A Desk-Book of Errors in English", a very serviceable little book.
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## Sir Alured

## (Continued from page 9.)

floats up to the old man and pops a kiss daughter, dear sir," she says. " 0 , I'm sure you cannot be so cross as Miles said you were, after three years." And the little boy, grabs the old man's hand and rubs his soft cheek against it and swings with his feet caught up from the round.
Ay, my lady, it takes the good old
blood to face great happenings. blood to face great happenings. There
was scarce time for the little woman to lose her blush and shrink back, just ouched with fright, before the old man over them. For he had seen she was
orer over them. For he had seen she was
gentle-born and innocent as a young gentle-born and innocent as a young
calf, than which there's nothing innoenter.
"Not angry with you," says he, and because she was new to his voice she
did note that 'twas sudden dead and harsh, "not with you, but with him, for keeping so much grace away from me so long."
The little lady laughs sleepily, and looks wistfully at Damaris. "And you, madam?" she says in her child's way,
"Will you not welcome me to Miles home?"
"His cousin, madam," says Damaris, and kisses the little lady with lips colder than snow.
is all like a stage-play," cries the little lady.

The unexpected wife, or, Miles much married? But I am sick and faint with the journey, dear father. "Tis a sweet own. And where's Miles?" own. And where's Miles?"
Sir Alured. The little lady drooped of a sudden. "Then may I rest," she says, and explain things in the morning?", oo tired, father and fair cousin. Why has not Miles told me of you, cousin? ou're my very cousin now.
Damaris gives
Damaris gives her a reverence, and
he little child throws a baby kiss to the the little child throws a baby kiss to the
tall lady with the wonderful bright hair. His mother takes him, and goes to the house on Sir Alured's arm. He hands her over to the housekeeper, and goes back to Damaris. A few light questions he put to the newcomer and at each reply for sure his heart beat heavily as
a knell. He was a very fierce, proud man.

## Mistress Damaris was standing where

 he left her, as stiff and cold as that sleeping stone damsel yonder with the rose leaves on her eyelids. The old man stopped in front $o^{\prime}$ the lass he loved so dearily, and sudden he looked his years and more, he that had been so gallant and proud in his Babylonish garments, his amber Genovese velvet and carved chains o gold. Now he was shrunkenand his eyes were terrible wild. and his eyes were terrible wild.
"She is his wife," he said in that dead voice. And then cried out shrill, "O
Damaris, it is my son hath done this, my son hath done this!
The lass looked at him blindly. Then she groped with her hands, and said
gasping, "Never let me see him, never gasping, "Never let me see him, never
let him come near me! If he comes and offers a kiss, I shall try to kill him!"
"There'd be no need, sweet, with me here," said old Sir Alured simply, of his
wisdom thanking God she was hurt rather in her pride than her heart. Of his wisdom, too, he offered no sympathy, yet past any soothering. "On my soul yet past any soothering. "On my soul wed afore you. But-gold will find Then of a sudden she laid her head on his shoulder, and wept as if she must weep her very life from her, and God that there could be both anger and pity in her tears.
"O, not that.
"O, not that, not that!" she cried, when she might speak. "Tempt not
my pride to that! Think on the little child, the bonny youngling that kissed his hand to me, and say whose right is the greater, theirs or mine. I am strong to bear, even this, and they are of the
weak $o^{\prime}$ the earth. Think $o^{\prime}$ the little child!"
"Thou are a holy, sweet lass," says
Sir Alured, "but I think only my son is a villain."
With that he put her from him very
and the young stars. And he went to the house, where the servants were fluttering
and glancing askance, though too feared ${ }^{0}$ Miles for much speech. "Bid Master Miles come to me in the little hall," ing." said, "when he comes in from rid-
it was late and Miles came in from his riding. 'Twas black marks under his soft eyes, a stain his long boots tripping him at every step.
sir Alured sat at the head o' the long oak table in the little hall, and he was
a very weariful ancient man, for all he a very weariful ancient man, for all he
might think was "My son hath done this." And doubtless it was borne in upon him that it was in his hands to do ustice
He looked at Miles with no word upon his lips. And under that look the gallant sobered before men could count twoseore, and began to tremble, mightily bowed wis fear. At that Sir Alured said, and his voice was an awful thing, for it was dead. There was no life in
it. "Thou hast an illness, sir," stammered Miles. But Sir Alured waved that aside. "Sit thou there," he repeated, and Miles sat him down in the chair pointed
to. 'Twas the middle chair at the left side o' the great long table, and opposite it was a mighty old throne-like seat o, sooty-black oak, where 'twas held King Harry the Seventh had sat, after raising money from the Gearys $o^{\prime}$ those days. Miles sat him down, cutting his sweety eyes round corner at Sir Alured, and
sick with the guilt $o^{\prime}$ his soul and sick with the guilt $o^{\prime}$ his soul and
strong drinks overcome with fear sudstrong
My lady, can anyone say just where lies the line that parts sense from madness? Sir Alured was a terrible strong-
souled old man, with a will fit to break stones with; and the natures 0 , those that dealed with him bent to his, as was the Lord's will. But mad he was then, by all suspicioning afore and after, though rather with a gain to his other powers. He must have been strong in that hour to make his son see what he see, hear what he hear'd.
"Are you fit to meet my guests?" eyes shining in the his terrible ancient no other lights save two wax candles glimming in a solid sea o' black oak, Two neeshy flames be a terrible lowering sight, reflected in the deeps of melancholy wood with a high polish on. Miles, he looks about, and he sees there was nine cups $o^{\prime}$ wine on the table, in front of empty chairs, and one in front $o^{\prime}$ the great black canopy-chair. Sir Alured looks at him, across and above the
misty white shift and flicker misty white shift and flicker of the
candle-flames, and even then his eyes began to have their will o' that weakling. "Be you fit to face my guests?" says he, in the voice of desolation.
"What guests, father?" said Miles, and Sir Alured gives a flickin' glance at the nine empty chairs, and Miles maybe feels his heart shrink and creeple like a coward's scalp as he looks also.
"The Heads of our House," says Sir
Alured slowly, "the Heads of Alured

There was nought there but Miles breathing sick and short in his place, and the empty seats, and the untouched cups of wine. Yet it was as if Sir Alured answered stern eyes with his
After a silence he turned sharp to the chair at his right, and spoke wearily. "Such a noble, holy lass," he says, "with and her soul," he says. "And the first one a fair innocent dame enough. It's true there's no other clean way from true there's no other clean way from
the tangle, and the poor thing's child would inherit, he says, and leans his hand to his head. "This cur's a disgrace to the house," he says, "and would God he had never been born. He hath done this for her money," he says, "for her money!"
At this Miles gave an oath, for he saw all was known of his villainy; but his foreign liquors had taken his strength and he might not move. He sat staring at Sir Alured, his hands griped on the edightily struck with fithout words, yet and the ancient man at the table's head Those two oriel windows above the tle hall, my lady. As Sir Alured litMiles sat there, they heard a light,
unsteady footfall on the stones, and then a pitiful low erying and wailing
that past and was still. ' I was Mistress Damaris going to her rooms-by those stone steps and the dark arch-while maybe in the copse-wood the nightingales were a-singing and the owlets alling as they will to-night.
At the sound of her Sir Alured, that had been quiet, struck on the table with at Miles, and Miles unhooked it, and threw it on the table, shaking and full of wine and wonder. Sir Alured drew the dainty blade, and thrust savagely at the floor till it was like to make the circle. But the steel sprang back with hands and broke it across his knees, flinging the pieces away; and his hands were bloody, but he never heeded. With a bitter smile he looked at those empty chairs, and it was, maybe, as if dim heads nodded sternly back to him from
"I will make restitution," began Miles, but Sir Alured stayed him, quite gentle again after the breaking of the sword.
"Nay," said he, "there is no talk of restitution, for if I guess aright, you
shall by no means leave this room alive."
"Would you kill me, your son?" cried Miles, with a great cry that was all of noise the household heard. But Sir
Alured stayed him again. "Nay," said he once more, his eyes, terribly set upo Miles, "I shall not foul my sword in the vile body I have begotten for my sins - 0 God, for my most heavy sins!--
but one comes presently shall fulfill our judgment on you for love of me " It was said after that just thenabouts, my lady, a great smooth wind came up of the house. In the little hall the curys tains blew out softly as the wings moths from the wide casements, and candle sank and died in the breath of
it. There was now nought but the flame amid all that one neeshy wee shadows that must have drawed close and closer about the long table, their ghostly condemnation heavy upon the helpless soul.
"Thou hast come to our judgment," House." And the the judgment of our came pouring in at the windows and drowned his voice, so that his words the judgment of the Heads of our House - Sir Richard, Sir Guichard, Sir Aymery these who in past Alain, isilvester-house-cleanly and in honour" house-cleanly and in honour"-and the hadows drew "These ha
"These have righteously decreed-because of thy vile and coward deeds-
that the Headship shall not be thinethief, liar, deceiver of women-fit neither or this life nor for that of the world to come. Yet upon thy wretched soul shall have suffered death."
"Death," the great wind seemed to sigh, and flickered the rotted black leather canopy o' the seat opposite Miles, nis died out there. Sir Alured bowed ful," he as if content. "Thou art faithHouse in its need, though mithl to our come to me yet, for all my calling, Maybe, my lady, maybe some vaster shadow than any there, some shadow seated in the ir fort. Howsoever, Miles was quick commorning stiff in his place, his hands griped on the edge $o^{\prime}$ the oak, his beautiful dead eyes fixed in fear beyond telling, as on the eyes $o^{\prime}$ that one who had sat in the king's chair.

## Henri Bourassa

## (Continued from page 7.)

reminded him that Chinamen also acquire English for the same reason; that most of the English-speaking French mig tore to be found in the cities an in towns; that what English is spoken and so on. All this he would have discussed with fine logic. But there was no time.
The navy question came up. It was sure to come. At that time Mr. Borden was in England. There was talk of an unpolitical caucus at Ottawa to take the navy problem out of politics.
"How absurd!" said he, "that Sir William Mackenzie and Sir Edmund Walker and a few others should settle this whole matter without reference to Parliament!
"But personally how would you settle "n Parliament?" (Question not asked.) And meanwhile our poor Canadian navy is on in the drydock," he said with v. "Mr. Borden will soon be home Admiralts imposed upon him from the gency scare. He will not admit perhaps that most of it is manufactured by news. papers and shipbuilding companies and makers of steel plate. No, we shall be mediat Canada must do something immediately to help England. Why? Be-
cause of an emergency. How? By voting money right away to be expended on building Dreadnoughts as a gift to the Admiralty. A Dreadnought takes three years to build. So we shall be asked to vote money for an immediate emergency
taking effect in taking effect in two or three years time. Isn't it impossibly absurd? And at the same time"-he shot himself half across the table again-"Canada is
borrowing money from England to build borrowing money from England to build
her railways and finance .her municipalities."
He hurled himself back in a high hubsense had been giee. His logical Bourassa is nothing if not the soul of logic. He applies the test to all politics, the most illogical mass of absurdities in the world except society and some religion. Asked how he would view the Empire if he were a member of the Canadian he handed and a Frenchsolution of all difficulties-which I have forgotten. But he made it impregnably
certain that Canada's unre.3t over the navy is the most untenable, incoherently ada refuses or to guard the approaches to her own harbours on the sea coasts.
Again he was right; so it seemed. In fact when you are hearing Mr. Bourassa talk at the same time you are trying
to talk to him, a lot of things seem to talk to him, a lot of things seem brilliantly right that afterwards seem
impossible. Such is the intellectual charm of the man amounting intellectual charm of the man amounting almost to a
bugaboo. To him there is nothing right bugaboo. To him there is nothing right which is not the explication of a root and the tree is Nationalism. Viewed through his spectacles Nationalism is absolutely right. He is able to prove it. You agree. There is no other way. Talking to him you become for the time being a Nationalist. You need not follow him implicitly. No man does. He is a law unto himself. He is the same ment: fate conversation as in Parlia intensely impossible and the personation of ultra-logic, by the test personation mostly anything can be proven absurd from gravitation to the hopple-skirt.
Yet he is said to represent French as not even Sir Wilfrid Laurie or Mr. Monk or Mr. Pelletier can do. H has studied the habitant astutely. He knows the small village and the contry side; was himself once Mayor of Monte in Montreal. He is able to warp a crowd of French-Canadians into a pitch of ex of French-Canadians into a pitch of ex-
citement that is at once a spectacle and citement that is at once a spectacle and a storm. He denies that there is any such habitant as that depicted by Dr. Drummond; much as some might allege that there is no such dagoman as deDaly. To him the habitant is a pure eternal Nationalist.
And to the habitant whom he represents and champions and tries to in-struct-what is Mr. Bourassa?
A mystery.
The habitant may shout for him and break down platforms in his name. Does the habitant ever understand him? If so, Mr. Bourassa expounding Na tionalism as the solution of Canadian problems is undeniably right. For no body else in Parliament or out under stands Mr. Bourassa, who intellectually
knows more about what is wrong with this country than any other man alive. At the same time he does not observe that politically most of us are very much wrong a good deal of the time; and that if we waited till we were sure of being right before we went ahead-we should probably be as a country now where some parts of Quebec still are. Napoleon once said of "C'engagemint magnifique mais ce n'est pas la guerre." So also one may say of Mr. Bourassa-
"He is magnificent, but he is by no means practical politics."
means practical politics. The day will come when Bourassa thankful for having had Henri Bourassa He is a stimual French-Can ant example of intellectual French-can adianism; such a man as we may never
have again. have again.
He is not Her far gether a fatuist. In his own way Henri Bourassa is as loyal to King George as Mr. Borden. In his heart he could sing "God Save the King" quite as fervently as any member of the Conservative Cab inet and might have as many original differences of opinion as to the best means of doing it as the Hon. Frank Oliver. He believes deeply in Canada He deprecates the American influence. He belauds the mission of old England in Canada just as he swears by the function of the French in Canada or the beneficial results of William of Normandy's conquest of England. And on purely intellectual grounds there is not purely intellectual the man who gleefully tells you how persistently and eternally he is misunderstood.

## Toyland

(Concluded from page 14.)
It couldn't be, you see, because the real Santa is a fairy and always keeps himself invisible. But this man who is dressed to look like Santa strolls aroun among the children, smiles at the great their heads and shows them the gith pack on his back fairly bursting widen the good things for good chister thinks he grand day comes. Littlows with hapis wonderful and fairly glows with happiness when he calls her to him and asks to know her name. And so would you be proud, little boys and girls, if this jolly, kind old fellow had spoken to you. For an hour we wandered in Coyland, seeing things wonderful and beautiful and new, and wishing that we had been better children all through the year of 1912, so that some of these treasures might be our reward on Christmas Day. Then Mollie sighed and said she supposed we must be going, and we each took one of Little Sister's hands and passed out of the magic entrance and passed out our footsteps away from Toyland and toward home. And we were land and toward hom oh, if you want to sorry to depart, but ons for nights and nights and nights, iust you, too, make a visit to the Wonder City of Toyland.

## A Little Bouquet

(Quebec Telegraph.) W HEN Mr. W. T. White entered poliW tics, there were many people to promise a brilliant political future, but his reference to the Canadian Courier his recently on the cement debate, as "an recently on the", would indicate that Mr. White, like many of his predecessors, has Whice, late to acquire entered political life too late to ap the those amenities that go to make up Mr . successful politician. Possibly for of what is White's lack of knowledge of what is going on in the Dominion of Canada, we might say from this end, that the Canadian Courier has a very large circulation among the French Canadians of this Province, as well as a wide circulation throughout the whole Dominion of Canada, a record in newspaper work that has probably not been equalled by any other weekly publication since Cham plain landed in Quebec.

Insulting the Trees.-"This is quite a stretch of practically waste land," remarked a man in the observation car of a train that was speeding westward in that long strip of Ontario land Canada divides Eastern and Western Canada "Some day, however, they may find minerals here."
"I've been noticing the spindly trees," said his companion. "I suppose thi must be where toothpicks come from." <br> \title{
FORTY-THIRD ANNUAL STATEMENT <br> \title{
FORTY-THIRD ANNUAL STATEMENT <br> <br> of <br> <br> of <br> The Royal Bank of Canada
}


## LIABILITIES

TO THE PUBLIC:
Deposits bearing Interest
Deposits not bearing interest
Interest accrued on deposits
Deposits by other Banks in Caiada
Total Deposits
Notes of the Bank in Circulation
Balances due to Banks in Foreign Countries
Bills Payable (Acceptances by London Branch) £439,113.3.10. \$100,663,364.59 36,058,812.94 749,739.56 419,750.63
$\$ 137,891,667.72$
12,584,617.69
1,524,415.60
2,137,017.54

TO THE SHAREHOLDERS:
$\$ 154,137,718.55$
Capital Paid-up
\$ 11,560,000.00
Reserve Fund .............................
Dividend No.
12,560,000.00

Former Dividends Unclaimed ....
341,613.32
Balance of Profits carried forward
1,206.85
$\$ 179,210,758.08$

## ASSETS

| Gold and Silver Coin | 5,204,964.22 |
| :---: | :---: |
| Dominion Government Notes | 14,443,785.25 |
| Deposit with Dominion Government for security of Note Circulation | 578,000.00 |
| Notes of and Cheques on other Banks .. | 9,769,273.06 |
| Balances due from other Banks in Canada | 122,482.32 |
| Balances due from Agents in United Kingdom and Banks in Foreign | 3,665,037.01 |
| Government and Municipal Securities ...... | 3,950,698.14 |
| Railway and other Bonds, Debentures and Stocks | 11,715,900.62 |
| Call and Short Loans on Stocks and Bonds in Canada. | 9,422,451.90 |
| Call and Short Loans on Stocks and Bonds in Foreign Countries | 14,556,189.97 |
|  | \$ 73,428,782.49 |
| Loans to Provincial Governments | 185,488.77 |
| Current Loans and Discounts, less rebate interest reserved | 99,828,879.54 |
| Overdue Debts (Loss provided for) | 246,816.20 |
| Bank Premises | 5,520,791.08 |
|  | \$179,210,758.08 |

CONTINGENT LIABILITIES:
Acceptances under Commercial Letters of Credit
$£ 88,186.13 .5$

## PROFIT AND LOSS ACCOUNT

For The Eleven Months Ending 30th November, 1912
By Balance, 30th December, 1911
\$ 401,480.56
Net Profits for Eleven Months ending 30th November, 1912, after deducting Charges of Man-
agement, Accrued Interest on Deposits, Full Provision for all Bad and Doubtful Debts and Rebate of Interest on Unmatured Bills an ${ }^{\boldsymbol{7}}$ General Bonus granted to the Staff
\$1,527,324.77 $5,503,812.00$
Premium on new Capital Stock

To Dividends Nos. 98, 99, 100 and 101, at $12 \%$ per annum
943,585.97
Offecers' Pension Fund
75,000.00

Transferred to Reserve Fund . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $103,810,219.00$
Balance carried forward . . . . .
$\$ 7,432,617.33$

## RESERVE FUND

By Balance at Credit, 30th December, 1911
Premium on new Capital Stock

Net Profits for the Eleven Months of 1912 on the Average Paid-up Capital, $\$ 8,680.756 .=19.19 \%$.
EDSON L. PEASE,
General Manager.

## We Own and Offer

$\mathbf{\$ 9 5 0 , 0 0 0}$ of $\mathbf{7 \%}$ Cumulative Preference Shares at Par (Redeemable at 110 ) with $15 \%$ Bonus of Common Shares of the

# Canada Interlake Line 

(Incorporated by Ontario Charter)<br>LIMITED<br>CAPITALIZATION :<br>7\% Cumulative Preference Stock (Authorized $\$ 1,500,000$ ) Redeemable at 110. Issued<br>\$1,000,000 Common Stock (Authorized \$1,500,000). Issued<br>\$1,000,000<br>Par Value of Shares $\$ 100$ Each.

We offer for sale at par 9,500 fully-paid shares of the above-mentioned $\mathbf{7} \%$ cumulative Preference Stock, with bonus of $\mathbf{1 5} \%$ of the amount of the preference shares
in Common Stock. in Common Stock.

Payments are as follows:
\$25 per share with subscription,

Application will be made in due course to have both the Preference and Common Stock listed upon the Toronto Stock Exchange.
Preference shares are preferential, both as to assets and cumulative dividends, at the rate of 7 per cent. per annum, and are redeemable at IIO. The Preference Shareholders have the riglot to elect two of the seven directors.

Fractions of Common Shares will be adjusted on allotment on the basis of $\$ 70$ per share.
Validity of the issue of Preference and Common Shares has been certified to by Messrs. Rowell, Reid, Wood \& Wright and Messrs. Thomson, Tilley \& Johnston.

The amount of underlying bonds is $\$ 720,000$, and there is mortgage indebtedness of $\$ 66,432$.
The Company's charter provides that, before dividend can be paid upon the Common Stock, there must be transferred to a Reserve Fund 3 per cent. per annum upon the amount of the outstanding Preference Capital until the Fund reaches 50 per cent. thereof.

The following memoranda give features of the business furnished by Mr. J. W. Norcross, Managing Director, and include figures as to earnings for 1912, certified by Messrs. Clarkson $\mathcal{E}$ Cross, Chartered Accountants.

## BUSINES

The Canada Interlake Line, Limited, has been formed to take over the well established and prosperous business of the Canadian Interlake Line, Limited, and to acquire other vessels, making fourteen in all. It is now the largest company vessels. Tagona, Fordonian, Gordon, Hamilton, Calgarian, McKinstry, Renvoyle, Cadillac, Pioneer, and Mars.

The first nine vessels constitute the finest, most modern and best-equipped fleet canal-size, package freighters operating on the great lakes. The "McKinstry", Renvoyle, "Cadillac" and "Pioneer"' are thoroughly modern steel bulk freightlakes west from Buffalo sizd Port Colborne and ongaged in freight traffic on the The total insurance on the fleet is over $\$ 1,800,000$, which
of the Preference Stock and underlying Bonds.
having frerable of the Company's tonnage is protected by favourable contracts, having from three to seven years to run. Under these contracts 180,000 tons of each of the next three years for transportation of pulpwood for four boats for the four months of the season of navigation when tonnage is slackest. The value of the vessels, as fixed by appraisal of seven by the Canadian Appraisal Co., Limited, and by the purchase prices of the other vessels, totals $\$ 1,851,958$, and is in excess of the total of the underlying Bonds and the Preference Stock. capital, and three of its vessels free of bonded indebtedness. By 1925 the Sinking Fund will have retired the Bonds on four other vessels and those now outstanding will then have been reduced to $\$ 220,000$, while in 1927 all the existing Bonds will

## PROFITS

 Estimated Net Earnings for 1913, on the basis of the same earnings for the nine vessels operated in 1912 , though two of them were not in commission for the
 The Earnings indicated for 1913 will provide for payment of interest, Sinking Fund, Preference dividend and Reserve rund, and leave $\$ 134,250$ as earnings on not really a charge upon profits.

## DIVIDENDS

The first dividend on the Preference Shares is to be paid on April Ist, I9I3, for the quarter commencing January $2 n d$, IgI3.
Interest on payments on account of subscriptions will be paid on the first dividend date at the rate of $7 \%$ per annum from dates made. In view of the current earnings, valuable freight contracts and generally favourable business prospects, the directors propose to commence paying dividend on the Common Stock from July Ist next, the first payment to be on October Ist for the quarter then ending.

## DIRECTORS

```
M. J. HANEY, C.E., President, Contractor, Toronto. J. F. M. STEEWART, Treasurer, Toronto.
R. M. WOLVIN, Vice-President, President Standard Shipping, Limited, Winnipeg. T. BRADSHAW, Member of Firm, A. E. Ames & Co., Toronto.
HENRY MUNDERLOH, Munderloh & Co., Montreal.
```

T. BRADSHAW, Member of Firm, A. E. Ames \& Co., Toronto
J. W. NORCROSS, Managing Director, Toronto.

```
E. H. AMBROSE, Mewburn, Ambrose, Burbridge \& Marshall, Hamilton
REGISTRAR AND TRANSFER AGENT-National Trust Co., Limited.
BANKERS-The Metropolitan Bank.
```


## SUBSCRIPTION BOOKS

SUBSCRIPTION BOOKS ARE NOW OPEN AT OUR OFFICES, AND WILL CLOSE NOT LATER THAN SATURDAY, THE 21ST INST., AT NOON. The RIGht Subscriptiens may be forwarded by mail or by telegram at our expense. They may be on regular forms, which may be had on request, or, where these are not available, letters simply stating that so many shares are subscribed for under the terms of the offer will be sufficient.

We recommend purchases of these shares from thave been published in folder form, and copies may be tad on application at our offices.

## A. E. AMES \& CO.

UNION BANK BUILDING, TORONTO.


## How

To Invest for Profit
Say you decide that you are interested, or may be interested in some half a dozen securities. Inform yourself first concerning the standing of the enter prises issuing those securi ties. Watch carefully the market quotations on stocks and bonds of the companies. Get their annual reportsstudy them. When you believe that you are thoroughly conversant with all conditions covering these six companies and their securities, carry your information (perhaps your settled opinion) to a reliable investment house. It will supplement your individual knowledge with manyfacts(for or against) that will further enlighten you. Without this final word your investment is inexpert.

That you may begin your study, have your name put on the mailing list of a progressive investment house.

## Our Security Reports

are sent from time to time, as issued, to our clients and to those who, as possible investors, wish to keep informed on securities dealt in on all markets. May we not put your name on this list? It will obligate you to nothing and will be of vast service to you
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97 Bay St. Toronto, Canada

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401 Traders Bank Building TORONTO BONDS AND STOCKS also COBALT STOCKS BQUGHT AND SOLD ON COMMISSION
Private wire connect ons with W.H. GOADBY \& CO., Members N w York Stock Exchange.

## Willow River

D.L. 788

This new "TOWN OF IMPORT. ANCE', on main line of Grand Trunk Pacific, and Pacific and Hudson Bay, at junction of Fraser and Willow
Rivers, British Columbia "has openRivers, British Columbia "has opened up, Canada's greatest ond oPPORTUNITY for the man or woman who wishes to judiciously invest a ${ }^{\text {a }}$ sman, or large amount." Lots $\$ 10$ down $\$ 10$ per month; no interest, no write today for maps, plats and printed mat-
Pacific:Land \& Townsites Co., Limited 570 Pacific Bldg., Vancouver, B.C


MONEY AND MAGNATES


President Winnipeg Canadian Club.

$P$ROMINENT business men are taking a larger part in political and social movements. There was a time in Canada when this sort of leadership was confined to doctors, lawyers and clergymen. To-day prominent manufacturers, financiers, and business men are ranking intellectually with


MR. C. N. BELL Sec. Winnipeg Grain Exchange. change. the members of the professions. The new president of the Winnipeg Canadian Club is Mr. C. N. Bell, who has for many years been prominent as secretary of the Winnipeg Board of Trade and Winnipeg Grain Exchange. The club has a membership of over twelve hundred and is one of the most active in Canada.
Charles Napier Bell was born in Perth, Oni., in 1854, his father being registrar of South Lanark. In 1870 he went West and served under General Wolseley in the Rebellion. Instead of returning East he spent a year or two in hunting and in trading with the Indians. When the organization of the country became definite, he was engaged in customs and railway work. Since 1887 he has been secretary of the Board of Trade. He has been a prominent member of almost every commission in connection with transportation in Western Canada. On three occasions he represented Winnipeg at Imperial Trade congresses in London, and is said to be the originator of the Winnipeg Industrial Bureau, the best of its kind in Canada.
Besides his interest in the marketing of grain, Mr . Bell has also been president of the Manitoba Historical and Scientific Society, and has done a great deal to help preserve the records of the early settlers of the Province of Manitoba. He is a member of several national and international geographical and his torical societies.

## Dr. J. J. Guerin President of a New Trust Co.

NEW trust company, capitalized at $\$ 1,000,000$, has been formed and will begin operations in Montreal in the near future. The capital is will begin oper
divided into 5,000 shares 6 per cent. preferred and 5,000 shares on, both $\$ 100$ a share. common, both $\$ 100$ a share.
Dr. J. J. Guerin, of Montreal, has accepted the presidency of the new com-


DR. J. J. GUERIN, President of a New Trust Company. pany, Lt.-Col. Charles A. Smart is the vice-president, and the other directors vice-president, and the other L. L. Decarie, Dr. L. J. Lemieux, Mr. Albert Hudon, of Montreal, and Mr. J. De S. Basse, Quebec.
The new company is to be called the Canadian Mortgage Trust Co. and Le Credit Hypotherain Canadian.
Dr. Guerin is known as a sane, practical man. Besides being attached to Hotel Dieu, of which he is president, and other medical societies and activities, Dr. Guerin is a director of National Real Estate and Investment Co., and vice-president of Standard Gold Mines, Limited. His name is associated with various other enterprises and he has been mayor of Montreal since 1910.

Some Bank Truths,
$C$ ANADIAN banks are still showing a steady increase in their yearly earnings. Some eight or nine banks closed their year either on Oct. 31 st or Nov. 30th, and most of these have made their earnings public. The net earnings for 1911 and for 1912 are compared in the following table:


Royal
835,787
Toronto ...... that this year is no exception to the general rule as far This table shows are concerned, as all show an increase over their earnas these institution the case of the Royal Bank the earnings shown are only ings for 191. Inths, as last year the bank closed its year on Dec. 31st, and for eleven months, as last year
this year on Nov. 30 th. Hereafter their year will close on the latter date.

## Increased Dominion Textile Dividend.

OR some time past the Dominion Textile Co. have been paying 5 per cent. on their common stock. At the meeting of the directors some wasis. This change to take place January 2nd, 1913. Doubt of the cent. basis. This change to take place January 2nd, 1913. Doubt of the

Manual of Preferred Stocks
We have compiled a comprehen sive booklet entitled "Canadian Preferred Stocks" containing particulars of thirty leading prefer ence issues on the Montreal or To ronto Exchanges, or dealt in in their unlisted departments. Among the preferred stocks those of the following companies

Ames-Holden-McCready
Belding Paul, Corticell
Dominion Iron \& Steel
Penmans, Limited
Sherwin-Williams
Tooke Brothers
Will be pleased to mail a copy
"free" on application.
McCuaig Bros. \& Co.
(Members Montreal Stock Exchange)

## Montreal

Ottawa Granby Sorel
Danville Valleyfield

Chief Office for Canada: TORONTO ALFRED WRIGHT, Manager.
 Chief Toronto Agents.

## Municipal Debentures

Present market condition make an interest return of 5\%
now obtainable upon High Grade Municipal Bonds usually yielding a much lower rate.
Ask for a copy of our Bond List containing complete particulars these issues.

## ad, Fundy \& 60.

Toronto
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## Investors in Mortgages

Portions of a mortgage on property worth over three $t$ mes the amount of the mortgage can be obtained in any multiple of $\$ 100$, to yield over $6 \%$.

> Ask us to send you
> Circular N, giving particulars.

Murray, Mather \& Co. 85 Bay St., Toronte
company's ability to keep up this rate was expressed in some quarters. The reason for this doubt, it appears, is founded on a comparison of earnings for last few years. The percentages on the stock for these years do not seem to warrant a higher dividend. The figures are as follows:

## 1909-10 <br> 1910-11 <br> 1911-12

## $5.7 \%$ $5.7 \%$ $7.0 \%$

However, there is another side to the question, and there seems ample reason to suppose the company's earnings for the coming year will greatly exceed that of those previous. In the first place, on December 1st the company had $\$ 5,000,000$ unfilled orders on its books, enough to keep all their mills working at capacity for some months. At the same time last year unfilled orders only came up to $\$ 3,750,000$.
Then, again, whereas for the last two or three years and first portion of this year cotton came very high, and no raise in manufactured stuff lessened the tightness caused by this. This year, on the contrary, the company is enabled to buy raw cotton very cheaply
Thirdly, the Dominion Textile have large holdings of Montreal Cottons, Limited, stock, which was recently put on a 4 per cent. basis, and it is
thought that the dividend on this will pay the major portion of the dividend thought that the dividend on this will pay the major portion of the dividend
increase on the latter company's own stock which will amount to $\$ 50$.000 increase on the latter company's own stock, which will amount to $\$ 50,000$ per annum.

## Steel Statistics.

$T$
HE following are comparative figures of the output of the Dominion Iron and Steel Co. for last two months:

|  | November. | October |
| :---: | :---: | :---: |
| Pig Iron | 28,670 Tons. | 31,090 Tons. |
| Steel Ingots | 28,010 | 29,975 |
| Blooms | 27,060 | 27,880 |
| Rails | 15,385 | 15,650 |
| Rods | 7,250 | 8,068 |

The total shipment for November amounted to 26,520 tons, as compared to 29,360 tons in October. The big company produced some $47,000,000$ tons of coke, and its subordinate company, The Dominion Coal Co., had an output. of $4,000,000$ tons of coal. It is said that for the year the company will have produced about four and a half million tons of coal.

## Cobalt Comments.

THERE are those who affirm that as much money goes into mining for precious metals as comes out of it. This is not strictly true, but Canada's experience has not jolted the wise investor's faith in the maxim. Cobalt Lake Mining Co. is one of the exceptions, which may or may not prove the rule. It was put on the market in 1907. In 1908 the prices varied from 10 c . to 25 c . per share. In 1909 the lowest was 12 c . and the highest $191 / 2$. Since then it has done better. In 1910 it touched $293 / 4$ and in 1911 29 $1 / 2$. During the present year it has gone as high as 51 .
Sir Henry M. Pellatt, president of the company, issued a letter last week to the shareholders, in which he states he has made a tentative deal with an English syndicate for the sale of his own and other shareholders' stock and a meeting is to be held on December 20th to consider the matter. So far as Sir Henry is concerned he has deposited his own million shares with the trust company which has charge of the matter. Twenty per cent. is to be paid in cash. In the last annual statement the property was valued at $\$ 3,635,000$ and the paid-up capital $\$ 3,304,000$. It looks as if Sir Henry had done a good turn for those who originally bought the shares at 10 cents.

## C.P.R. Items.

$F^{\text {OR the first week in December the Canadian Pacific showed earnings }}$ of $\$ 2,771,000$, as compared with those of 1911 , which amounted to $\$ 2,478,000$. When this is added to the total of year's earnings they will show about $\$ 9,600,000$ more than 1911 earnings up to the same time in that year.
The C. P. R. and Canadian Northern are to build a big Union Depot, costing $\$ 1,500,000$, in Victoria.
The new quadruple turbine engined C. P. R. steamer was successfully launched from the celebrated Fairfield Ship Yards, on the Clyde, on November 23. This ship, the Empress of Asia, is one of the two sister ships the Canadian Pacific Railway are building for their Pacific trade. The other steamer, the Empress of Russia, was launched in August last, and is expected to sail some time in April next. These steamers will have a length of 590 feet and 68 ft . beam, and their gross tonnage will be about 15,000 tons.

## On and Off the Exchange.

## New Transportation Line.

A.E. AMES AND COMPANY announce an offering, at par, of $\$ 950,000$ seven per cent. cumulative preference stock of the Canada Interlake Line, redeemable at 110 , with a bonus of fifteen per cent.
The earnings of this company up to end of November came to $\$ 211,261$. These figures will, it is estimated, reach over $\$ 225,000$ by the end of the year. During the 1913 season the probable profits are fixed at approximately $\$ 348,000$. The company will have eight new vessels in operation then, making a total fleet of 14.
The board of the Canada Interlake Line includes the following gentlemen: M. J. Haney, Toronto, president; A. M. Wolvin, Winnipeg; Henry Munderloth, Montreal ; E. H. Ambrose, Hamilton ; J. F. M. Stewart, T. Bradshaw and J. W. Norcross, of Toronto. Mr. Norcross, the managing director, is generally regarded as having a full and practical knowledge of water transportation.

## Canadian Car Co. Statement.

T HE third annual report of the Canadian Car and Foundry Co. for the year ending September 30th has been issued lately. According to this statement the profits were $\$ 1,404,000$. The gross sales for the year amounted to $\$ 16,500,000$. The company has about $\$ 16,000,000$ unfilled orders to keep them going for some time.

## THE CANADIAN BANK OF COMMERCE

## Head Office : TORONTO

## Paid-up Capital, $\$ 15,000,000$; Reserve Fund, $\$ 12,500,000$

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L alexander latrd JOHN AIRD

President.
General Manager.

This bank having branches in all the important cities and towns in Canada, as well as in the United States, England and Mexico, is enabled to place at the disposal of its customers unsurpassed facilities for the transaction of every legitimate kind of banking business.

## Remitting Money To Foreign Countries

All the branches of this Bank are equipped to issue on application drafts on the principal cities and towns in the world, payable in the currency of the country on which they are drawn (that is drafts drawn on points in France are made payable in francs, etc.)

These drafts provide an excellent means of sending money to different countries.

## Dominion Securities CORPORATION-LIMITED

Prepare to Invest Your January Dividends and Maturing Investments in Bonds at Present Yields.
Our list contains a splendid selection of Municipal and Corporation Bonds, yielding
$\mathbf{5} \%$ to $\mathbf{6} \%$
May we offer some suggestions?

## Canadian Government Municipal

and Corporation Bonds

## THE ROYAL BANK

 OF CANADAWith which is united the traders bank of canada Capital Authorized Capital Paid Up Reserve Funids $\$ 25,000,000$ Reserve Funds
Total Assets $\$ 11,500,000$ \$12,500,000 \$175,000,000

> HEAD OFYIOE: MONTREAL.
> H. S. HOLT . . PMEEIDENT
E. L. Pease, viek-Prisidentageneral managen FOUNDLAND; 28 Branches in CUBA FORTO RICO; DOMINICAN REPUBLIC and BRITISH WEST INDIES.


## THE STEEL CO. OF CANADA

PIG IRON BAR IRON BAR STEEL RAILWAY TRACK EQUIPMENT
Bolts and Nuts, Nails, Screws, Wire and Fencing
HAMILTON TORONTO MONTREAL WINNIPEG

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## Dr. Aram Kalfian

(Continued from page 18.)
ance to the visit. A little after eleven he said, 'Good-night,' and went to his own room. At the first alarm of fire, given by the Colonel, he tried to make his way to his father's bedroom, but found that the staircase was destroyed, and the whole passage leading from one side of the house to the other was a blazing furnace. Realizing the impossibility of proceeding further in that direction, he had returned to his room and made his escape by clambering down the ivy."
"Did Dick say that he had not left the house after his return at ten o'clock on the night of the fire?" asked Enid in evident surprise.
"I don't know that he said it in so many words; but he certainly implied it," was the reply, followed by the very natural query, "Why?"
"Oh!" hesitatingly, "nothing."
"Nonsense, child, you must have sonie reason for putting the question," interposed her father.
It was with evident reluctance that Enid explained.
"It was only that I thought I had seen him in the garden here at about 12 o'clock that night. I could not sleep, and looking out of the window I saw distinctly a man's figure outlined against the background of trees. It looked just like Dick, and I called him by namelike Dick, a coming nearer, when he heard my voice, the figure promptly heard my
vanished."
"Thus showing pretty conclusively that it was someone who had no business to be there," exclaimed the Colonel. "Why on earth, child, did you keep such an important fact to yourself?"
"Yes, I wonder you did not mention it, love," replied Mrs. Anerley, "the police ought certainly to have been told that someone was lurking about at that hour."
"I was convinced it was Dick," answered the young girl simply; "and so wered the younged since that I never much has yopph thought until this mogave it a secont completely out of my ment-"it mind."
"Well, when the lad comes down we will ask him about it," said the Coloner; "but I am pretty sure what his answer will be beforehand. What possible rea son could there be for his skushing round among the trees and if hed when you spoke to him? Even if he had been writing a sonnet to your eyebrows, Enid, by the light of the moon, or cazing up at your windows, in ortho dox lover fashion, when you spoke to dox lover fashion, whe been too glad f a of a few words hour. (A Romeo who the window is, he sees his lady-love at the wincter."
to my mind, a suspicious character.
In her heart Enid was by no means convinced. It is difficult to deceive a lover's eyes, especially when they are young and keen as hers; and a lover's instinct is impervious to reason: some thing told her that the secret watcher had been Dick and no other. But if he wished the fact unknown-as from his silence upon the subject it would almos appear-she would cut out her tongue rather than betray him. She was vexed with herself for having mentioned it. with herself for having mentioned been
"Yes, I see now I must have been mistaken," she said hastily. Then, anxious to change the subject, turned again to the younger man, murmuring "Go on, please, Mr. Alston."
"Really, there is not much more to tell; Pollard and some of the other members of the police force laid grea stress upon the fact that Mr. Ember son's body was found minus the head sont Dick rery sensibly pointed out tha but Dick was have been pinned down the latter nigy hears right in heart by the burning beams right in the hear of the fire-in which case it was scarceyld surprising that all trace of it should have disappeared."
"Who was that little dark fellow, Alston?" asked Colonel Anerley, "who stood at the back of the court during the first stage of the proceedings, but wen round afterwards and said something to the coroner?"
"I don't know, I am sure; but I think the questions that followed were put at his suggestion." "What were they?" asked the two "What were ladies eagerly.

## BANK OF MONTREAL

The 95th Annual General Meeting of the Shareholders of the Bank of Montreal was held Monday, 2nd December, in the board room at the Bank's headquarters, at Montrear. Thos. Shaughnessy, Sir W. Macdonald, Senator R. Macy, Major G. Hooper, D. Morrice, Alf red Piddington, W. A. Murray, C. J. Fleet, D. F. Angus, W. F. Angus, Edward Fiske, A. Baumgarten, G. F. C. Smith, W. B. Blackader, W. Stanway, Wm. H. Evans, H. V. Meredith, J. J. Reid, W. R. Miller, C. R. Hosmer, Bartlett MoLennan, E. B. Greenshields, Dr. W. B. Yates, Henry Joseph, J. J. Reid, W. Rearmont, Henry Mudge.
J. B. Learmont, Henry Mudge.

The President, Mr. R. B. Angus, occuper, presented the Annual Report of the Directors, as follows:
Mr. H. V. Meredith, General Manager,
The Directors have pleasure in presenting the Report Showing the result

Profits for the year ended 31 st october, 1912, after deducting charges of management, and making full provisio for all bad and doubtful debts

Bonus $1 \% \%$ paid 1st June, $1912 .$.
Dividend $21 / 2 \%$ paid 1st Sept., 1912
Dividend
$21 / 2 \%$ payable 1st Dec., 1912
Dividend $21 / 2 \%$ payable 1st Dec., 1912
Bonus $1 \%$ payable 1st Dec., 1912
$\$ 385,798.70$
$400,000.00$
${ }_{388,302.98}$
$380,000.00$
40
$\$ 1,894,101.68$
$\$ 1,000,000.00$
$1,000,000.00$
Amount credited to Rest Account
Amount credited to Contingent Acount
Amount expended on Bank Premises during year
511,000.00

Since the last Annual Meeting, Branches have been opened at points in the following Prow
In Ontario-Windsor.
Quebe- Thetford Mines, Granby, Lachine, Magog, St. Lawrence (M, Montreal), Maisonneuve (Montreal).
North-West-Plum Coulee, Man.; Swift Current, Sask.; Red Deer, Alta.; Ogden Shops (Calgary, Alta.) ; East End (Calgary, Alta.). British Columbia-Port Alberni, Princeton, North Vancouver, Sapperton, Invermere.

British Columbia-Part Alle Aranches at Marysvile, N.B.; Rosenfeld, Man., and Oak ville, Man., have been closed
At a Special Meeting of the Shareholders, held on 18 th June, 1912 , an increase of $\$ 9,000,000$ to the Capital Stock of the Bank was authorized, making the total Authorized Capital $\$ 25,000,000$. who had been a member of the Board, and Vice-President for seven years, and who had held the position of General Manager for who hards of twenty-one years.
all the Offices of the Ba
Bank of Montreal,
nd December, 1912.
the general statement.
The General Statement of the position of the Bank on October 31, 1912, was read as follows:-


Rest $\ldots \ldots$ Palance of
Profits carried forward

| $\$ 16,802,814.94$ |
| :---: |
| $1,503.01$ |

Unclaimed Dividends
$\$ 400,000.00$
$160,0.0000$
$560,000.00$
\$ $17,364,317.95$
\$ $33,364,317.95$
Notes of Bank in circulation
Deposits not bearing interest
\$ $16,131,862.00$
$45,338,954.54$
$141,970,011.01$
Deposits bearing interest $\nVdash \ldots \ldots . . . . . .$.
203,563,201.42
ASSETS.
Gold and Silver coin curren
.............
Government demand notes ..................................................................
Deposit with Dominion Government required act of Parliament for seurity Due by agencies of this Bank and other banks in foreign countries

| $6,934,890.28$ |
| :---: |
| $7,198,713.45$ | Due by agencies of and short loans in Great Britain and United States ........................... $55,158,633.00$

Dominion and Provincial Government Securities.
$69,292,236.73$
$587,109.16$ $14,472,573.30$
$9,238,115.36$
Railway and other Bonds, Debenture
Notes and Cheques of other Banks
$113,651,121.04$
Bank Premises at Montreal and Branches ..................................................... $118,869,751.36$ Current Loans and discounts in Chanadise provided for)
$188,041.73$
$218,605.24$
Debrdue debts not specially secured (loss provided for)
$119,276,398.3$
CONTINGENT LIABILITIES.
Acceptances under Commercial Letters of Credit agains
Acceptances under Bankers' Credits again
Acceptances Current other than the above
$\$ 236,927,519.37$

Manage
The election of Directors resulted as follows:-Messrs. R. B. Angus, A. Baumgarten, E. B. Greenshields, C. R. Hosmer, Sir William Macdonald, Hon. Robert Mackay, H. V. Meredith, D. Morrice, James Ross, Sir Thomas Shaughnessy, Rt. Hon. Lord Stratheonirectors, the following officers were elected:-Hon. President, Right Hon. Lord At a subsequent meeting of the Directors, the following officers were elected:-Hon. President,
Strathcona and Mount Royal; President, Mr. R. B. Angus; Vice-President, Mr. H. V. Meredith.

## The food that enjoys the universal recom

 mendation of medical men. For use during illness and convalescence.For weakly infants and over-growing children.

As a supplementary food in cases of malnutrition, and in all cases of dyspepsia and impaired digestion.
Benger's Fod
is soothing and comforting, when other foods cause pain.
most easily digestad with instructive Booklet on the feeding of Infants, Invalids and the Ayed, free from BENGER'S FOOD LTD., Otter Works, MANCHESTER, ENGLAND.

## 

 This is one of the most sensible littlebooks of advice ever offered to the young man or young woman seeking employ
ment. Mr. Hall has been with a large correspondence school, experience in getting, and has men. Above all, he would have the young man drop all foolish notions a getting and holding work alone makes good. position. Hard personal application; what is sood an what is bad form, etc., etc. 12 mo , Oloth, 140 pages.
 Oontents: 1. Special Abi Through Advertisements. Obtained Through Unsolicite The Letter of Application. 5. Persona nterview and Latters of Recommondation Applicants. 7. On Ke
motions.
AND HOW TO
By S. ROLAND HALL
NORMAN RIOHARDSON, TORONTO
NORMAN RIOHARDSON, TORONTO
12 E. Wellington St.


## Christmas is Coming

As a sugzestion, give your wife a small Electric Kettle. These come in either pit or quart sizes. They will answer the same purpose as the more elaborate Chafing Dish for the light lunches which are so welcome after an evening of Bridge.
Drop in and see one at our office, or telephone your order to

## ADELAIDE 404

The Toronto Electric Light Co., Limited,

12 Adelaide St. East, Toronto


in answering advertisements please mentioy "the oanadian couribr.'

Ted took the onus of reply on his shoulders
"Dick was asked whether his father was reading by lamp or candle-light that evening; and when he said the former, how far off the table upon which it was placed was from the window-curtains? placed was from the window-curtains? the coroner remarked that it was clearly the coroner remarked that it was clearly impossible then for them to have caught fire as had been suggested. Dick replied, somewhat sarcastically, that although he had left his father seated in that particular chair, he could not say how long he had remained there. To his mind, there were two different ways in which the fire might have originated. Mr. Emberson might by accident, awake or asleep, have knocked the lamp overor, it was quite possible that, after un dressing, he hal continued reading in bed; and in that case he would probably liave made use of the candle which, with matches, always stood ready to hand. Supposing him to have done this, and, supposing hing to have left the candle falling asleep, to have left the candle burning, a sudden gust of wind from the window, which was always left open at night, might very well have blown the light muslin curtain into the
so caused the conflagration."
oo caused the conflagration."
"Then the little dark man whispered again," said Colonel Anerley, taking up the thread of the narrative, "and the coroner asked a rather strange question; he wanted to know if Mr. Emberson had been in the habit of wearing false teeth?
"False teeth!" echoed the two ladies, in amazement.
"Yes; don't you see, if he had, and they were attached to gold plates, the latter ought to be found.'
"I should never have thought of that!" murmured Mrs. Anerley.
"What did Dick reply?" asked Enid
"Not to his knowledge."
"Oh, but he did!" exclaimed the elder lady.
"He did! Who did? What did they do, my dear?" queried her husband.
"I know he did," she continued, without heeding the interruption. "When Mr. Emberson was talking to me one day he threw his head back and laughed, and I saw then that he wore something of the sort."
The Colonel elevated his eyebrows.
"Trust a woman," he said, "for observing trifles of that description. It seems to me, my dear, it would have been better if you and Enid had gone this morning instead of us; your evidence would have been decidedly more dence would have ,"
The summons to luncheon here broke up the conversation. Whilst the others took their places at table, Enid crept upstairs on tip-toe to Dick's room and istened outside. The door was ajar; and the sound of regular breathing betrayed the fact that, forgetful for a time of his troubles, he had fallen asleep.
She slipped into the room and went up close to his side; then stood for a moment looking down with an almost maternal tenderness at the pale, worn, young face-at the athletic figure, and the strong right arm thrown out widely cross the pillows. Seeing him thus in the abandonment of sleep, Enid's heart throbbed with a mingled love and pity almost painful in its intensity. Yielding to a sudden temptation, she bent forward and pressed a kiss, soft as the caress of a rose-leaf, upon his forehead. He stirred a little and she drew back quickly, catching her breath with the fear of having awakened him. But he slept on; and creeping away as noiseessly as she had entered, she joined the others below. It was quite late in the afternoon when Dick appeared downtairs. He declared himself to feel heaps better; and his looks corroborated his statement; the expression of mental strain and worry had sensibly relaxed, and he was more like his normal self. Ted Alston whispered as much to Enid as he wished her "Good-night," and she replied under her breath, lest her lover should overhear-
"Yes; if only the funeral was over! When that is past we shall all begin to breathe again freely."
People came from far and wide the next day to attend at the last solemn laying to earth of the poor fragments of mortality which had once known the pride of manhood. Owing to Mr. Emberson's having been so many years absent from that part of the country, and also


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Christmas Gift

A Columbia Grafonola and a selection of Columbia Double Disc Records provide pleasure for the whole family, not only on Christmas, but during the whole year and for many years to come.

Prices from $\$ 20$ to $\$ 650$ one for every pocketbook and every taste.

## Easy terms arranged.

Go to your nearest dealer and select one now-pay a small deposit and have it put aside for Christmas. This is the only way to avoid a disappointment later.


Columbia Phonograph co.
McKinnon Bldg., - Toronto, Ont. TERRITORY OPEN TO DEALERS
to his having led, since his return to the property, the life of a recluse, many of those present had never seen him; but all wished to pay a last token of respect to the victim of an appalling catastrophe; and all turned pitying eyes on the bereaved son as he stood with bowed head by the open grave.
When the last solemn words had been said, and the mourners had returned said, and
sorrowfully home, Dick sank into a chair on the verandah with a sigh, the heavy sigh of a man who feels that he has progressed one stage on a long and progressed ourney. He closed his burnwearisome end a feeling of restfulness and ing eyes, and a feeling of came over him.
something akin to peace cal something akin to peace came $\begin{aligned} & \text { But he was not long undisturbed. The }\end{aligned}$ But he was not long undisturbed. man-servant came out through the din-
ing-room, a visiting card in his hand. ing-room, a visiting card like to see you, "The gentleman would like to see you,
sir," he said. "I told him it was un-: likely you would see anyone just now." Dick took the card mechanically; it bore the name of "Mr. Albert Screed, and in the corner of the card was the significant inscription, "Criminal Investigation Department, Scotland Yard.

## CHAPTER VII.

Mr. Screed Explains Himself.

WITH the first glance as he entered the library, Dick Emberson recognized in Mr. Albert Screed the stranger who had made himself conspicuous at the inquest, short in stature, about forty years of age and generally insignificant in physique; rather groomy-looking about the legs, dark-complexioned and clean-shaven; a long-pointed nose, and slightly prominent grey eyes. Such was the outward appearance of the man who rose to his feet as the library door opened.
opened. The young man advanced, holding the card in his hand and, without greeting of any sort, said icily-
"Will you kindly state your business, Mr. Screed, as briefly as possible; it must surely be of a pressing nature, since it brings you to me an hour after since I have aimed, erroneously, it seems, I had this day, at least, I should be that on this day,
The visitor gave a little deprecatory bow whilst his prominent grey eyes bow whilst his pred detail of the other's appearance. There was nothing in Mr. Screed's manner to betray the fact that he had of malice prepense forced an intervably at a moment when he might reasonably expect to find the person he wished to interrogate least master of himself least capable or fencing with an astute antagonist.
"If he is not a cold-blooded monster he must be pretty well shaken by yes terdaȳ's and to-day's work; and when a man's nerves are out of gear, it is un commonly difficult for him not to give commonly was,"
himself away.
Such had been his calculations; and Such had first quick, keen survey he afer mentally summed up his impres had cirst impressions-to an habitual sions-irs fankind generally the most observer of mas
valuable-thus
"Looks pale and ill; that's no more than might be expected. Shows a cer tain hostility in his manner; but that might also be explained by a vit; his indignation at my untimely visit; eyes meet mine firmly and steadry enough-there's a steely gleam Richard which suggests to me that Mr. Richar if Emberson could be a nasty antago se once fairly roused-but his right hand opens and shuts convulsively over what looks like my bit of pasta-board; that shows that the young gentleman is not quite as calm as he would wish with appear-that my coming fills him with nervous apprehension-of what, I won der?"
der?" "I am sorry, Mr. Emberson, to appear intrusive," he replied quietly. "Perhaps it would have been better had I deferred my visit. I am a business man, and I don't myself allow sentiment to interdont with necessary work; but it was fere with thoughtless of me not to recertainly thoughtless of be of different member that yous. I will call again toway of thinking. I
morrow if you prefer it. "I should prefer, as I smid before, your telling me at once the object of visit."。
Mr. "Screed shrugged his shoulders.
"As you wish. With your permission I will take a seat; the day is warm, and I have been on my feet a good many hours."

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Dick flung himself impatiently into a chair facing his visitor, and waited for the other to continue; the crumpled up
paste-board escaped from his nervous paste-board escaped from his nervous fingers, and dropped unheeded to the fioor, as he beat an impatient tattoo upon the table by his side.
Mr. Screed was not a man to be hur ried-the signs of restiveness shown by his companion only caused him to affect a greater deliberation of manner and speech.
"My card," he said, "will already have told you who I am. The circumstances attending your father's death, Mr. Em berson, being somewhat out of the common, Scotland Yard sent me down to watch the case. I was present at the inquest."
He paused-leant back in his chair, and folded his arms as if awaiting some comment on his announcement.
"I know; I saw you there," remarked Dick. "I should like to take you by Dick. "I should like to take you by
the throat and shake what you have to the throat and shake what you have to
say out of you," was his added but insay out of you," was his added but in-
ward reflection as the other drawled ward refle
slowly-slowly-
"Ah-ye-es. Well, I am sure you will agree with me when I say that nothing quite so sicandalously inefficient as that inquiry, and no one quite so dense as your worthy coroner has ever come under my notice."
"I don't agree with you at all!" said Dick explosively, glad of an excuse for venting the irritation which seethed within him. "Mr. Jelf is an old friend of mine-and, to my mind, he showed a tactful delicacy-a consideration for the feelings of those involved in this un happy catastrophe, which it would be well for others to emulate.
"Not being so easily satisfied as the worthy Mr. Jelf, I have been making independent inquiries; these, so far, have only served to increase the suspicions I had already formed; and I naturally come to you, as the person most likely to be able to assist me in my investigato be ",
"Of what nature are your investiga tions?" asked Dick, grasping the two tions?" asked Dick, grasping the two arms of the big lounge chair in which he sat so tightly that the
out white and prominent. "I am pretty sure to begin with that the fire at Ardwell Court was not the result of accident, but incendiarism," was the reply.
"Ridiculous! Impossible!"
With an impatient movement the young man twisted his chair round so that his back was towards the window, and his face therefore less plainly visible to his companion. The manoeuvre, though skilfully effected, was perfectly transparent to Mr. Screed, who smiled again-somewhat grimly this time. "Neither one nor the other as I will show you later," he said, "but, with your permission, we will put that point aside for the moment whilst I ask you a straight question. What proof have you that the body you have interred to-day is really that of your father?"
is really that of your father? God, man; who else could it
be?" The sudden start, the wheel round, the eyes widened with a half-stupefied amazement indicated either that Mr. amazement indicated either Emberson was a consummate Richard Emberson was a question for actor, or that this was a question he had been totally unprepared. which he had been totally unprepared. The detective was not que was slightly hypothesis to accept, hect of his bombshell: it had not been just what he anticipated.
"Ah, that I can't say at present," he answered reflectively; "but I will tell you this much. If Mr. Emberson really lost his life in the fire which burnt his house to the ground, certain traces should be found to prove his identity. These are conspicuous by their absence. "I left my father at ten o'clock in his own bedroom when all the rest of the household had retired; he and he alone failed to make his escape when the alarm of fire was raised; in the face of that well authenticated fact, the presence or absence 'of traces you might expect to find signifies little or nothing!" The young man spoke with considerble heat; but Mr. Screed's judicial calm was quite unruffled as he replied-
"I differ from you entirely, to my mind it is extremely significant. I win show you how; you cannot be sure that after you had left your father he did not privately introduce a visitor, he had already had one interview in the afternoon with two strangers; he might


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have arranged for a second at an hour when he might reasonably expect it to be unobserved. The fact that clothed found must fire broke out rather lends when the colour to this theory."
"How did you prove that he
clothed?" asked Dick abition of the keys, "My dear sir, the positiocket-knife, disand the blade of the por the deceased, covered lying just under the deceased, shows clearly that they had been coctive tained in his pockets. The detective enjoyed for a moment in silence thise spectacle of the other's evident surprise and discomfiture, then contrued. will probably ask for what purpose could Mr. Emberson have made sun appointment? I reply frankly: I can not tell you-it is idle now to surmise; perhaps to receive certain papers which perhaps the others had not with them (they had the others in the cloak-room), or pay left a bag in of money. The reason is over a sum. The quarrel of the afterimmaterial
noon-"Which was probably only the idle "Which was pro wooden-headed serimagining of two Dick hotly.
vants!" interposed resumed," continued the other imperturbably.
the other imper man, with a resigned The younger man, whis shrug of his sith his back to the former position, light, so that ontible to the keen eyes face was perce fronting him.
"May have reached a higher pitchhave changed from words to blows Supposing a fatal one to intentionally struck-intentionally first idea of the -what would be the first idea of survivor? How to escape ditself to What would naturally prese of action his mind as the safest prob To fire the house and slip served in the darkness."
He paused, noting with satisfaction the slight tremor which passed through Dick's frame; then continued quietly, whilst his companion maintained an ominous silence-
"Accepting this hypothesis, the natural question arises-Who was the assailant? quest the victim? If Mr. Emberson had fallen-there would have been little or fare would be expected to cover up the crime would be expes his visitor who met with but if aiolent death that night, a sudden and have been different; it the case have been necessary to take might the prevent later certain prea."

The measure was full; with a bound The meason the detective, had seized Dick was upollar, and shaken him as him by the colla then flung him to a terrier doe him with the ground, and sleaming eyes.
clenched fists and glea yourself up and
"You had better pick id between halfgo, Mr. Screed, he satill suffi closed teeth, "whilst I have still sufficient command over mysel from breaking every bone in your body. You will know perhaps another time that it is scarcely safe to dub a man murderer and incendiarist in his son's presence."
The little man picked himself up rather ruefully, and quietly straightened his disordered collar and tie.
"I think I knew that before," he answered dryly; "but in our profession we swere to take risks. Your arguments are have o taincing, Mr. Emberson; and I most envy your muscular strength. sincerely might bear you malice for Some men as you have me; but, handling them as you all the better pon my sour shak for it. Let us cry quis. I will promise ing against my if you, on your side, not to repeat it, il will hear me patien lim in
Dick stared at him itself in the but his fury had spent out and the pluck and sportsmanlike tussle, a the little man raised the latter spirit of degrees in his estimation. Flingseveral dege heavily back in his chair, ing hims with a short laugh-
he said wiven's sake, then, proceed and "For heave"
get it over.ective remained standing, The detective on the top of the placing his eling over it in such fashion chair and leand armart between him that it formed a that his impetuous comp quietly-
quietly- not yet told you my chief "I have not doubting the identity of the reason for doub yesterday."
-person are touching on dangerous "You are screed. I thought we had ground,


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agreed to leave that subject."
I agreed to draw no further conclu-sions-aloud; but not to be silent as to facts. Surely you would wish to have those communicated to you."
The young man sighed impatiently.
"Go on, then," he said, "if you must. "In your evidence at the inquest you stated that your father did not, to your
knowledge, wear false teeth. Not beknowledge, wear false teeth. Not be-
ing satisfied on that point, I have since made further inquiries-I will not go into details, but give you at once the
result of my investigations. I am now in a position to bring forward a dentist at Oxford who has Mr. Emberson's name on his books; and can prove by for that gentleman was the done by him a gold plate which had been slightly damaged. I think that is conclusive."

Dick bent his head silently.
"I will content myself for the present by adding that the most exhaustive research carried out under my personal
supervision had failed to bring to supervision had failed to bring to light any trace, however small, of the dentist's handiwork, and pass on to the next point in which I need your help.
It is absolutely necessary to trace It is absolutely necessary to trace out the two men who called here on the afternoon of that day." Dick stirred uneasily in his chair. "Can you throw
any light upon their movements or identity ?"
"None whatever!" was the emphatic reply-to which was added, as an afterthought, "beyond the fact mentioned by my father that they had come from London. They probably returned by the seven o'clock train that evening.
"As it happens, they did not!" replied the detective; "they had abundance of time to eatch the train, the last, as you know, in the day; but they sauntered into the station just after it had started, and finally decided to put up at the inn the morning,"

## the morning.

## interview.

"I think it is time that our interview came to an end. I see no possible use in prolonging it."
"Just one moment more, Mr. Ember son," said the other, with a gesture of entreaty. "It has occurred to me that amongst your father's papers we might find some clue to the identity of these men; would you"-he hesitated-then continued with a rush-"would you ob ject to going through them with me?" He fully expected an indignant refusal: he was prepared for an attempt to force him from the room. What he was not prepared for was Dick's drawing a key from his pocket and politely handing it to him, saying-
"If you like to come up to my room, you are at liberty to examine my fath er's papers to your heart's content; but I don't fancy you will derive much information from them."
"You have already gone through them?"
"Should I have waited your permission to do so?"
The first question was put in a tone of challenge; the return query in one of sareastic defiance. The eyes of the two men met with a steely flash like the crossing of blades. There was moment of tense silence, it was broken by Mr. Screed-who, with an eloquen shrug of the shoulders, remarked dryly
"Since you have taken that precaution, it would be little use my going over the same ground."
"I think so," rejoined Dick. "To be quite frank with you, Mr. Screed, my opinion is that there is literally no opening for your talents in this case.
Mr. Screed bowed politely, and, as if accepting the repulse and acknowledging defeat, moved towards the door. His fingers had already closed round the handle and a long breath of relief was hovering on his antagonist's lips, when he suddenly turned and retraced his steps.
"By the bye," he said, "it occurs to me that I have omitted to mention an me that I have omitted to mention an impors, although fruitless in one respect ruins, although fruitless in one reapect has yet brought to light a startling piece of evidence." He paused for a question which did not come. Dick waited in stony silence for him to proceed. Mr. Screed came a step closer, and, fixing him with his penetrating eyes, said-
"It was by your orders, I believe, Mr. Emberson, that some cans of petrol were stored in the coach-house?"

The angry flush which had gathered on Dick's brow faded into a ghastly pal-
lor. It was with perceptible effort thation "Certainly I have "Certainly, I have several times hadl
the loan of a friend's motor car; and' the loan of a friend's motor car; and
it was convenient to have the petrol at hand."
"Quite so. Would you be surprised to hear that several of those cans of petrol have disappeared from the place in whicin
they were stored, and that the remains they were stored, and that the remains
of two of them have been found among the debris-"

## (To be contimued.)

## On-gwa-nada

P ATRIOTISM which nowadays is so comparatively' simple to the Indians who owned the country a few hundred years ago. Canadian history is full of stories of red men who, after the land had passed to the white man, became allie of either English or French in the struggle against a common enemy. Brant and Tecumseh are as familiar heroes as Wolfe and Montcalm and Danlac, and more familiai than Poundmaker and Big Bear-who in their own way were expressing a sort of patriotism in rebel lion.

The literature of the red man has always been more or less patriotic, because in a crude way it was poetic. Descendants of the old chiefs have left on record verses which indicate an attempt to interpret modern Canada in a mod ern way. Among the most recent is J Ojijatekha Brant-Sero, who in an Ontario Government report of fourteen years aovernment report of fourteen Indian ever born on a reserve."
Brant Sero
Bran Na tions Reserve near Brantford, a descendant of Joseph Brant, and son of a Bay of Quinte Mohawk named "Sero." He is a self-taught red man. In 1896 he married Mrs. Kirby, an English lady He is by profession a judicial inter preter, a poet and something of a dra matist. He is the author of several works, and volunteered for service in the Boer war. His letter heads bear the names Brantford, New York, London, South Africa, Berlin, Paris and Switzerland. He is a cosmopolitan and a nomad. A short while ago he wrote a poem on Canada which he sent in manuscript to Mr. A. T. Cringan, a friend of his, teacher of singing at the Toronto Conservatory of Music and a wellknown authority on Indian melodies, many of which through his efforts have been published in the Ontario Government archaeological report. In a letter to Mr. Cringan the author-somewhat apologizing for the rather crude form of what he calls "the enclosed hybrid," says:
"The Mohawk stanza should, if ever this piece of joyous patriotism sees print, set at rest any dispute as to the origin of the word 'Canada.' A literal translation of it could be better sup plied on the spot by one thoroughly acquainted with the 'Long House Festi vals.' "
The poem is entitled:
ON-GWA-NADA. OUR HOME.
"Ka-non-s'hon-ni," yoh son, Kanada. H'ow nyoh, How nyoh, How nyoh Tsits dods tse ri ne kea, wa hon ron.

Tha kah sah he re,
Tsi-On-gwa-nada,
Tsi-On-gwa-nada.
Imperial Canada the free,
Rejoice, rejoice, rejoice;
Hear, each warbling grey bird so happy, Cooing his mate for choice?

The Maple Leaf a Home,
Where'er we may roam.
Our Beaver motto of old gave lifeEach treasured bow'r a care
And Axemen's pioneer deeds foretold strife
What Canada may dare.
The Maple Leaf a Home,
Where'er we may roam.
Hail, songs of our queenly mother love, Behold, our kingly choice; Nation's virgin birth, sturdy and rough Breathing stillness rejoice!

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