

Canada's Best Immigrants

BY EMILY P. WEAVER

The Vanishing Cattle Ranges

BY FORBES SUTHERLAND

To the Peace River by Rail

BY AUBREY FULLERTON

Grand Opera from Montreal

BY AUGUSTUS BRIDLE

The Love of a Vacquero

BY CULVERLEY FORD



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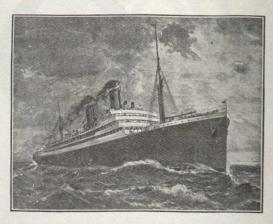
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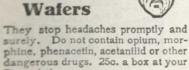
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## The Canadian Courier

A National Weekly

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

VOL. XI.

TORONTO

NO. 14

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#### Editor's Talk

NCE a year we publish an issue of the "Canadian Courier' in which we try to sum up the progress which Canada is making and to outline in a general way the possibilities of the future. It is difficult to do this comprehensively and yet attractively. Nevertheless, we believe that this number is worthy of the careful study of every person who takes a broad interest in the country's development.

A member of Parliament remarked to the editor the other day that he thought that he differed from most of his fellowmembers in the House of Commons in that he regarded himself as being "a representative of Canada," not of any particular province or any particular constituency. We believe that this man lives up to his ideal. Too many of us are apt to look at Canada through our own provincial spectacles. We cannot always take the view that what is in the best interest of one province is probably in the best interest of all the provinces. To the world outside, Canada is an indivisable unit, not a collection of provinces with different aims and ambitions. It should be so with Canadian at the contract of the should be so with Canadians themselves.

The "Canadian Courier" is trying to take the view that it is "a representative of Canada." For this reason it offers this "Greater Canada Number," in the hope that all its readers will for one week at least take an interest in Canada as a whole and think of its progress, its possibilities, and its future to the exclusion of all local interests.

If this number commends itself to our readers we would suggest that each and every one shall mail his copy to a friend in the United States or in Great Britain. If for any particular reason the subscriber desires to retain his copy, we shall be glad to mail a duplicate to any address sent us on a post card until the edition is exhausted.

Owing to the particular nature of this number it was deemed advisable to hold over Dr. Workman's second article for another week. In it he will deal with the question, "Is there a Universal Religion," a subject which is being very widely discussed at present. Dr. Workman takes the view that the various forms which religion has assumed among the various peoples is the natural outcome of their peculiar habits of life and thought.

Dr. Clark's second article in reply to Professor Leacock appears in this number, and this closes the discussion. In the near future we hope to have some further contributions from Dr. Clark setting forth more extensively his views as to the best national policy for Canada.

Next week's issue will contain the monthly "Country and Suburban Life Supplement." One of the features is an article entitled, "Planning a Suburb," by Mr. W. S. Dinnick, of Toronto, who has had considerable experience in work of this kind. His knowledge is practical as well as theoretical and hence most valuable. Mr. E. T. Cook will write the March instalment of "A Year in the Garden."

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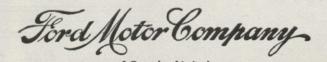
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#### IN LIGHTER VEIN

No Place for Fish.—A prominent agriculturist was talking to a reporter about scientific farming.

"We don't farm scientifically enough," he said. "Many a barren tract could be made by scientific methods to blossom like the rose. know a farmer whose land is to-day a miracle of fertility, thanks to science, and yet before he adopted modern ideas this farmer would have

given his farm away.
"To him, in the old days, a city man

once said:
"'Why is it that nobody fishes the river that runs through your place?"
"'Ain't no fish,' the farmer grunted.

"'Why are there no fish in such a fine large river?' said the city man.
"'Stranger,' the farmer answered, 'if you could git out o' this thin s'iled and barren country as easy as a fish kin do ye reckon ye'd stay?' "—Weekly

A Best Seller.—"That fellow is too slick for me. Sold me a lot that was two feet under water. I went around to demand my money back."
"Get it?"
"Get nothing."

second-hand gasoline launch and a copy of 'Venetian Life,' by W. D. Howells." — Louisville Courier-Jour-

A Surprise.—It was the day after Christmas, and the hard-working post-Christmas, and the hard-working postman plowed his way through snow and a cold wind, a sack of unusual size on his back. He ascended the spacious steps of a residence, and in answer to his ring a man-servant, in rich livery, appeared.

"Wait a moment, please," said the servant, as he took the letters. "The mistress wishes to speak to you."

The postman's eye brightened. It was the holiday season. Now, no doubt, in recognition of his regular and faithful—

and faithful-

"I shall be glad," he said politely,
"to wait your mistress's pleasure."
In a few moments the lady appear-

ed.
"Are you," she asked, "our regular postman?"
"Yes, madam," he answered, bow-

ing.
"Do you come in the morning?"
"Yes, madam."
"And in the afternoon and even-

Again he assented, smiling eagerly.
Then the lady said: "Well, was it you who broke our bell?"

A Distinction.—"So the bank teller has disappeared. Was he short in his

'No, he was ahead. It was the bank that was short."-Boston Transcript.

Cutting .- Henry W. Paine, the emin-Cutting.—Henry W. Paine, the eminent Boston lawyer, once went to one of the interior towns of Maine, where a boy was on trial for arson. He had no counsel, and Mr. Paine was assigned by the court to take charge of his case. He discovered, after a brief interview with the boy, that he was half-witted. The jury, however, was composed of farmers who owned barns such as the defendant was alleged to have set on fire, and, in spite leged to have set on fire, and, in spite of the boy's evident weakness of intellect, they brought in a verdict of

The presiding judge turned to Mr. Paine, and remarked: "Have you any motion to make?"

Paine arose and, in his dry and weighty manner, answered: "No, your honour; I believe I have secured for this idiot boy all that the laws of Maine and the constitution of the United States allow—a trial by his peers."

The Big Show.—Post—"Thinks he's the whole thing, does he?"
Parker—"Well, I'd hardly go as far as that, but he certainly considers himself a quorum."—The Smart Set.



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Vol. XI.

March 2, 1912

No. 14

#### Best Immigrants Canada's

ANADA'S best immigrants are her Englishspeaking immigrants. This is incontestable, though far be it from us to disparage the excellent qualities of many of the foreign We have room in our vast fertile country for millions yet, and if we desire that the land shall have its millions, we may be thankful for the entrance of any immigrants sound in mind and body, who, even in the distant future, promise to make good Canadians or even to become the parents of good Canadians.

But in bidding welcome to these foreign thousands no patriotic Canadian wishes to endanger the cus-toms, the habits of thought and the ideals that have made his country what it is. He wishes the Dominion to be and to remain a worthy member of the group of "Anglo-Saxon" nations; and looks towards the building up of one great united Canada, not a mere conglomeration of little Russias, new Scandinavias, and so forth. Immigrants from these countries and from others may and do contribute richly towards the building, but if it is to be fitly framed together it must have good binding material of some sort and this is surely best to be found in those who belong to our own race; who speak our own tongue; who read the same books as we read; who have been nursed in the same speak our own tongue; who read the same books as we read; who have been nursed in the same glorious traditions; who, whatever may the failures in practice, cherish the same noble ideals of liberty and good government. It goes without saying that these, the kith and kin of her people, must be Canada's best immigrants, the only class in fact that she cannot do without, if she is to receive with safety the thousands of foreigners who annually enter her gates. Differences of language, race and education or the lack of it) add to our social and political problems with every fresh party of foreigners, but the English-speaking folk strengthen the hands of the "native-born," and aid in the happy assimilation

of the other newcomers.

Amongst the most immediately useful immigrants are the Americans of the farmer class. They enter the country singularly well equipped to make the the country singularly well equipped to make the best of it from a material point of view. These men know good land when they see it. They come in with experience and often with money gained where physical conditions strongly resemble those of the new country. They can afford to wait the short time that must pass before they can harvest their first crop and they know from the beginning what difficulties to expect. Throughout the West are to be found groups of such settlers. In Saskatchewan are many Americans, farming each a square

chewan are many Americans, farming each a square mile or two with few men and the help of every laboursaving machine that can be pressed into service. One farmer from North Dakota, who came several years ago to the neighbourhood of Saskatchewan, owns two farms 7,000 together comprising 7,000 acres. To work these he uses four traction engines, twenty binders, and other machines in proportion. With one engine, by the way, he can seed 220 acres in a day

Other Americans besides the farmers, if not to be counted in the very first class of immigrants, have yet been unquestionably useful in opening the country These are the restless, pushof townsites and new enter-prises, who, finding the un-exploited lands in their own By EMILY P. WEAVER

country almost at an end, have crossed the boundary and are now engaged with all their might in the and are now engaged with all their might in the congenial occupation of "boosting" new towns in Canada and, incidentally, of hurrying forward improvements, which the older, staider inhabitants might have regarded as out of their reach for many a long day. One such American, engaged (it goes in the caving) in the real estate business. a long day. One such American, without saying) in the real estate business, exclaimed with virtuous indignation, "The trouble with you Canadians is that you have not faith enough in the country; it takes an American to teach you what it's worth." Once this may have

CANADIAN IMMIGRATION, 1911.

The number of immigrants who arrived in Canada during the calendar year of 1911 is as follows:

United States		*					131,340
Great Britain							144,076
European							63,376
Miscellaneous							11,582

Total ......350,374 The British immigration was divided as

Total .								1000	144 076
Irish									8,419
Scotch	*								34,686
Welsh									1.771
English									99,200

been true, but it is not true now, of the West at

any rate.

Some Canadians, by the way, are suspicious lest this enthusiasm of Americans for Canada may develop a wish for annexation. To me the fear seems groundless. In general the newcomers are far too busy trying to persuade prospective investors that their own little corner of the Dominion is the most highly favoured spot on earth to spare time for politics on a grand scale, and they live quite contentedly under the Union Jack. Indeed I fancy that the people who amuse themselves with for some the people who amuse themselves with flag-waving

are generally only tourists or transient visitors.

Nevertheless we cannot have too many good British immigrants to aid in the future development of Canada, as English, Scotch and Irish have contributed to her strength in the past; and at they are coming by the thousands. The little Mother-isle is sending us of her best, both sons and daughters, to assist in the making of the Dominion and to win for themselves prosperity. As one travels westward the British immigrants seem more and more in evidence, and the stories of many a stalwart Scot and sturdy Englishman—of good wives and fresh-looking girls, as well as men—would make a pleasant chapter in the history of this land of opportunities. For instance, I met one woman, who in her young days had worked in a Manchester factory, making "babies' velvet dresses at thirteen pence halfpenny a dozen," and "find your own thread." Now she and her husband are buying a lot in Vancouver, so that they may have a home of their own, and yet they venture to spend liberally on good violin lessons for their musical children.

I met with other women, who are in much im-

I met with other women, who are in much improved circumstances through their enterprise in coming to Canada. As for the other sex, Britons are setting their mark on the country in a thousand ways; and, as business men, engineers, "sky pilots," farmers, they have opportunities for growth and work and stirring life, possible only to a very privileged few in the Old Country.

It is perhaps a little harder for the average Briton

It is perhaps a little harder for the average Briton to become acclimatized here than for the American, but (the first two or three difficult years of adjust-ment to the new environment over) the man from the Motherland can hold his own with the best. With the object of inducing good British farmers to settle in Canada, and of minimizing the discomforts of their new start in life, the Canadian Pacific Railway Company has recently introduced the system of preparing "ready-made farms" for picked men; and already some of the farmers thus settled have become the most of the farmers thus settled have become the most enthusiastic and effective of emigration agents to their fellow tenant-farmers in England. Now it is said that the Duke of Sutherland is planning "ready-made" Canadian farms for some of his tenants; and, if he thus induces thrifty Scotch farmers to settle in the West, he will be conferring a benefit both on them and on Canada.

Last year, and we may be thankful for so good a showing, more than half of the total homestead entries (exclusive of entries by Canadians) were made by Britons and Americans. It would be still more satisfactory were the proportion twice as high.

The analysis of Canadian

immigration for last year, as shown in the table accom-panying this article, is gratifying not only to those parts of Canada to which the great body of immigrants go, but to Canada as a whole. The to Canada as a whole. The immigration from Great Britain is well on to half the Britain is well on to half the grand total, and that from the United States is far in advance of the total from continental Europe and the countries classed as miscellaneous. Canada is so big and offers so many opporand offers so many oppor-tunities that she welcomes assimilable immigrants from a great many countries. But naturally her preference is for people from the British Isles and from the United States. As long as the immigration migration statement is so satisfactory British ideals will not be endangered.



In twelve hours last July immigrants at Mirror, Alberta, bought land by auction to the value of \$251,648.

## Grand Opera from Montreal

By AUGUSTUS BRIDLE

OR the two weeks ending last Saturday, To-ronto paid out for grand opera performances somewhere between thirty and forty thousand dollars. The productions cost a few men in Montreal about twenty thousand dollars more than the box office receipts. For twelve weeks previous to the Toronto engagement the Montreal Opera Co. succeeded in beguiling Montrealers to part with a few hundred thousand dollars for this same form of entertainment. And both in Montreal and Toronto, as well as in Ottawa and Quebec, this

is proving to be a very pleasing sort of beguilement. Perhaps if a visiting Britisher or European were searching for some one proof that Canada had got beyond the mere colonial stage he might find it in the fact that for two seasons now music-lovers in four of our chief cities have been spending hundreds of thousands of dollars to hear operas which, when produced by the Montreal Opera Co., cost many hundreds of thousands more. A city capable of producing men like Col. F. S. Meighen who do not mind dropping large fortunes into a very large hole must be something of a world city. Which Montreal is.

The Montreal Opera Co. is financed in Montreal. s home is there. The men who, with Col. Meighen Its home is there. as the chief backer are behind it, made their money in Montreal; which now they are beginning to spend for the edification of at least four cities—not in-cluding Winnipeg and Vancouver. There is something ostensibly magnificent about this. In the whole world there is no other people of less than eight, or even three times as many millions, that support a season of grand opera. In the United States three cities have such a luxury: New York, Chicago, and Boston. Up till two years ago Chicago had no grand opera season and got its operas direct from New York. So with Boston. And it is not so many years since the New York four hundred built the Metropolitan Opera House and began York four hundred built the Metropolitan Opera House and began to give Gotham the most sumptuous grand opera season in the world. It is about five years since Oscar Hammerstein opened his new Manhattan Opera House to give New York what the Metro-politan had never produced. This year for the first time the Manhattan is closed and Oscar has spent a million or so on his great London Opera House. a million or so on his great London Opera House, by means of which he hopes to do for the proletariat of the world's biggest city what Covent Garden does for the wealthy.

So the opera movement is spreading. have got it in Canada—on a very large scale. Up till two years ago Canadian cities imported all their grand opera from the United States with an occasional visit of some cheap, mediocre company from England. Well-remembered is the magnificent ex-England. Well-remembered is the magnificent experiment of one Henry Savage to produce grand operas of all sorts in English; his two seasons of really splendid production in Canadian cities, exploiting Wagner and De Puccini and Verdi. It was said then that the Savage offerings compared very favourably in ensemble with those at the Metropolitan though somewhat inferior in the great fixed stars that cost from one thousand to twentyfixed stars that cost from one thousand to twenty-

five hundred dollars a night.

The same may truthfully be said of the Montreal Opera Co. Col. Meighen's financial backing and the good impresarioship of Mr. Jeanotte have got together an ensemble of really fine artists, choristers, bandsmen and stage managers; a company who could go into any theatre in the world and do themselves credit. No one has pretended to complain of the art merit of these performances. No one

of the art merit of these performances. No one could possibly kick at the price; when the highest priced seat was two dollars and a half, and for fifty cents one could hear Puccini, Gounod, Bizet, Charpentier and Massenet, in the "gods."

The attempt was to give Canadians a taste of the best going in grand opera—within certain limits, and excluding Wagner. The experiment has magnificently succeeded. Col. Meighen deserves the thanks of all his patrons for making it succeed. He has proved that Montreal is not without imagination. A city which is able to pile up a civic debt A city which is able to pile up a civic debt tion. A city which is able to pile up a civic debt of \$130 per head of its population, to come into the half million class with almost a village government, to be the world's greatest example of a truly bilingual city, and at the same time to produce the Montreal Opera Co.—is a city that no man could call merely diligent or dull.

Comparisons are not always odious. Time was when Toronto cavilled at Montreal because in the Choir, Which as a rule they had not heard, or if so with some prejudice. The Mendelssohn Choir has

never attempted to prove to Montreal that Toronto could produce one of the greatest choruses in the world. Montreal has never attempted to evolve one as good; and perhaps never will. Conditions are radically different. On a musical basis the two chief cities of Canada are as radically distinctive as they are in people, in architecture and in ideas. The difference is admirably summed up in the Montreal Opera Co. and the Mendelssohn Choir; one an aggregation of outsiders—and some native Canadians—imported from New York and Europe at an immense cost to produce grand opera at a loss; the other an aggregation of home talent organized to give the greatest choral works ever written at an annual profit to the Society and in competition with the best choruses in New York, Boston and Chicago.

However, Toronto has proved that she bigoted in the matter of music; that while she spends every year about twenty-five thousand dollars on the great choir, she is not averse to spending a few thousands more on the opera company from Montreal. The audiences in Toronto were capacity audiences—enthusiastic, somewhat critical and at times rather cold. But next year instead of two weeks-as compared to one week last season-there will probably be three or four weeks of grand opera by the Montreal company in Toronto. Already to the Board of Directors have been added certain ronto gentlemen, with Sir Edmund Walker, honorary president of the Mendelssohn Choir, as the chief representative.

And this is because the Montreal Opera Co. really satisfied what seems to be a legitimate demand for such entertainments in a city rapidly becoming cosmopolitan enough to want the best of everything. There is not space here to give a critical appreciation of all the performances. In fact the writer of this attended only two—Faust and Carmen. These were both given almost magnificent presentations. In the former the chief defect was the principal tenor who gave rather a juvenile rendering of the Faust role; its chief glory was the superb Mephisto role of Huberty the great French basso-cantante—as compelling an artist as ever came on the grand opera boards in Canada, unless one should accept Winfred Goff, who did the same role for the Savage Co. Any other defect arose from the gloriously human interpretation of one Charles Gounod, who wrote the opera to the immortal drama of Goethe. Most of that is obvious in the first scene, where Faust, the quavering old philosopher, bursts forth into a robust tenor solo to a full orchestral accompaniment. This, to say

the least, is not dramatic. Perhaps grand operas should not be dramatic. Many of them are not Wagner's music dramas seldom are. However, Wagner's music dramas seldom are. However, Gounod succeeded in a musical interpretation of Faust on an operatic basis—so well, that if Wolfgang Goethe could hear the same he would perhaps turn in his grave at the audacity of such a "painting of the lily." The same might be said of Verdi's "Otello." It is a matter for the art psychologist to say in how far music can ever be employed to heighten the effect of true drama in the shape to heighten the effect of true drama in the shape of grand opera. In Faust many of the scenes are infinitely better sung. In many, perhaps most cases they are more satisfying from a dramatic point of view if merely spoken with appropriate acting Once, however, you admit the dramatic incongruity of Mephisto appearing in the streets of a German town, there is really no jar to the imagination in hearing the devil sing.

With Carmen the case is entirely different. If

With Carmen the case is entirely uniterest.

Bizet's masterpiece were spoken and not sung, a corporal's guard would yawn and listen. Carmen is a pure opera. To the thinnest sort of a dramatic yarn it adds gorgeous stage setting and most brilliant music—sometimes reminiscent of Handel. The character of Carmen holds the splendid trifle together and attracts the crowd. Carmen is not a gether and attracts the crowd. Carmen is not a common woman. She would be uncomfortable in any well-conducted home. She is therefore fascinating on the opera stage; bizarre, devilish but yet a good deal of a human woman and infinitely better than Salome. So we all cheerfully pass up Carmen as a really great opera that does not and could not pretend to be anything else—not even a

Now they are saying rather furtive things about Charpentier's "Louise," which was twice given in Toronto by the same company. The writer of this did not hear Louise; but some say that the story if translated into English would have caused the

Morality Department to lose sleep.

Perhaps grand opera should not attempt to be moral. Possibly its mission may sometimes be to sugar-coat the immoral. Music is such a deucedly elusive and indefinable thing that it becomes a sort of subterfuge to say when it is employed for un moral purposes or when it becomes the moral. The Some say music is never anything but moral. The should be music is a divine art; that it should be music is a divine art; that it should be a say that the should be a say that the should be a say that the say that the should be a say that the say the say that the say that the say that the say that the say the say the say the say that the say the sa moral purposes or when it becomes itself immoral never be used to exploit aught but the true and the beautiful. But it seems likely that the old diatonic scale with its thirteen lurking semitones is capable of being distorted a good many ways that would be activities in a church hymn not be satisfying in a church hymn or a good anthem. At the same time many of us have heard so-called gospel songs that were a hundred times more immoral than anything in grand opera, even than Wagner or Strauss.

#### A Man and His Hobby

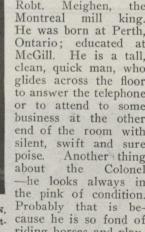
By DONALD B. SINCLAIR

THE story of the Montreal Opera Co. is that of a man and his hobby. Boston has its Col. Higginson, whose munificence mainly supports the finest symphony orchestra in America. Montreal has her Col. Meighen, who, with a few other men, is responsible for what is in some re-

spects the best opera company ever seen in

Canada.

Canada.
Colonel Meighen is a son of the late Mr.
Robt. Meighen, the Montreal mill king. He was born at Perth, Ontario; educated at McGill. He is a tall, clean, quick man, who glides across the floor to answer the telephone or to attend to some business at the other end of the room with silent, swift and sure poise. Another thing about the Colonel end of the room with bout the Colonel he looks always in the pink of condition. Probably that is because he is so fond of riding horses and play-



course, too, he is a graduate of that splendid physical training school, the Militia, having been Lieutenant-Colonel of the 5th Royal Highlanders. When his father died, he succeeded to several millions. He showed sanity in the use of his patrimony by first trying to fill the gap left by his father on the boards of some of the great industries with which

he was so long connected; and then bringing to fruition some of his own youthful dreams which had been dozing in the back of his head. One of these was music.

The Colonel loves music. Well, what Highlander doesn't? The Colonel had long been interested in doesn't? The Colonel had long been interested in grand opera as it is produced in London, Berlin and Paris. In these cities grand opera receives its support from state subsidy or by means of aid from private individuals. Because of high salaries required to be paid for singers, expense of scenery and costumes, and the limited audience to whom music of the first class appeals, grand opera has not been, generally speaking, a profitable business for private enterprise. Its most successful production has been a matter of state effort or patriotic

generosity.

Two years ago, Colonel Meighen became vinced that Canada was quite as well entitled as the United States to a grand opera of its own. He called in Sir Rodolphe Forget, Sir Montague Allan and other Montreal men of money, who agreed with him. Colonel Meighen did not stop with talking He and his associates put up a huge sum of money engaged singers, and the result is the Montreal Opera Company.

Last season the Company had a successful premiere. But this season they eclipsed expectations miere. But this season they echipsed expectations. For three months, they sang at His Majesty's, Montreal, and then visited Quebec, Toronto and Ottawa. During that time they produced two French and two Italian operas which had never before been

Col. Meighen thinks that the success of grand opera is only a matter of education in this country. The Montreal Opera he hopes will become a national institution; and he is very optimistic over the fact that five of this year's company are Canadians.



LIEUT.-COL. F. S. MEIGHEN, 'The Man Behind' the Mont-real Opera Company.

## Direct vs. Indirect Taxation

Second Article in Reply to Professor Leacock

R. LYBARGER, in his most interesting little work on tariffs, recalls hearing a United States president inform a large audience that he did not see why he should tax his own people, so long as it was possible to tax the foreigner. This answer to Professor Leacock's question—who pays the taxes?—is not heard in the United States to-day, and certainly the foreigner makes a poor showing as a Canadian taxpayer in the statistics of taxation compiled by your learned contributor. So that we are advancing a little in exposing and discarding fallacious fiscal

positions on this continent.

In the letter preceding this it was pointed out that Professor Leacock's catalogue of the disadvantages of indirect taxation was very incomplete. It is convenient to make up this deficiency, and at the same time to state the opposite of the general position of the professor. What is done in the three papers is to give interesting facts as to the sources of revenue in Britain and Canada respectively, to state the obvious position that while direct taxation is the system prevailing in Britain, indirect is that prevailing in Canada, and by way of conclusion to lean towards the continuance of the indirect system of tariff taxation in the federal affairs of Canada. To make the comparison a little more thorough from some points of view, and to support in the most emphatic way a conclusion the opposite of the Professor's, may be most readily accomplished by recalling the maxims of taxation, as laid down by Adam Smith, the well-named father of political economy, and seeing how these maxims obeyed or broken in Britain and Canada respectively.

TAXES ought to be collected as much as possible in proportion to the ability of the taxpayer to This rule should not seem to depend for its approval on the authority of Adam Smith or any-one else, but on its own inherent reasonableness and commonsense. Some pieces of wisdom are axiomatic. They only need mention for acceptance.

Necessity alone would justify collecting more federal taxes from a millionaire than from a struggling farmer. But necessity and justice are at one in the matter. For the state has for its primary function the protection of life and property. In the obligations incurred for the protection of their lives the millionaire and farmer are equal. But, in the matter of property, the millionaire is most clearly and vastly the greater debtor. In Britain a rigid adherence to this principle is given. Graduated income taxes, inheritance and succession duties, taxes on unearned increment, and a host of smaller impositions, such as the tax on armorial bearings, all proceed on the assumption that it is at once easiest and most proper to get the bulk of taxation from

In Canada it is the melancholy truth that the vast proportion of federal taxation is sustained by the poor. The French habitant pays taxes on every article worn by every member of his numerous family, and on almost everything else they use. The pioneer homesteader, undertaking trying and comparatively unremunerative duties in a new land, pays taxes on every implement with which he breaks the virgil soil. A wealthy bachelor in Toronto pays on his personal wearing apparel, wines and cigars. He contributes what is to him an inconsiderable trifle to the running of the country.

The contrast is glaring. Truly there is much wisdom in the old Scotch philosopher.

TAXES should be certain, not arbitrary. That is to say, we ought to know how much we are collecting, from whom, and when. Clearly any other method is a matter of hit-or-miss, and a poor way of approaching exact science in taxation. In Britain this principle is largely followed. In the case of the direct taxes above enumerated, the taxpayer knows what he has to pay, and when, and proceeds accordingly. A tariff throws this principle to the winds. It is the most arbitrary thing in the world. There is, of course, one certainty about it. Everybody is paying all the time. But so far as the support of government is concerned, it is conceivable that a man might so order his purchases as to avoid federal taxation altogether. Of chases as to avoid federal taxation altogether. course he would still be paying, but in any proper sense of the word, he would not be paying taxes. Purchasing only things made in Canada, he would be supporting the home market with a vengeance, but he would be reducing the resources of governBy DR. MICHAEL CLARK, M.P.

ment to the vanishing point, so far as one man could accomplish it. It should appear that under this head also, Adam Smith surpassed his modern

critics in scientific accuracy.

Professor Leacock tacitly admits the soundness of this principle when he becomes a mild critic of income-tax by showing that evasions are possible under it. There is probably no conceivable system of taxation of which that is not true. It is certainly most true of a tariff. The story of Henry Common worth recalling of how he tayed a might George is worth recalling of how he travelled with three gentlemen on an American train. Talking of tariffs, he found they were all believers in them, devout and furious. Mr. George turned the conversation on travel in Europe. All his three tariff-admirers had been there, and each had his own story of how he robbed the customs at New York on his return. Protectionists can be at once most theoretical on behalf of the government and theoretical on behalf of the government, and most practical in looking after their own affairs.

TAXES ought to take and keep out of the pockets of the people as little as possible, consistent with the proper support of government. Here again we are surely on the bedrock of ordinary common sense. Admit this, however, and tariffs as a system of taxation stand absolutely and hopelessly condemned, by comparison with the direct methods of Britain. When a man pays so much income tax, he knows that every cent he contributes goes to government, except the trifling expenses of collection. When a man pays so much tariff, he is often completely ignorant of whether he is paying to government or to a protected industry. is we are all paying all the time to both. the point of view of science, such a system is in the realm of the absurd. Suppose a father running a business with several sons out of a common fund. Suppose that father passing ten dollars to a favourite son every time he took five for the common purposes. What would be thought of him? He would be execrated by everyone fit to be out of Bedlam as immoral or insane. Yet that is exactly what the Federal Government does under its tariff taxation. Professor Leacock would be the first to admit that a tariff raises the price of the article by at least the amount of the tax, whether the article is imported or produced in Canada. It follows that we are raising two revenues in Canadaone for the purposes of the government—the other, a vastly larger one, for the favourite sons of a common population.

Roughly seventy millions are raised by tariffs at present for Federal purposes. It is a conservative estimate that 140 millions are taken from the general body of consumers at the same time, and passed over to the favourite sons of the Canadian family. They ought to be ashamed to take it—the government ought to be ashamed to give it. A very government ought to be asnamed to give to small combination of political wisdom and courage ought to enable the rulers of Canada to secure 70 million dollars where they are now really and truly

securing hundreds of millions.

T is simply amazing to find Professor Leacock baulking at the idea of raising 70 millions by direct taxation in so wealthy a country as Canada. The learned gentleman's examination of the draw-backs of property taxes in the United States, and of other taxes there and elsewhere, is moderate and informing. The present writer finds nothing to rebut. The admission that the Lloyd-George land taxes contain a principle, considered by many excellent, raises the hope that Professor Leacock may yet become a pioneeer in the field of fiscal reform and scientific taxation.

Almost any one of the forms of direct taxation would be preferable to the tariff system. With courage and the spread of information, the system of direct taxation ought to be easy of adoption. A simple calculation makes clear what is to be accomplished. Seven millions of people are required to raise seventy millions of dollars—ten dollars per head-surely not an insuperable task. Suppose one person in four is a taxpayer, then the sum required is 40 dollars per head of taxpayers. Is this what frightens the Professor and so many other Canadians? Yet he tells us that every Englishman with an income of two thousand dollars pays forty-five dollars income tax, or five dollars more than the sum required per head of Canada's taxpayers. There are said to be one hundred millionaires in the city of Montreal alone, and millionaires are all patriotic—at election times. Why not keep a little of the patriotism for a fixed period of the year when the tax collector would come round for Federal purposes? It should be stated here that these considerations are presented to show the ease of the task for so rich a country, and do not pretend to be even a branch of a definite policy in the mind of the writer.

N spite of the proved simplicity, no illusions need be entertained as to the obstacles in the way of scientific taxation being adopted at once. nations are like young men—it is not easy to impart experience to them. History shows, indeed, that nations are taught less by theory, than by fact and event. Yet theory ought to be immensely powerful, for it is simply the explanation of facts. It may be easy, but is surely also a little childlike, and event. to go on from day to day among the facts, without earnestly getting the explanations. It is at any rate decidedly non-professorial. Yet Professor Leacock raises a feeling of something like melancholy by closing his interesting articles by having recourse to the old and worn advice-leave well enough alone. The writer forbears a single comment, but respect-fully suggests that, in some leisure moment, the should look up again Macaulay's speeches Professor and he will find a piece of interesting and instruc-tive reading in the lampooning which the great historian administered to some hapless member of parliament, who seventy years ago ventured to use as wisdom in the British House of Commons the very words, leave well enough alone, which pass for highest wisdom with so many in Canada to-day.

#### Advertising Western Canada

WESTERN CANADA receives some valuable advertising in the report of Consul-General J. E. Jones, printed in the United States Daily Consular and Trade Reports, under the heading, Canadian Immigration System." The report The report, in part, says:

The work of handling the immigration movement into Canada has brought into existence a machine of somewhat complex and yet effective character, whose ramifications reach out all over the country

from ocean to ocean.

Of the total immigration into the country, it is calculated that at least 50 per cent. comes west of the Great Lakes, and among this is included almost

the entire so-called American immigration.

All over the west, particularly in the three provinces of Manitoba, Saskatchewan, and Alberta, there are available about 200,000 homesteads. Each homestead has an area of 160 acres, and in some sections of the country a man may pre-empt an additional 160 acres by paying the government \$3 per acre for it, with the payments spread over 10

In return for this homestead or homestead and pre-emption the settler pays \$10 entry fee and undertakes to perform certain homestead duties, notably to reside on the homestead six months every year for three years, and cultivate the homestead to the extent of 15 acres every year for three years, and build upon the homestead a habitable house.

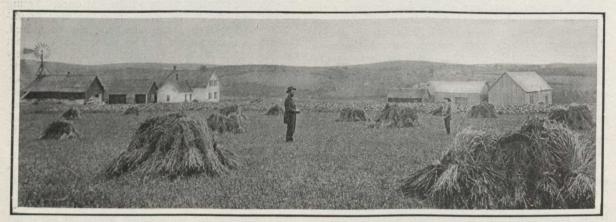
In the case of a man coming in who is not pre-pared to take up land, the immigration department finds him employment at agricultural work in almost any part of the country. He is registered on his arrival, and out of the hundreds of applications for help a place is selected for him; and, with a 1cent-a-mile rate and a card of introduction, he is sent to the agent of the government in the district in which he proposes to work, and by that agent is taken to the employer or employment to which he

has been specifically sent.

The farmer, in his application for help, must state his nationality, the nationality of the man he wants, the kind of home he has, the area of the farm, the wages he is willing to pay, and the period of employment. The prospective employee is supplied with a duplicate copy of this application and knows the conditions under which he takes service with the farmer. If a dispute arises between the emthe farmer. If a dispute arises between the em-ployer and the employee the new settler has re-course to the immigration department, where his case is taken up; and if it should appear that injustice has been done him, action is taken by the department in the interests of the new settler.



Captle are quite as profitably raised in New Brunswick as in the Valley of Saskatchewan



Grain-growing in New Brunswick is a matter of careful cultivation and a sure succession of crop.

### Old Canada for New People

By W. W. HUBBARD

T the Atlantic gateway of Canada, with the winter port of St. John as its principal city, the Province of New Brunswick is with its sister Province of Nova Scotia, the nearest new home land to the people of the British Isles. In the past it has been largely but the gateway. Its resources and charms have been unknown and overlooked though they deserve the attention of every person looking for either a comfortable home or opportunities for profitable investment.

This province settled originally by the United Empire Loyalists, that band of patriots who, rather than renounce their allegiance to the British Crown, left their homes and possessions in New England, and with their families, amid great hardships, came to the land then retained by Britain, offers more to the land then retained by Britain, offers more than ordinary attractions to the men of British

blood who wish to leave their old homes.

Dr. James W. Robertson, for many years Commissioner of Agriculture and Dairying for Canada, speaking in 1908, summed up in a few words the attractions of the Province with a picturesqueness and truth more convincing than columns of statistics, or formal statements. His words were as

follows:

"For myself were I now coming to the Dominion as a new settler, I would rather come to New Brunswick to make a home for myself than try the fortunes of the West. Here one finds invigorating climate, good schools, a law respecting population with high ideals and standards of life; running streams, plenty of trees, the fragrance of clover blossoms and flowers, fresh fruits and innumerable

other satisfactions. In fact here is a satisfying place in which to found a home. The land is suitable for almost every crop of the northern temperate zone. It has a climate healthful and reliable as to rainfall and temperature, and good markets for all classes of products at the doors."

Roughly speaking, the land area of New Brunswick covers 17,393,000 acres, of which 7,750,000 acres remains the property of the Crown, the revenue from which last year was over half a million dollars; 4,643,000 acres is held as timber limits in soil rights by individuals and companies, and approximately 5,000,000 acres is owned for settlement purposes. Of this less than 1,500,000 is cleared land and less than 900,000 acres is in cultivation. As it is estimated from surveys and examinations made is estimated from surveys and examinations made

is estimated from surveys and examinations made that not more than from twenty to twenty-five per cent. of the whole area of the Province is unsuited to agriculture, it will be seen that there is great room for development along agricultural lines.

The climate of the Province is healthy, with summers of ideal temperature and moisture sufficient for all needs coupled with a greater amount of bright sunshine than is enjoyed by any other province in Canada except one. The winters are bracing, fairly steady and bright. The snowfall over most of the Province is ample for good snow over most of the Province is ample for good snow roads and protection of vegetation from frosts. The springs are somewhat later than farther west, but this is made up in the openness of the late autumn. For the last five years the average rainfall per year has been about 36 inches and the snowfall 84 inches, making a total precipitation annually of a little over 44 inches. With such a moisture supply there is

never any need for irrigation. No matter how dry the summer may be, good farming methods will conserve in the soil ample moisture for the needs of any crop. Since records have been kept crop

failure in New Brunswick is unknown.

There is no part of the American continent with There is no part of the American continent with more numerous and beautiful rivers than this province. The river St. John, 450 miles in length flows for the lower 300 miles of its course on the boundary of or through New Brunswick, draining the whole western side of the province as well as the northern half of the State of Maine. This great waterway, with its tributaries, opens up for water-

waterway, with its tributaries, opens up for waterborne commerce fully one-quarter of the province.
Five other large rivers empty into the Gulf of St.
Lawrence and two more into the Bay of Fundy.
Numerous lakes abound and rivers, streams and
lakes all team with valuable fish.

The forests also offer the best large game hunting
grounds in America, and annually are visited by
sportsmen from all parts of America and Europe.

A feature of the river systems of New Brunswick
is the large area of alluvial land to be found along
their lower courses. This is especially noticeable
on the St. John, where it is estimated that there are
100,000 acres of this exceeedingly fertile soil. On
this alluvial land grass is a perennial crop and not
only is a large amount of hay marketed therefrom
but there is much of such land from which crops only is a large amount of hay marketed therefrom but there is much of such land from which crops could be taken that are now left to die down and where thousands of additional cattle might find pasturage. At the head of the Bay of Fundy also are great areas of land formed by the action of the tides, portions of which reclaimed from the sea have given undiminishing crops of hay for the last two hundred years two hundred years.

two hundred years.

For stock raising and dairying there are few better countries than New Brunswick, for not only is there a good climate with plenty of hay and pasture, but the country is also especially adapted to the growing of all kinds of forage crops and roots. In all the southern part of the province back from the coast Indian corn gives good yields of fodder.

As a sheep-raising country the members of the As a sheep-raising country the members of the Canadian Sheep Commission who visited all part of Canada and the United States, as well as part of Europe, state that the Maritime Provinces impressed them more favourably than any other district visited, and that there was something above either the soils or climate which gave wool of better staple and density than found elsewhere.

While the province is not, and probably never will be, an extensive grain raising country, good crops of wheat, oats, buckwheat, barley and peas

can be obtained.

For the production of roots and all vegetables of the highest quality for culinary and market purposes, New Brunswick stands unexcelled on the American Continent.

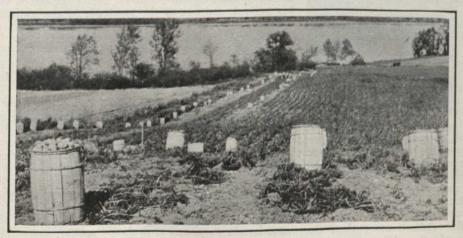
American Continent.

It is, however, apparently as an apple growing country that New Brunswick is destined to be first renowned. During the past two seasons the Provincial Government, through its horticulturist, has been doing some development work along this line with the result that our people and those of other countries are awakening to the fact that nowhere can apples of such high colour and flavour be more

easily grown.

Small fruits are easily grown and of the highest Small fruits are easily grown and of the highest flavor. Strawberry growers generally manage to hold back their plants in the spring so as to harvest their crop after growers elsewhere have disposed of theirs with the result that the Montreal and Boston markets take large quantities at good prices. Yet with all these agricultural and horticultural analysis the province annually imports the pro

capabilities the province annually imports upwards of five million dollars worth of farm products to supply the lumbering, mining, fishing and industrial populations, showing plainly the opportunity for development to supply even the home market.





In the land of apple blossoms and unfailing crops of fruit.



Nearly four thousand miles from New Brunswick—and not so much unlike it. A homestead in the Peace River country.



Homesteaders on the Peace River Trail in the spring. Up to the new north long ahead of the railway.

## the Peace River by Rail

The Last New Canada Soon to be Linked Up By AUBREY FULLERTON

HREE railroads into the Peace River country, as announced in the new railway policy of the Alberta Government, will come so near to filling a long-felt want that there really won't be much left to ask for. Ever since people began to go into the new North, and with growing insistence these last few years, a demand has been



The oldest settler in the Peace River Valley.

made for railway connection, without which the development of the country is impossible; and the settlers who have already gone in have endured enough of inconvenience and lonesomeness to earn them the right to a free ride each. Not a day too soon, but still in the infancy of the country, definite plans have now been made for the railroading of the Peace River and Grande Prairie districts, and ultimately beyond. When the whistle of

the steam-train is heard

the steam-train is heard up there in the Western North, it will be greeted as the Big Noise that is sweeter than singing. The breaking of the long silence will be marked with celebrations all along the line, and in every homesteader's shack things will be "rid up" a bit, for on that happy day Peace River and thereabouts will be admitted to fellowship with the rest of the world. Hitherto the world has been a long way off, and it has a great deal how things looked

hasn't mattered a great deal how things looked.

It is not hard to see why the North wants railroads. They will make easier living. Through the winter months supply-teams have been coming into Edmonton, loading up, and going out again, and some have made two round trips from as far as Spirit River, which lies between Grande Prairie and the Peace. The trail northward has had, in consethe Peace. The trail northward has had, in consequence, the look of a general wholesale house on moving day. And the reason is that the northern farmers, for want of any other means of transportation, must travel the long hard way to market and do their year's shopping when the trail is good. It is either that or pay big prices. A sack of flour that sells for \$3.50 in Edmonton costs \$12 in Grande Prairie; sugar at \$1.20 in Edmonton is \$5 when it Prairie; sugar at \$1.20 in Edmonton is \$5 when it gets two hundred miles or so north; and still higher prices prevail further on. They do not, however, affect the popular appetite; it is a healthful and hungry country, and living therefore becomes a matter of very considerable expense. The only thing that will bring it down is some means of getting in the family supplies more easily and cheaply. The Peace River farmer has the same trouble in selling as in buying. He is a long way from market, and if he should raise the best crops in the world they would not greatly benefit him without a market.

they would not greatly benefit him without a market. He wants railroads for precisely the same reason that everybody else wants them, and his need of them is even more apparent than in the average

The three proposed roads, through Peace River Crossing, Dunvegan, and Grande Prairie respectively, will not be hard building. The most serious engineering difficulty will be in the getting over and around the muskegs, which are sometimes uncomfortably numerous in the North and which are

so incurably tricky that they are equal to swallowing miles of track at a stretch. It is said, however, that the surveys on which the railway plans are based have avoided these sources of trouble to such an extent that no considerable difficulty is anticipated. The construction will be heavier than on the construction of the middle West for these will be over prairies of the middle West for these will be open prairies of the middle West, for there will bush-land to cross and a good deal of bridge build-ing to do, but on the other hand the country will produce much of its own road material.

As to whether or not the new North is worth the investment, there can be no doubt. The Alberta Government is guaranteeing the roads at from \$13,-000 to \$20,000 a mile, and no one seriously questions the business soundness of such an undertaking. It is a rich country, and it will give good dividends on the investment. In size and quality—though as yet only thinly peopled—it is its own most con-

vincing argument.

Six hundred miles long and from thirty to two hundred miles wide are good dimensions for a piece River district proper. But there's more beyond. For three hundred miles north of Fort Vermilion, and for seventy miles back of the river, there is land of which seventy-five per cent. is suitable for farming and stock raising. Even with this additional area, the Peace River country is only a part of the righ him North, there are also to be really produced. of the rich big North; there are also to be reckoned with the sections tributary to the Athabasca, east and northeast, which are to be served by another road on the Government's programme.

Wheat at Fort Vermilion, six hundred miles north

Wheat at Fort Vermilion, six hundred miles north of Edmonton, and good wheat at that; vegetables of the very best, including even sweet corn; great natural meadows of excellent hay, and flowers in profusion, are among the surprises of the Peace River country. Rich soil, long daylight, and bright sun are their explanation, and with these favorable natural conditions it has been alwaydently grown. natural conditions, it has been abundantly proven, farming that is really worth while is easily possible. The claim frequently made, that the Peace River is not only the last but the best West, seems to have some fact behind it.

Transportation is the bugbear. Wheat, and oats, and beef cattle are of little commercial profit when they cannot be gotten to market, and the empty spaces can never be filled until there is some fairly comfortable way of getting in and out. To be sure, a goodly number of settlers have gone in, and are still going; plucky men who will not wait for the railroad but who move in with family, goods, and



On the Lawrence Farm at Vermilion, 600 miles north of

stock, over the trail, in a winding procession that abounds in human interest. Pioneer homesteaders are scattered over the country, miles part, and some have been there long enough to qualify as veterans. They like it, and they seem to have gotten on surprisingly well with a minimum of conveniences. But to-day, as evidence that pioneer conditions are passing, one hears of such things as townsites, and schools, and hospitals, and, latest and best, these three railroads.

three railroads.

The trail is the only way in or out at the present time. It is varied a little in the summer by the water route on Lesser Slave Lake, on which a very good steamboat service is given; but the winter journey over the same route, 450 miles from Edmonton to Dunvegan, means twenty days or more on the trail. A new route is open now by the Edson on the trail. A new route is open now by the Edson trail, which was cut two years ago and is now in general use. This route goes west and north, instead of north and west, and its distances are as follows: Edmonton by rail to Edson, on the Grand Trunk Pacific, 130 miles; Edson to Grande Prairie City, 240 miles; thence to Dunyagara on the Prairie City, 240 miles; thence to Dunvegan, on the Peace River, 75 miles. By this means a very material saving of the time on the trail is effected, but it is only a winter route, for the trail is too rough and wet for use except when frozen. That is why everybody makes a point of getting in his supplies before the spring thaws come; for the Edson trail crosses six rivers and fifty creeks, to say nothing of some two hundred hills, one of which is 1,100 feet high.

And so it is not at all to be wondered at that the Peace River and Grande Prairie country is glad to hear of the likelihood of railway connection. its settlers, present and prospective, any contract for the building of a road would have a good sound, and that proposed by the Alberta Government, looking to the construction of six hundred miles a year for the next three years, is immensely acceptable, whether people outside approve its terms or not. It means the introduction of the Big Noise, and that's what the North wants with a yearning that nothing else will satisfy.

#### The Orchard of the Empire

Some enthusiast has described British Columbia as "The Orchard of the Empire." While the term may not be fully justified, it indicates the success which has come to the fruit-growers of that Province. Its balmy, sunshiny climate, its secluded valleys and its wealth of coast-line enable it to produce fruit which is unexcelled anywhere. In colouring especially, its fruits rival the world, not excepting the states of Washington and California. Apples, plums and strawberries are the principal products.

Outside of Canada it is generally considered that

products.

Outside of Canada it is generally considered that this country is too far north to produce fruit. This is not the case. Oranges and lemons do not grow in this country, but Ontario, Nova Scotia, New Brunswick and British Columbia produce temperatezone fruits which are unequalled the world over. For six years in succession, the Royal Horticultural Society's medal, the blue ribbon of fruit-grow-

tural Society's medal, the blue ribbon of fruit-growing, was won by British Columbia.

Of course, lumbering, fishing, mining and mixed farming will always be the chief industries of the Province-on-the-Pacific, but fruit-growing is its pride. Its mines, fisheries and forests last year contributed products to the value of fifty-three million dollars, while its agricultural products were contributed products to the value of fifty-three million dollars, while its agricultural products were only twenty millions. But in British Columbia, mining, fishing, and lumbering have had a long start. Agriculture and horticulture are only getting under way. It will not be many years before the value of the agricultural products, including fruit, will equal the other three industries in yearly production value.

## The Temiskaming Country

By NORMAN PATTERSON

NTARIO is divided by the "height of land" NTARIO is divided by the "height of land" into two parts. Older Ontario occupies the Southern portion which slopes towards Lakes Erie and Ontario and the River St. Lawrence. The newer Ontario is north of "the height of land" and slopes towards Hudsons Bay. New Ontario is itself again divided into three parts, the Temiskaming country on the east, the Great Clay Belt in the centre, and the Rainy River district in the west. trict in the west.

In New Ontario there are about one hundred million acres of land yet undisposed of by the Government of the Province. There are 231 townships (surveyed) in which the Province has land to sell at fifty cents an acre, with certain settlement requirements, to bonafide settlers. In the clay belt in Northern Ontario there are more than twenty million acres of agricultural land. Think of the opportunities for land-hungry farmers! The clay belt alone can supply 100 or more acres for 200,000

farmers.

The Temiskaming country is developing fast because of its Cobalts and its Porcupines and because of the energy of the commissioners of the T. & N. O. Railway, a Government institution. Nevertheless, its development has only just begun. As Chairman Englehart remarked to the writer, "We have been sending people in by the dozens; in 1912 we shall send them in by the car-load; in 1913 we shall send them in by the train-load." During the shall send them in by the train-load." During the past year 42 new settlers went into the North Bay district and took up 4,200 acres; 262 settled around New Liskeard, taking up 41,800; 294 around Englehart, taking up 45,200 acres; 185 around Matheson, occupying 29,600 acres; and 170 around Cochrane, taking 27,200 acres. These 953 pioneer farmers represent an addition to the population of nearly five thousand people. One man from near Perth, Ont., went up with his seven sons and acquired seven sections of 160 acres each within six miles of Englehart. of Englehart.

FOR a long time it was thought that the agricultural possibilities of New Ontario were seriously limited, but that fiction has gone the way of many others. The wooded areas of the Temiskaming country are more inviting than were the wooded areas of Old Ontario a hundred years ago. The trees that grow there are mainly soft wood and the web-foot roots do not go deep into the ground. Consequently, the stumps are more easily removed and sequently, the stumps are more easily removed and the clearing of the land is less tiresome and less expensive than was the case in Southern Ontario. Moreover, there is a much better market for the soft woods of New Ontario to-day than was open to the pioneer farmers of Old Ontario in their day.

Again, it is easier for a man without capital to make a living on a new wooded farm than on a new treeless farm. When he wants money all he has to do is go out and use his strong right arm to cut down trees and make them into pulp-wood et al. On the average there are ten cords of pulp-wood on every acre, agriculturally speaking, in the Temiskaming country, and this pulp-wood nets the farmer three dollars per cord. The farmers of Old Ontario are just discovering this profitable field of investment. They can go into New Ontario and buy 160 acres of land for eighty dollars (£16), and from that farm they can cut in course of time five thousand dollars worth of pulp-wood, to say nothing of the fire-wood. When they have completed the cutting they have 160 acres of the finest farm land in the world, situated in a district whose climate is equal to that of Southern Manitoba and Southern Saskatchewan. Southern Saskatchewan.

Southern Saskatchewan.

Scattered through it are mineralized areas which are already crowded with miners and prospectors and dotted with growing towns. These form an immediate home market with prices at a maximum for the products of the farmers of the Temiskaming country. They also furnish the farmer with employment during his spare time. The great problem of the prairie country is to find employment for its men during the winter months. In New Ontario this is no problem because the bush and mine offer endless opportunities for strong men.

THE climate of the Temiskaming country is attractive. The rainfall is from 20 to 40 inches per annum, while the snowfall is adequate. The summers average from 60 to 65 degrees Fahrenheit. The summer mid-day heat is intense, but the nights are cool. The days are long and the growth rapid. The atmosphere is bracing. The climate of Cochrane, which is in the 49th parallel of latitude, is

about similar to that of Winnipeg, which is just below the 50th parallel.

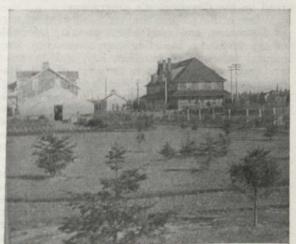
The Temiskaming has already a number of towns The Temiskaming has already a number of towns and villages. Latchford, ninety-five miles north of North Bay, is a thriving village with train service and two boat services. Cobalt is one hundred and three miles from North Bay, with a population of nearly five thousand. Haileybury is five miles from Cobalt with an electric as well as a steam railway connecting the two. Four miles away is New Lis-



Hay grown on the great clay belt. telephone pole. In the foreground a



A field of oats in the Rainy River district.



Englehart Station on the T. & N. O. Railway.



Boom of logs in a North Ontario river.

keard at the head of navigation on Lake Temiska keard at the head of navigation on Lake Temiskaming. It has a population of about 3,000. Englehart is another growing village with about 800 people, although only four years old. Charlton is eight miles away on Long Lake. Matheson is 200 miles from North Bay and growing steadily. Mosteith is thirteen miles away, and has a Government Demonstration Farm. Cochrane, where the T. N. O. meets the National Transcontinental, was founded in 1908, and has already about 2,000 people. There are a number of smaller places.

There are a number of smaller places.

Drainage is easy because the lakes and rivers are numerous. There is no need for the huge ditches necessary to bring much of the land in old Ontario under cultivation. There is no danger of drought because the snowfall is considerable and the frost goes deep. Fertilization will not be necessary for centuries to come because the mould is many in thickness as compared with inches in other Canadian districts. The land has been sheltered for years and enriched by a continuous covering of years and enriched by a continuous covering of woods. It will supply unfertilized growth for years to come. This phase explains why it it already known as the future seed bed and great potato country. Old Ontario in recent years has not grown enough potatoes to supply its wants. Already New Ontario is helping to supply the deficiency and in a short time it will also be exporting. The potatoes in that district grow to about two or three times the size of potatoes in other parts of Canada. the size of potatoes in other parts of Canada. It also explains how the native timothy hay grows to a height of four or five feet, and why clover is one of the natural grasses, and why the grain stocks are long and strong. It is indeed one of the richest districts on the North American Continent.

OF course, the Temiskaming country is not an Eldorado. It must be settled by a strong race.
There is no place there for weaklings. A man to make a success of life in this district must have a pair of stout arms and well-developed shoulders. He must be able to use, or learn to use, the axe constantly and with vigour. He must be able also to stand the strong sunlight and intense heat of to stand the strong sunlight and intense heat summer and to appreciate the invigorating cold of the winter. The Grand Trunk Pacific Ry, the Transcontinental Ry., the Canadian Northern Ry, the Temiskaming and Northern Ontario Ry, being pushed through rapidly and in a few years settlers will have all the railway conveniences of a well-developed district. When that time comes land which can be bought now for fifty cents an acre will then bring from ten to twenty-five dollars. acre will then bring from ten to twenty-five dollars an acre. If the early settler meets the greatest difficulties he also reaps the greatest reward. To the man with strength and ambition the Temiskaming country offers an opportunity which cannot be beaten by any other district on the continent.

Alberta's Progress

A LBERTA made considerable progress during 1911. At the last Dry Farming Congress Alberta won the trophy for the best collection of dry farming products shown by any state or province Another meeting of the world's congress will be held in Lethbridge this year. These facts indicate Alberta's unique position in connection with dry farming. It is now ascertained that it is not altogether the number of inches of rain that is essential

farming. It is now ascertained that it is not altogether the number of inches of rain that is essential to the growing of crops, but its conservation. This is the problem which Alberta is solving successfully. The Government of Alberta is fully determined that the progress of the past shall be excelled by the progress of the future. At the present session of the Legislature, Premier Sifton announced extensive railway policy. Last year hundreds of miles were built through the Province by the Canadian Pacific, the Grand Trunk Pacific and the Canadian Northern. Premier Sifton proposes that this dian Pacific, the Grand Trunk Pacific and the Canadian Northern. Premier Sifton proposes that this rapid extension of railways shall continue. He is guaranteeing the bonds for 1,405 miles of new railway to be built by the C. N. R.; 58 miles to be built by the Grand Trunk Pacific, and 350 miles to be built by the Edmonton, Dunvegan and British Columbia Railway. This is a total of 1,813 miles to which the Province will guarantee over twenty seven million dollars. The object which Mr. Sifton has in mind is to get these railways built immediately so that no farmer in the Province will be without transportation facilities. Of course, all these railways will not be built this year. Mr. Sifton's ideal is five hundred miles a year for ten years. This is the Western spirit.



This is the landscape picture that replaced the buffalo herds on the big Alberta ranges



And this is the sort of small herd that has succeeded to the cattle droves of the rancher.

## The Vanishing Cattle Ranges

By FORBES SUTHERLAND

GENTLEMAN in shaps and a Stetson hat pushed his way through the crowd which lined the bar in the Alberta Hotel in Calgary the other day, clinked a spurred heel on the brass rail and shouted:

"I'm a howling coyote from the foothills, and it's my turn to howl."

An aproned bartender was on the point of vault-

An aproned bartender was on the point of vaulting the counter to throw him outside to howl, when he saw a twenty dollar bill flashed before his eyes.

"I'm howling for a drink," explained the stranger.

"Bring up the bunch."

The bunch approached cautiously, like horses to an unfamiliar trough. They were a town crowd, with hard hats and white collars. When all had imbibed to the stranger's "here's ho," he continued:

"Gentlemen, you'll excuse me, but times have changed. When I first knew Calgary it was nothing but a little cow town with a Mounted Police barracks, Pat Burns and a line of shacks. Now—well—it's no place for me."

The stranger departed. A timid easterner followed him to the door. It was a short scene of what he had expected to see acted in the west every day—a page out of a book he had read as a boy.

"Come back and have a drink with us," coaxed the easterner, as they stood in the street.

a page out of a book he had read as a boy.

"Come back and have a drink with us," coaxed the easterner, as they stood in the street.

"Not there," replied the howler, "but come with me. I'm not class for wheat any more."

And thus the east and the west got together, and, with their legs under the same table, as the parable explains, a mighty friendship sprang up.

It was the tale of the passing of the free range, the charge of the plough on the thousands of heads of fine fat steers, which, for the past twenty years, have made Southern Alberta wealthy and famous.

He was an old time cow puncher, this westerner. He had come west when the west was a baby, had seen it grow and expand in its youth and vigor; and then, when the prairie became filled with so many voices that his own old voice was as a whispering wind, had retreated to the foothills to howl alone. First he punched cattle for the Circle. That was in the early nineties, when the range meant was in the early nineties, when the range meant practically everything from the boundary to the Red practically everything from the boundary to the

soon. The problem facing the country is to protect the cattle industry, without, at the same time, retarding settlement. Briefly the situation in Southern Alberta, at the present moment, and the causes, are as follows:

It is now about twenty-five years since Alberta made her start as a cattle ranching country. the late eighties large tracts of land were taken up under lease from the Dominion Government at a nominal sum per acre and under various conditions as to length of tenure. These were the days of the founding of the Cochrane, Stimson, Oxley, Circle and Hull ranches, and many others. The country then was unfenced and the cattle roamed at their own sweet will over hundreds and hundreds of own sweet will over hundreds and hundreds of square miles.

After these annual round-ups the cattle were again turned loose to winter as best they could. As a rule they reached the spring extremely well, due to the light snowfall in Alberta and to the long nutritious grass. It was not until the early nineties, however, that the stock industry was sufficiently well established to permit of the exporting of cattle, but from the stock industry was sufficiently well established to permit of the exporting of cattle, but from that period until a few years ago the exportation of live stock continued in increasing numbers. The settlement of the Province of Alberta created a steady market for cattle to be slaughtered there, as the meat consumption of that province rapidly overtook its own cattle production

But it soon became evident that a change must come over the method of cattle raising. The old ranch system demanded immense unpeopled areas, and as it is estimated that twenty acres is required to satisfactorily feed one steer it was inevitable that settlement and homesteading in the country could not go on without the sacrifice of the ranges on the part of the cattle raisers. Therefore, as settlers commenced to make application for lands the Government by degrees cancelled the grazing lease and restricted seriously the operations of the cattle ranchers. In fact many of the larger outfits sold out and quite business, swept aside by the changing conditions.

This enforced retirement from business naturally led to the sacrifice of a good deal of stock which, under previous conditions, would not have been marketed. There was no good reason naturally for a rancher who knew that his lease terminated within say two years, to care for a large stock of calves or young cattle. The result has been that in the last few years there have been very heavy sales of heifers and female stock, and there are fewer cattle on the range to-day than there have ever been since 1890.

There is one Cattle King left in Alberta. He is Pat Burns, of Calgary, the first, the last and the only Pat Burns. He has watched the transition as keenly as the old cattle man—perhaps more keenly. But he differs with the old cattle man in that he has figured out the ultimate result. And he is not in the least pessimistic. Pat Burns is practically the only old time rancher left who can still count his steers by the thousand. He was one of the first men to try out the country as a cattle raising dismen to try out the country as a cattle raising district. That was back in '89, when he came west with a few head of stock. Since then he has become wealthy, wondrously wealthy even for the west, where they made money in a hurry. He has two huge packing plants event Colesson. two huge packing plants, one at Calgary and another at Vancouver, has a string of distributing and retail stores throughout British Columbia.

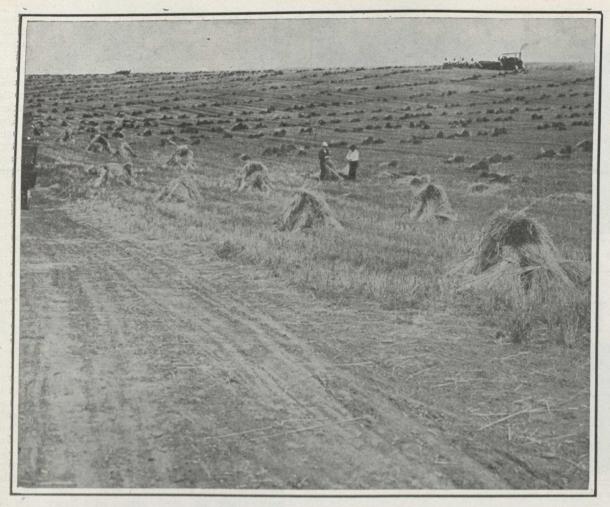
Mr. Burns says, and he has argued to the point many times, that the breaking up of the old time ranches will not only benefit the country, but will also eventually benefit the cattle industry. And he explains it thus: When an area previously used for grazing becomes split up into countless sections and quarter sections, and is used for settlement, the large herd disappears. But smaller bunches, kept by each individual farmer, and fattened and looked after instead of turned loose to rustle, take the place of the herd. The total number of cattle may not be quite as large, but what remain are fed up and fat and ready for market in the spring, whereas oftentimes in the old days the loss by drifting, by treezing by winter starvation was frightful freezing, by winter starvation was frightful.

Just now Alberta, with the exception of Mr. Burns, is not able to raise enough cattle to supply her own needs and those of British Columbia, and the Burns steers, branded with a huge "N. H." on the ribs are the only ones you make the property of the ribs. the ribs, are the only ones you may see any more travelling eastward for the old country. Last year only forty thousand head of cattle went out of the country. Ten years ago nearly four times that number crossed the ocean to make the famous roast beef of old England. of old England.

The day of the old cattle man is done, for the ranges have vanished, but there will still be cattle. The boy with the stick shooing the pelled cow home is taking the place of the man with the lariat, and the barbed wire fence is doing the work of the pony and saddle



The ranges may be vanishing, but the stockyards at Calgary, Alberta, are still turning out good Canadian beef.



One of the Fabulous Wheat Fields of Saskatchewan.

#### The Modern Explorers

By R. C. W. LETT

HE rush of immigration to Western Canada to-day from all quarters of the globe has assumed such an impetus that nothing can check its welcome invasion. The rich soil of the Prairie and Plateaux, which has been sleeping for ages back, absorbing the rich juices of decaying vegetation is now awakening under the ing for ages back, absorbing the rich juices of decaying vegetation, is now awakening under the magic touch of the plough, disc, and harrow. Along the line of the Grand Trunk Pacific, which goes through the heart of the best of the great Prairie Provinces, Manitoba, Saskatchewan and Alberta, and the plateau and valley lands of British Columbia, new towns are springing up; some to remain towns perhaps for ever, but others most assuredly to become great cities.

Some portions of the line of the new Transcontinental may appear to be without values of any kind, but it will be found later on, when it is possible to transport machinery of all kinds into the now inaccessible regions of Northern Ontario and Northern British Columbia, that rich mining propositions will be worked up where it has hereto-

Northern British Columbia, that rich mining propositions will be worked up where it has heretofore been considered a barren and rocky waste. It is not unlikely also that another Klondyke will be discovered as from experience we believe as the Old Miner says, "Gold is where you find it." If this fact is an indication at all of gold deposit, I found that many of the streams running into the noble Fraser River on the north side had gravel beds showing colours of gold. The bench lands along the Fraser from Tete Jaune Cache, 49 miles beyond the Yellowhead Pass or boundary line between Alberta and British Columbia, west to Fort George, a distance of 174 miles, will some day be all under cultivation. all under cultivation.

all under cultivation.

Two years ago, in 1910, a small party with pack horses and the general equipment allotted to the pioneer going into an unsettled country, started out from Edson, Alta., 130 miles west of Edmonton, on the Grand Trunk Pacific Ry., and forged their way through the mountain fastnesses, clean through to Prince Rupert on the Pacific Coast. The entire trip occupied pinety-one days and the tribulations Prince Rupert on the Pacific Coast. The entire trip occupied ninety-one days, and the tribulations of the trail were similar to those experienced by the every day prospector, who, after all, may be classed as the greatest asset that an unexplored country has. Sometimes the prospector is a railroad, and in bombarding a rock cut it has been known, even in our own Ontario of the East, that the navvy with the pick and shovel brought to light a vein of mineral which led to the discovery of the richest silver ore body in the world. Is it any wonder that we look forward to a great uncovering of not only agricultural, but mineral resources along

the line of the Grand Trunk Pacific, which stretch for 3,600 miles from Ocean to Ocean? stretch for 3,600 miles from Ocean to Ocean? The little party of pioneers spoken of reached the Yellowhead Pass after many days of labour, and as the summit was near it, the question was asked, "When will we reach the pass?" So gradual was the ascent through the Continental Divide, 3,712 feet above the sea, or about the same elevation as the Prairie City of Calgary; and even when they had reached this point it was only indicated by the hieroglyphics seen upon the squared trunk of a tree, similar to that placed at the four corners of a mining claim. And yet this is the highest point on the Grand Trunk Pacific between the Atlantic and the Pacific! the Pacific!

A peculiar feature was noticed here. Two small A peculiar feature was noticed here. Two small streams were flowing within a comparatively short distance of each other in opposite directions. One trickled slowly towards the Miette and Athabaska Rivers on the East; the other towards the Fraser and Pacific on the West. Indeed I may say that a man with a pick and shovel might in the course of a few days turn the tide of both streams into either watershed. The line of the Grand Trunk Pacific has reached 28 miles beyond the Yellowhead Pass, and this distance the little pioneer party covered in as many weeks as it could now be covered by the railway in hours. In the spring of this year the as many weeks as it could now be covered by the railway in hours. In the spring of this year the steel will have reached Tete Jaune Cache, 42 miles beyond the Pass, where boats are already under construction and will ply between that point and Fort George, a distance of 320 miles by water. Settlers instead of having to make the big circle round and up the Fraser River, taking days of weary toil, will be landed in Fort George in possibly five days from Winnipeg.

weary toil, will be landed in Fort George in possibly five days from Winnipeg.

Here is the great Omineca mining country known since 1861, but scarcely worked at all owing to scarcity of machinery and the excessive price of provisions; for pork per lb. was \$2.00, flour per sack \$50, tea per lb. \$2.50, sugar, coffee, beans and candles \$1 per lb. Since that day spasmodic mining has been attempted, but even if a man made \$15 or \$20 a day it would hardly pay for his up-keep, taking has been attempted, but even if a man made \$15 or \$20 a day it would hardly pay for his up-keep, taking into consideration the price for transportation of all materials. The day will come when the Omineca Country will be known far and wide, but its true value will be discovered only when the Grand Trunk Pacific makes the district easy of access.

In passing through the majestic range of the Rockies, we must not forget that within easy reach of the road the greatest big game country—black and grizzly bears, moose and caribou—has been discovered. In 1911 four representatives of the Smith-



A strawberry field at Kitsumkalum on the Skeena River



Immigration sheds at Edson on the G. T. P.

sonian Institute of Washington, saddled their horses at the new townsite of Hinton and pushed their way through into the confines of the Rockies. Four new mammals were classified, three new birds, and

way through into the confines of the Rockies.

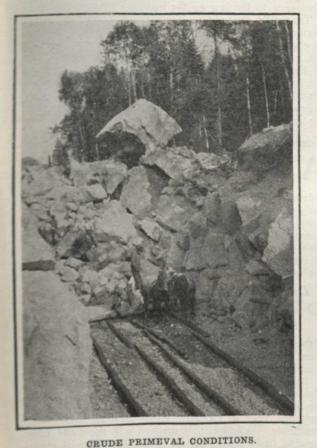
new mammals were classified, three new birds, and the largest grizzly bear in possession of the Smithsonian Institute was shot by one of the party in the Yellowhead Pass District. Eight hundred specimens in all were taken during the season.

From Fort George west to Prince Rupert Grand Trunk Pacific will serve more good agricultural country than there is in all the rest of British Columbia. It is not unusual to find the top soil consisting in some instances of silt and in others of black loam of from eight to six feet in depth on a clay or gravel subsoil. Vegetation is rank Red Top grass was seen seven and eight feet height, while the Wild Pea Vine grows in profusion. It is safe to prophesy that the finest quality of apples will be cultivated along the entire route beyond the Rocky Mountains west. Already on the Skeena River, 90 miles east of Prince Rupert in the Kitsumkalum Valley, the writer has seen apple trees bearing a heavy yield of fruit, which were not lacking in quality or flavour; also garden strawberries and raspberries. While the strawberries were of an enormous size, they did not lack in flavour, and the price received by the grower was \$5 a crate, the consumer paying 35 cents per box in Prince Rupert.



THE FIRST STEP IN CONSTRUCTION.

A transit man on preliminary survey; the advance guard of an army of explorers.



Teaming out rubble from a rock cutting in a country beset with difficulties for the railway builder.



Track-laying machine that lays a mile and a half of steel, including ties, in a day.

## Building a Transcontinental

By RODNEY STONE

HRISTMAS EVE of 1896 brought a little more than the usual stir of expectancy to the little village of Gladstone in Manitoba. Two days later the long cherished hopes of that thrifty community were fulfilled—their railway was in working order and working well. It was only a hundred miles long and ended nowhere in particular, this railway with the small beginning. But it grew wisely and well. To-day it is the second railway of the Dominion and all but a transcontinental. The obscure road of 1896 is now the Canadian Northern Railway System and represents six thousand miles of line in operation with two thousand odd additional under construction.

The Canadian Northern paid from the start; the

The Canadian Northern paid from the start; the wisdom of its location was reflected in the first balance sheet. Environment had much to do with its healthy and vigorous growth. The country round about was good; the railway prospered and extended. Outpacing the country the road pushed out into new districts, always wisely chosen, until it became one of the strongest of the impelling forces behind a decade of Canadian development.

It is not definitely known just how early in the history of the road the conception of the transcontinental idea came to its builders, Messrs. Mackenzie and Mann. They have reputations for doing things first and letting others talk about them afterwards. While busy building in the west they quietly acquired or constructed strategic links in Eastern Canada.

The last few months have seen the beginning of the last chapter of the story concerning the construction of this new transcontinental. The previous instalments are spiked down across two-thirds of the continent. Past achievements are represented in 4,500 miles of railway operating within the prairie provinces and over two thousand more miles divided between Nova Scotia, Quebec, and Ontario. The western lines extend from the head of inland navigation at Port Arthur to Edmonton, with branch lines probing into every productive portion of the provinces. In the east there is the road from Halifax to Yarmouth in Nova Scotia; a

Canadian Northern line linking Quebec with Mont-real and Ottawa with feeders tapping the pulp-wood country to the north; another line from Toronto through the Muskoka Lakes district and beyond to Parry Sound and Sudbury where the armour-plate for the world's navies originates; and the line from Toronto eastward to Trenton through the richest agricultural section of the senior province of the Dominion.

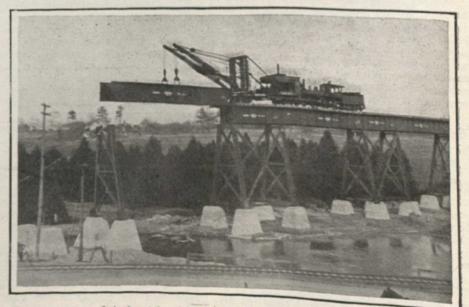
There are still two links to be forged and welded into the chain before the Canadian Northern grapples together the oceans on either side of Canada. The gaps are between Sudbury and Port Arthur, across the land back of the north shore of Lake Superior; and from Edmonton through the Rockies down the North Thompson and Fraser Rivers to Port Mann and Vancouver on the Pacific Coast. The energies of many thousands of men and the power of several millions of money will be spent before the work is completed; but it is well under way. Seven thousand men are wopping the way this minute through British Columbia, and two or three thousand more will add their quota of toil in the spring. The steel is already laid well up to the Canyon of the Fraser eastward from the coast and westward from Edmonton it is nearly through the Yellowhead Pass. Canyons are being tunnelled and valleys filled with earth because this railway must have a better grade than any that has gone before. Simultaneously the road is being pushed through the twenty-million acres of clay belt in Northern Ontario and blasted through the immense iron deposits at the Nepigon and Mattagami ranges. By 1914 the work will be complete.

pushed through the twenty-million acres of clay belt in Northern Ontario and blasted through the immense iron deposits at the Nepigon and Mattagami ranges. By 1914 the work will be complete.

And its completion means more than the realization of the daring ambitions of Sir William Mackenzie and Sir Donald D. Mann. It means that potential wealths of the first magnitude have been brought within the possibility of profitable development. It means the opening of opportunities for a million or so newcomers and a plentitude of new profit for those already within the land. It means that two men have made a new empire within the empire and in the making have made themselves.



The steam shovel removing hundreds of tons a day, is a peculiarly American institution.



Swinging into place a steel beam of a big railway oridge.

## REFLECTIONS

By THE EDITOR

#### A Man-less Land.

NE hundred years ago, Canada was a man-less land. There were a few settlers in Nova Scotia and New Brunswick, in Quebec and Ontario (to use modern names), and they were a few Red Indians and fur-traders in the West. But what impression could even a million people make on a stretch of territory which is almost the

size of Europe?

That this is a true statement of the then situation is amply proved by the history of the years which have elapsed. That million people has grown to eight millions and the country is still largely man-British Columbia has twenty million acres of grain land, of which only an infinitesimal fraction is surveyed. Ontario has a "clay belt" stowed away in its northern vastness which has an equal acreage and in which there are not yet a thousand farmers. Every other province is in much the same condition.

Compare this country with Great Britain. Canada has thirty-one times as much territory as the United Kingdom. If there were as many people to the square mile here as there, Canada would have population of more than a billion. To-day, Can-

ada has eight millions or less.

Give every man a thousand acres, and there would be two million land-owners in Canada, which would mean a population of from fifteen to twenty million. Give every man a hundred acres and there would be twenty-four million land-owners and a population of fifty million. Is not then Canada a man-less land?

Last year 350,000 new settlers-men, women and children-entered Canada, and few saw them come and few know where they settled. They were swallowed up in the man-less land and added only a narrow strip to the cultivated portion which stretches from coast to coast along the international boundary.

The Landless Men.

WHILE Canada is a man-less land to a large extent, the continent of Europe is the extent, the continent of Europe is filled with landless men. The man-less land and the landless men meet when the immigrant comes to Canada. Last year over 200,000 people with the land-hunger came from Europe to this country. Some of them will be satisfied with a shack and a quarter of an acre, others will want a quarter or a half section. They are spreading slowly over the various provinces and finding the spot which seems to suit them best. For the six years, ending December last, 750,000 of these people came in to carry on this development.

But what are these among so many? What are 750,000 Europeans in six years in a country so broad, so deep, and with such possibilities? These 750,000 were supplemented by an almost equal number of United States settlers, but the manless land still yawns for landless men. What is 350,000 a year to a land which can accommodate a hundred

million more people than it can boast at present?

The Government of the Dominion proposes to broaden and extend its immigration policy and to increase its immigration machinery. That is well. The Hon. Robert Rogers, on whom the burden of this extension must fall, has promised this and is already seeking ways and means of carrying out the Government's intention. The provincial gov-ernments are entering more earnestly than ever into the work. With all these forces and intentions combined, the future should see one of the greatest migrations the world has ever witnessed.

The Immigrant and the Steamship.

IN the first fifty years of the nineteenth century, the immigrant who came to Canada came in a sailing vessel. It took six long weary weeks to the the voyage. The quarters were cramped and make the voyage. The quarters were cramped and the food poor. Then came the pudgy little steam vessel with its smail breathing spaces only made vessel with its shorter voyage. Those were days bearable by the shorter voyage. Those were days in which immigration meant danger and privation. The expense was considerable and the man who left his native land had little hope of ever seeing

To-day, what a change! The steerage of the larger steamships plying between England and Canada is almost equal to the "first-class" of fifty years ago, and the voyage is only one-half as long. The

tables have table-cloths, the bunks have clean linen, and the quarters are sanitary and lighted by electricity. Besides, the ships are so long and so broad, that the daily promenade for fresh air is always possible and the broad deck gives plenty of room for physical exercise and sports of various kinds. Coming to Canada "steerage" is a luxury, not a

Again, the voyage is so short and the fare so low, that any successful mechanic or farmer can afford to go back to his native land once every three or five years. Indeed, it is common for him to do so. When he leaves his relations and friends he says "au revoir" but not "good-bye."

Further, the home paper and the home letters come regularly and at small cost. When it cost

two-and-six for a letter from London to Toronto, letter-writing was a luxury. Now a penny brings the weekly letter from mother or sweet-heart.

The immigrant of to-day is a pampered and petted individual as compared with his predecessor of 1840. My paternal ancestors came from England in 1839, on a sailing vessel to New York, up the Hudson by boat to Albany, across to Buffalo by the Frie Canal around the lake shore to Hemile. by the Erie Canal, around the lake shore to Hamilton, and then a hundred miles overland by ox-team to their bush-farm in the Huron tract. thirty years later that they saw their first way train. To-day, the immigrant rides in "colonist" cars which are marvels of comfort and convenience, guided and tended by special government and railway officials, and received at the end of his lordly journey by a "Welcome League."

Make It a Personal Privilege.

Y personal opinion is that it should be made a privilege to come to Canada. The Government have moved in this direction in recent years and I fully agree. They might go even farther. I wouldn't ask the man whether he had money or not, but I would make him bring his "references." I would accept only men of character and men of determination. This is no place for the idler or the loafer or the meddler, or even the

Every able and honest man or woman who comes to this country can make a good living, and become an owner of land in a very short time. Why should a home and a competency be offered to a man who is not likely to appreciate it? What Canada wants is the men and women who desire to better their positions in life and who are looking for more than they can get at home. This is the class who have laid the foundations of this beautiful Dominion and this is the class which will make it greater and more respected.

In 1910, out of 112,000 emigrants who arrived from Great Britain, only 427 were deported as being undesirables or for becoming charges on the This shows that the immigration authori ties on the other side of the ocean are decidedly careful. Still, a further tightening up might make the privilege of coming to Canada more valuable.

#### British Columbia and the Hindu.

LADY writes from British Columbia for some copies of this journal containing our articles on the Sikh question, and in her let-ter says: "I regret the attitude of the West on this most important matter. Naturally it is here that many feel keenly and write bitterly, but these sunburned sons and daughters from India's coral strand deserve British justice." This seems to epitomise the discussion.

the discussion.

The Victoria Week, supposed to be the personal organ of Premier McBride, says that many of the anti-orientals are in favour of allowing the Sikhs to bring in their wives and children. This paper to bring in their wives and children. This paper says, "There is a fundamental difference between Oriental exclusion as a policy and the arbitrary exclusion of wives whose husbands have come here in accordance with the statutary requirements of the country. The question involved is one of justice and morals."

When Mr. Stevens, M. P. for Vancouver, speaks on this question, it is quite evident that he speaks for only a portion of the British Columbia people. That "portion" may be a majority or a minority, but the people in the East are not yet convinced that it is a majority. Further, Mr. Stevens has greatly weakened his case by his personal attacks upon Dr. Sunder Singh. Indeed, this phase became so acute that the Canadian Club of Toronto warned him before his address that personalities of this kind would be distasteful to them.

There are two sides to this question, and they should be stated calmly and judiciously. If the anti-Hindus are right and if their cause is just their view will prevail. Any attempt to stampede public opinion one way or the other, or to conceal the truth by vociferous personalities will not work in the interests of the side which so indulges itself.

Archbishop Bruchesi's Reply.

A NY Protestants who had a hope that Archbishop Bruchesi would bow to the judgment of Judge Charbonneau on the marriage question were doomed to disappointment. Last Sunday. the Archbishop re-affirmed his position and declared: "Marriage, like all other sacraments, belongs to the Church, and consequently it belongs to the Church to direct everything that concerns the validity of marriage. Such was the doctrine of the Catholic Church before the Protestant Reformation and such it will be for all time.'

This means apparently that, so far as the Archbishop and those who agree with him can arrange it, there will be no change in the position of affairs whatever the courts may decide. The State may take away from the Archbishop the power of enforcing his decrees in the courts, but he will continue to make the decrees and enforce them in the consciences of all who are subject to his jurisdiction.

The issue is therefore clear, however much it may be regretted. The Archbishop does not propose to compromise with nor recognize the Protestant clergy, nor even to do more than give outward

clergy, nor even to do more than give outward obedience to the law of the land in this respect.

That this attitude is likely to disturb national harmony in religious matters goes without saying. One can only hope that Archbishop Bruchesi does not represent the spirit of all the high dignitaries of the Church in Canada; and also that he does not fully represent the spirit of the council at Rome which guides the destines of this greatest of respectively. which guides the destinies of this greatest of religious organizations. The world has grown too big for intolerance.

Towards a Universal Religion.

N impetus towards a "universal" religion has been given by the Japanese Government. It proposes that the representatives of Buddhism, Shintoism, and Christianity shall come together and agree upon elementary co-operation. National ethics can be perfected only by a combination of education and religion. Education can work with religion only when religion is unified. with religion only when religion is unified. Therefore religion should be unified. This is the Japanese

A Dearth of School-Teachers.

PERHAPS it would be unwise to term it "stealing," but certainly Western Canada is "taking" many school-teachers from the East. So great is the western demand that the eastern colleges have been forced to adopt defensive measures. The teachers trained in Macdonald College must agree teachers trained in Macdonaid Conege must agree to teach three years in the Province of Quebec Those trained in the Ontario Normal schools and in the school of pedagogy in Toronto must teach at least one year in Ontario before getting their final certificate. Whether this method will meet the case remains to be seen. In all probability it will make little difference. The school boards of the West will be satisfied with proof that the teacher has passed the Eastern examination and will not ask for the actual certificate.

There is probably no real remedy for this migration of school teachers. So long as the West pays higher salaries than the East so will the movement

continue.

It is absolutely necessary for Ontario to get more teachers and better teachers. The supply is several hundred short. A wise superintendent of education would have foreseen the difficulty and met it, but Ontario has been unfortunate in this respect. Our educational control has been mainly a substitution of red tape and regulation for common sense.

The question of consolidated schools which is related to that of an adequate supply of teachers has also been ignored. While the leading states of the Union have bravely tackled it, and while Manitoba has been making excellent progress in regard to it, Ontario has done nothing. Some day the Province will wake up and find that its educational system is twenty-five years behind the times, and then there will be plenty of work for the public executioner. I mention consolidated schools, because it is easier to secure teachers for these than for the isolated, one roomed schoolhouse which is cheerless within one-roomed schoolhouse which is cheerless within and cheerless without.



Ottawa, Feb. 26.

NCE every year members of the shake off their party shackles and enjoy shamselves together. There is one "night There is one themselves together. There is one "night of nights" in every session. There is one "night of nights" in every session. There is one "some of nights" in every session. There is one casion when the pencils of the newspaper men are aside and their typewriters locked up; when anyone—be he Minister of the Crown or representative of the most seem tative of the most com-

MR. T. W. KING, President Press Gallery.

plex and cosmopolitan interests — may speak his mind with the utmost freedom, with the assurance that he will not be "quoted." The not be "quoted." The only function where no reporters are present is the annual Parliamentary Press Gallery dinner. It is as lery dinner. It is as ancient as Parliament itself, and as inaccess-ible as the confessional. Over the proceedings

of this one night in every year the President of the Press Gallery presides. Premiers, Hon. Messrs. Speakers, cabinet ministers, largicators and visitors legislators and visitors of all ranks, must obey

MR. T. W. KING,
President Press Gallery.

time being. He is the autocrat of the occasion, and, though his sceptre is one of goodfellowship, it commands respect and obedience. For the President of the Press Gallery is an important individual. He second to none in the journalistic ranks of this country. His influence is great and far-reaching. The quiet, kindly individual to whom Premier Borden, Sir Wilfrid Laurier, and a hundred other distinguished guests paid their homage the other night, is known to the postal authorities as Mr. T. W. King. To the newspaper men and their friends he is "Good old Tom King"—the second adjective affectionate, rather than descriptive. Tom is the reigning King of the Press Gallery. Something of his popularity with his colleagues was demonstrated by the fact that he polled the vote of every correspondent when the Gallery met four months ago to elect a new president.

The craft swears by Tom King—and no wonder.

The craft swears by Tom King—and no wonder.

He moves in an atmosphere of genuine Irish kindliness and good nature. His was always the first cordial hand to grip the new-comer, dub him "Brother"—to the cub's delight—and introduce him

Brother—to the cub's delight—and introduce him to those who hold the keys to the various sources of news supply. No trouble was too great, or no task too heavy, if thereby the President could make the road a bit easier for a young colleague. He never tired of telling how, when he himself arrived a stranger in the Gallery some eight years ago, he assumed that every member of Parliament seated to the left of Mr. Speaker was a Conservative, and, that the House was about evenly divided in noting that the House was about evenly divided in seating arrangement, was on the point of sending out a sensational despatch chronicling the startling character of the situation, when some Liberal in "the colony" rose and denounced the Conservative party and professed admiration for Sir Wilfrid Laurier in opening the debate. That spectacle, and subsequent consultation with the Parliamentary Guide and the seating plan, saved him.

Mr. King was born in Fayette County, Ohio, in 1866, was educated at St. Francis Xavier College, Cincipnatiand subsequently attended law school.

1866, was educated at St. Francis Xavier College, Cincinnati, and subsequently attended law school there. He was admitted to the bar of Ohio, but the lure of newspaper work, whetted by a participation in college journalism, had got hold of him. He became a regular contributor to several Cincinnati papers and subsequently was appointed as legislative correspondent for one of the large dailies. In 1904 he went to Toronto, joined the ranks of Canadian newspaper men, and became a Canadian citizen, serving since that time as political writer

and parliamentary correspondent at Ottawa for the Conservative press

Two years ago, under the strain of over-work, Mr. King lost the use of his eyes, and a long period of darkness was prescribed for him. He came out from the hospital under a serious physical handicap. But he never lost his strong optimism. He has a wonderful knack of keeping in touch with current events and newspaper comment, and a marvellous memory. Many a night after having sat in the Press Gallery, drinking in the detail of tedious debate for hours without taking a note, he has made his way to the Press Room to dictate to his stenographer a succinct, clear and readable resume, containing all the salient points, and not infrequently have other correspondents, after struggling ineffectually with their voluminous notes, finally

sought solution of the troubles of transcription by appealing to King.

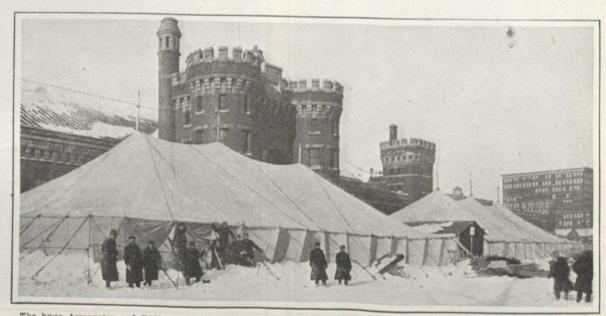
In Tom King the Gallery possessed one of the most brilliant after dinner speakers in Canada. And the Gallery appreciated the fact that it could always furnish a man who could do a little better than the best. When, a month ago, promotion to the editorial desk necessitated his leaving Ottawa, there were many qualms as to what would happen "the dinner," at which as President he was assigned

S IR WILFRID LAURIER'S affection for children has been the source of many delightful anecdotes. No newspaper man has ever taken a trip with the "Old Chief" without returning full of the incidents which occurred when the veteran statesman rubbed up against little folks. On such occasions adults are invariably relegated to secondary consideration. Travelling over the National Transcontinental on a trip of inspection a warrance. dary consideration. Travelling over the National Transcontinental on a trip of inspection a year ago last summer, the correspondents still tell how he would be up and out in the mornings playing with the children of the workers engaged in construction camps en route, while all through the western trip there were tales of his adventures with the little ones he met ones he met.

Last week the Liberal leader visited Arnprior to take part in the South Renfrew by-election. Just before his car was attached to the Ottawa train, a little girl, who was at the station with her father, appealed to him to let her see Sir Wilfrid. The father lifted the child in his arms, and she was enabled to "peek" through the window into the car where the ex-Premier was chatting with his friends.

where the ex-Premier was chatting with his friends. Sir Wilfrid was sitting at breakfast with Mr. E. B. Devlin, M.P., and other colleagues. He spotted the child's eager face at the window, and immediately beckoned her to come inside. When the little one was taken within the former Prime Minister selected the most fragrant rose from the vase and presented it to the happy child with a kiss. The father could not get his small daughter to leave the station platform until the train bearing her veteran suitor had vanished. H. W. A.

#### A MILLION DOLLARS OF MOTORDOM



The huge Armouries and Riding School in Toronto were too cramped to accommodate the Motor Show. tents were built as an auxiliary.



The democracy of motordom: Luxurious limousines, rambling run-abouts, lumbering trucks and delivery wagons.

M OTOR cars and motor sundries and accessories to the value of more than a million dollars have been on exhibition for the past week in the Toronto Armouries. This is the largest motor show ever held in Canada. In fact any non-Canadian visitada. In fact any non-Canadian visit-ing this show could not tell from the display of cars or the aggregation of wealth represented that he was not in the great gasoline exposition at Madison Square, New York. Canada's interest in the automobile is proportionately as great as that of any country in the world. Perhaps the greatest daily out-door show of motor-cars in the world is to be seen on Fifth Ave., New York. But the rate of increase in the purchase of cars in a city like Toronto or Montreal has been even more rapid than in New York and Chicago. Seven years ago there were about fifteen motor-cars in Toronto. Now there are thousands—of all varieties and makes. "Canada's century" practically began with the motor-car

Successful as something to see, the show also did well so far as the selling of automobiles was concerned. One feature of the demonstrators' work was the taking of prospective purchasers for trial trips.

## The People Who Are Coming to Canada

## A Few Glimpses of the Land They Come To



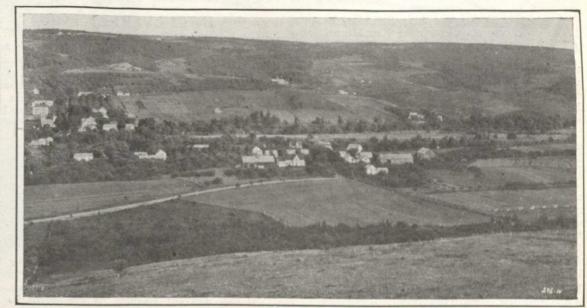
A shipload of last year's 145,000 British immigrants arriving at Quebec.



uch a front row of bonnie little Jocks and Jeans



One of the famous Nova Scotia notate fold



The great scenic valley of Gaspereaux in the land of Nova Scotti



Not concerned in the Anglo-German war scare.



ans Schmidt is quite sure that Canada can never "beat the Dutch."



question is-How long before these prefer to work in a Canadian factor



Threshing day on one of the modern big farms in the great wheat-growing Province of Saskatchew



This family of Russian Jews will find 70,000 of their race in three Canadian cities.



y this time these Russians know who is Mayor of Winnipeg.

sus. In tion the Unite gard for peop transportation easily happen was most may of the presen begun to be on the rate of it checked, inste four hundred now have been present rate per cent. per per cent. there tor of British lish-speaking. Kingdom and proportion is this method of ada should be ing population. Canada is abl. British-speaking immigrants should be there of spoken so long as our ideas remain danger of polygonia.

That danger the early part The west had colonies." Had gone on uning in less than ear, we should million. The is about four in that four majority facand of Engthe United States—the venths. From a census, Canof aggrandizense of people. The fact that and fractions means—that and fractions means—that and fractions means—that anguage and abore is no



A pastoral picture in middle Canad



The steam plough has not driven the plough-horse from Ontar

## The Love of a Vacquero

A Story in Which Generous Impulse Fights Against Treachery

QUEER dog was Luis Salvador, vacquero or cow puncher on the San Miguel ranch at the foot of the Sierra. A small, wiry, brown little man, quick in his movements as a mountain cat, and never seen without a smile which disclosed his white teeth.

Only when he was alone the smile would die, the lithe body droop, a hungry, far-away look come

into the eyes.

The reason? Well, that was the vacquero's secret, known only to the cattle, the mountains, and the great alkali plains that stretched to the southern

For no man knew that Luis loved. Such an idea would have struck one as impossible, perhaps ludicrous, in any case, and a fit subject for jesting, had anyone the temerity to chaff the finest "roper" and best shot in all that part of the country.

But when it is understood that the unsuspecting object of his devotion was Madge Carmichael, the daughter and heiress of the English Colonel Carmichael of the Guerera Ranch, the ludicrous side of the question is apparent.

There were reasons, quite apart from social disparity, which made any dreams Luis might have

indulged quite hopeless.

Chief among them was the fact that Estrada, the handsomest man from Santa Fe to the Cordilleras, and owner of the San Miguel ranch upon which Luis worked, was looked upon all round the accepted lover of the beautiful English

What the English girl thought on the matter was another question, but Estrada himself had no doubts whatever about it, and his confidence begat conviction in others.

Not but what he, too, had his rivals, but who could stand against him? His riches, personal attractions, and courage seemed to assure his position.

So the prize was left open to him, and little Luis Salvador smiled on as his friends discussed the affair and wept only as he rode over the burning plains alone.

He smiled more sweetly still when, returning after a three weeks' absence in the hills, he stopped for a rest at Michael's store at the cross roads leading to the Guerera Ranch.

A dozen or more cow punchers, American and Mexican, were lounging at the door, talking and

"Reckon he'll be out of the runnin' now," one of them was saying. "Ther Don will hav' ter take a back seat."

"That's all you know about him," laughed another. "Here's little Luis. Tell him, and see what he

"The Don's cut out, Luis," shouted another. "Ask him when you get home how he likes Eng-lish beef."

Luis flushed slightly under his olive skin. He looked puzzled and slightly annoyed, but he smiled

"Doubtless if Senor Ramon has anything to tell me he will do so. For me, I do not interfere in what does not concern me.'

There was a momentary gleam in his quick eye that warned the others. It was safer to make personal remarks against the vacquero himself than to say anything disparaging of his employer.
"Well, 't'aint no affair of ours." Big Andy said.

"If Miss Madge prefers one man to another, it's her funeral, not mine. Good luck to her, any way.

So the subject dropped, at any rate for so long as Luis remained at the store, he being too proud to allude to it further, though inwardly he was on fire with curiosity.

So he rode away, outwardly gay as ever, but inwardly disturbed, for he had learnt enough to guess something of the purport of the words.

They could only refer to Don Ramon's love for the Senorita Carmichael, and portended trouble.

But trouble for whom? Not for her, but for Don

Ramon, and again the Mexican's cheek flushed. If he loved the girl he also loved the man, whose bread he had eaten for years, whose interests he had watched over with scrupulous loyalty and good faith since he had roped his first steer.

And now Don Ramon was being ridiculed, laughed at, and his most private affairs discussed by every

gin-slinger in the country.

The vacquero's right hand dropped to his gun, and he half swung his bronco round as if to ride back to the store and stop the lying tongues effectually.

#### By CULVERLEY FORD

But a moment's thought sent him homeward again at full speed, using spur and quirt madly as if to outride the thoughts that overwhelmed him.

Part of his road lay through a shallow barranca, worn through the sandhills by the mountain tor-rents. The steep banks ended abruptly at the head a gently sloping valley, and, like a whirlwind, he dashed out right on to two riders who were at the

moment entering the barranca.

They were Madge Carmichael and a stranger-Englishman, as Luis instantly judged, fair-red, handsome, and big of frame, who sat his horse easily, pulling him on one side just in time to escape a disastrous collision.

As for Luis, he, too, swung his bronco to one side, the animal tripped and fell, hurling him vio-

lently to the ground.

He was on his feet in an instant, his smiling face showing nothing of the feelings that shook his in-

So this was the meaning of the words he had eard! This fair-haired Englishman had come to rob them all of the woman they loved, to rob him, and to rob Don Ramon.

How he hated him, his cold, blue grey eyes, his sneering, angry face. And he had fallen before him—he, Luis, the best bronco-buster in Mexico! And in the sight of her! That was the worst sting of all. If a knife thrust or bullet could only mend the matter—— But no! Not before her.

He swept off his sombrero. "A thousand pardons, Senorita," he exclaimed. "I rode fast, expecting no one."

'But you've eyes in your head," retorted the Englishman, before the girl could respond. "It's only luck that prevented what might have been a nasty accident. I have always understood you goatherders could ride. I begin to doubt it."

THE Mexican paled; his smile vanished. his hand dropped to his gun. He, Luis Salva-a goat-herder! The greatest insult that could The greatest insult that could be offered to a vacquero, most of whom are descended, as they believe, from the Spanish caballeros, and even from the bluest blood in Spain!

And again before her!

But it was that thought which steadied him.
The Englishman had insulted him. Very well,
then, he must be punished. Perhaps it was Fate.
He had come here to bring trouble and sorrow amongst them. This, then, was the occasion to seize upon to wipe out the dishonour in the man's blood. A wicked joy possessed the Mexican. The debt should be paid in full, but not here.

Again he bowed as the Englishman ended. "The Senor Englishman is pleased to be facetious," he said. "My poor brain is perhaps dulled by the fall. fail to understand his quaint humour. time he shall explain it to me, and perhaps I will prove to him that even a goat-herder, as he is pleased to call me, can ride and—shoot."

He could not forbear glancing at the girl as he aped into the saddle. She was deadly pale, and leaped into the saddle. her hand was stretched out as if to restrain her companion from saying anything further. She had lived many years amongst the Mexican vacqueros, and knew well their pride, and how such an epithet would affect them. Neither was Salvador's covert threat lost upon her.

So as he rode away again, more furiously perhaps than before, he had that vision of her stamped upon his brain, and he hated himself, but he hated the Englishman more murderously. And his feelings were not improved on arriving at the hacienda.

Don Ramon, he learnt, was ill—sick of a fever

caused by his servants knew not what. But Luis knew, or guessed so, and went down to the men's quarters with a heavy heart, swearing he would remove this obstacle from his master's path. "It is fated," he muttered, "else why should he

quarrelled with me?'

His face flushed again as he thought of that epithet, and the other vacqueros noticed that he sat apart from them, eating nothing, but drinking only, playing the while with his knife or revolver. Also they noticed that sometimes his busy hands would rest, his face would soften, and once even two tears rolled down his cheeks unheeded, dropping on the lolster of the weapon he fondled. They thought of these things after, but at the time marvelled in silence.

It was past ten, and most of the men had retired

to the bunk-house, when a message came to call Luis to his master. What transpired between them was never known, but Luis came back an hour after midnight so changed in looks that he was scarcely recognizable. He smiled, but it was the smile of a wolf drawing its lips back from the fangs that are presently to be buried deep in its victim's throat. Deep lines on forehead and cheek made him look ten years older. His eyes blazed like a mountain lion's from under his heavy brow.

But he spoke to no one the next morning, leaving the ranch-house ahead of all the others, and disap-peared in the chaparrel. He rode straight for the He rode straight for the foot-hills, and around through the oak scrub to-

wards the Guerera ranges.

Three hours later he was overlooking the cienda and corrals from a low, scrub-covered hill where he dismounted and stood like a sentinel watching.

Far out towards the west the wide plains stretched for miles, shimmering under the heat of the semitropical sun. Numerous black dots, massed in places, in others strung out in slow-moving lines showed where Colonel Carmichael's herds congregated round the water-holes or followed each other along the grazing grounds.

But Luis kept his attention on the buildings below,

himself unseen, but watching all who came and went. At last his patience was rewarded. Madge Carmichael, accompanied by the Englishman, walked down from the house to the corrals, and watching the work of a pair of broncho-busters breaking in some wild horses.

Luis's eyes snapped as he saw the hated figure of his and his master's rival; yet he could not but see even at that distance how the girl kept ever at his side, looking up to him, and taking small notice

of the scene before her.

"Santissima!" groaned Luis, "but the child loves him! Never have I seen her do so with others. He has bewitched her!"

But he knew that the spell the Englishman had cast on the girl was only that common spell of love which has bewitched the world from the beginning. Against such there is no charm.

So he stood, still as a statue, save for the twitching of his mouth and brows, and the spasmodic gripping of his pistol butt, suffering for himself and for his master, almost cursing that love which made of life one long torture for him. Perhaps that suffering was the fire which was to purify and test the gold of his own love, of his whole soul, consuming what was dross, leaving only the refined metal. It is certain that, after what seemed to him like hours of torment, he gradually became quieter, and other thoughts than those of revenge began to rise in his heart.

He knew that he loved this girl wholly, yet knew better than any that his was an entirely hopeless love. Then there was Don Ramon, whom also he loved, as a faithful dog its master. He knew, again better than any other, his master's infatua-tion for the girl, but it was borne in upon him now that she had no such feeling for the Don. Friend-Yes; but not love.

A ND without that where could happiness be? There could be none for her did she mare A There could be none for her did she marry Don Ramon. But this other, this Englishman? Ah there she loved, and with him she would be altogether happy. Then was it for him, Luis Salvador, to come between her and this happiness? Was that

all he could do to prove his love—to wreck her life by killing the one man she loved?

He shuddered violently. A cold sweat broke out on him as he suddenly realized that that was what he had set out to do that morning; and he would surely have accomplished his purpose had he met him face to face a couple of hours earlier.

But now? Well, he would go down, and before her beg the Senor Englishman's pardon for his rough words, and be his "buono comrade" from henceforth if so be he would allow him.

So once more, smiling and infinitely happy, he secured and mounted his horse and started to ride down the hill. Then he pulled up again, staring at a rider galloping along the road leading to the hacienda across the plains. He had instantly recognized Don Ramon.

To go down now was out of the question. He was supposed to be at his post on their own ranges, not here without a purpose. He returned to his former position and watched, saw Don Ramon join

(Continued on page 28.)

## one Take, 000 hearo

Author of

By the Queen's Grace

CHAPTER XIII.

HE small craft glided along smoothly enough, she made no false move, did not even once quiver or start, but though the man guided her with the easy stroke of long practice, he was as a living machine that watched the tree-fringed water, and listened.

He stopped at his shack, remembering that he was hungry, and later unloaded part of his game.

About mid-afternoon he paddled to the old man's ground, drew up the canoe and started with a load

of moose-meat for the log-house.

Passing through the alders he caught a glimmer of fleeting red against the trees.

"Ah, Wanota!" Wynn called. "Is Francois about?

I want his buffalo-knife a moment."

The woman stopped on her path towards the river. She came towards him slowly.

"Him gone," she said placidly, "for moose."

"Then he brought none before—eh? You expect him by the river-way—and soon?"

She nodded.

"I've had luck, Wanota; I'll cut up this meat with one of the old man's knives, though really he does not possess one the equal of that bevel-edged buffalo-horn affair of your sons-and you may cook a steak for supper.

Her reply was inarticulate.

"I think perhaps if you were to come up to the house now," he suggested.

Half-sullenly the squaw turned and followed at

"François is after moose, you say?" Wynn ques-med, glancing back. "Up near the beavertioned, glancing back. meadows it may be, eh?"

She nodded.
"I thought so. Someone was shooting a bit carelessly round about the salt-licks, and my coat got nicked." The man flashed a smile at her over the houlder where the leather rifle-rest showed the bullet marks. "Of course it may not have been our son—Madam Wanota, but"—he gave a little hrug. "You might tell him to keep a sharper outbok when he goes gunning. It would be better for both of us.'

The squaw padded along softly. She did not reply, but the bisque shade of her face turned grey. When they neared the log-house she suddenly prang a step forward, and touched Wynn. He turned inquiringly. "You go!" she said hoarsely. "Go soon. Go far." "That is not my intention, Wanota. Why do you

wish me to go?'

She gave a swift glance around. "You stay, Francois kill." Her words came in a whisper, probetic and direct. The great eyes in her strange tule face burned with an unearthly beauty. They reminded the man of the jewelled eyes he had seen years before deep set in the blank face of a Hindres and Even so," he returned, "I shall stay."
"Then Francois kill," she reiterated finally.

The man bent towards her and his face was

"Unless—unless I kill Francois."

Across the close held line of the woman's mouth came a stiffled anguished cry. Her work-worn

hands knotted together.
"No! No!" she exclaimed. "No! No! You

-you go!"

He made no answer but swung along up to the house, and the small moccasined feet followed stumblingly.

In the living-room of the log-house the old man entertained. He lay on the couch beside the fire and the young chief from a Muskegon reservation and an old pagan Indian medicine-man with but

They all smoked solemnly, and for the most part in profound silence. The old man's pipe smouldered low for he drew at it seldom. His face lit up as Wynn entered, and he made a futile effort to rise,

The Indians laid their pipes down and nodded a salutation. The medicine-man spoke a few words in Cree to McCullough, who answered and come join us, boy!" he said. "Scar-eye wishes to come into the circle and smoke also. He

and the new chief have journeyed from far to see Scar-eye urges me to have this room turned into a temporary sweat-house, and when I have been thoroughly par-boiled, he will, he says, administer to me certain remedies known to him alone, remedies whose formula has been a secret, handed down to the medicine-men of his tribe for genera-I have assured him that Francois has given me what tubbing my strength will permit."

Wynn too one of the twisted chairs, and

"Scar-eye is kind," he said. "Tell him it is a matter to be carefully considered."

M cCULLOUGH interpreted between them. The old pagan nodded and spoke at some length. "Besides those remedies, whose secret he cannot disclose, he has brought with him the powdered heart of a lynx mixed with the marrow from the leg-bone of a hare. This he tells me will bring strength if taken during the first quarter of the first moon of the year," said the old man. "But should it work slowly, he has also an oil extracted from the livers of serpents, which is of great value when rubbed into the skin. The other medicines he carries can only be applied by himself alone, with charms and incantations—and he would prefer

with charms and incantations—and he would prefer not applying them unless I took the steam bath."
"Scar-eye is wise," Wynn commented.
"Ay!" returned McCullough.
"He will leave the remedies I may use alone," quoted the old man when the Indian had again spoken. "And he has asked the little gods who give virtue to the herbs and roots and implant strengthvirtue to the herbs and roots, and implant strengthgiving properties to the hearts and livers of wild-cats and serpents. By following his directions, Scar-eye tells me, I may yet swim in the river, or roll in the snow-wallows as do strong Indians."

"Scar-eye has power and magic," nodded Wynn. The medicine-man had finished his long smoke. ow he rose and drew his blanket about him; on his old marred face was a great dignity, mingled with gratification. The young chief stood also and spoke a few words of farewell. For himself he had no great faith in the healing art of his tribal doctor. Were he ill, he would send to the Post for the white man's medicine that came in bottles labelled "Pain-Killer," or he would go farther and move heaven and earth to procure a measure of that potent fiery fluid that was as a swift golden wave flooding the body with strength and courage
—at least temporarily. He bowed gravely to the
old man, drew his belt close about his buck-skin coat, and led the way to the door.

"Wait a moment, my friends!" McCullough said astily. "I would not have you leave me emptyhastily. "I would not have you leave me empty-handed. I would have you carry away some token of remembrance that you might look at now and then and say: "This belonged to the old man who sometime trapped and hunted over the haunted with the strange unnecessary house, ground, who built the strange unnecessary house, and who wintered once at the reservation and learned to speak our tongue. Tell Nance to come to me," he ended, turning his eyes to Wynn. "She is by the willows below the house."

The man went out and down to the clump of trees. Nance was cutting willow withes, although it was no season for that work, while the little yellow and grey dog dug madly at the roots of the trees as it were for buried treasure.

The girl wore a scarlet woollen cap and knitted coat. Her face glowed, and the waves of her hair shone. Wynn stopped a moment and drew a sharp breath. The vivid beauty of her stirred him as it had the half-breed on the day before, but he determined she should not know how glad he was to see her.

The girl turned with a little exclamation. "You?" she cried, letting her knife fall. "I thought you were up by the beaver meadows."

"I have raturned to circlination," he said coolly.

'I have returned to civilization," he said coolly. "Even the society of beavers grows monotonous in

The smooth, indifferent tone was one Nance had not heard him use before. She raised her brows in slight surprise, and pursed up her mouth. His determination almost vanished for the moment. He puffed a ring of smoke into the air.

"Your grandfather wants you—the silent smoky savages are about to depart."
"Oh!" she said, her eyes flashing. "Dear old Scar-eye! You shall not call him a savage. He is kind and very, very wise. He has the wood-craft of a thousand years stored in him. Once long ago when I had a cut on my ankle that would not heal, grandfather brought him here, and he cured it by

herbs he knew of."

"And charms?" he suggested, smoking lazily.

"Yes," she answered defiantly—"and charms."

"That pagan gentleman should inform you it is

no season to cut willow-withes," he smiled.
"Indeed I know it. But they are still pliable enough to make rough baskets."

slight constraint fell between them, the first they had known, and they crossed to the house in silence, Wynn carrying the willow canes. Now and then Nance glanced at him, but his face had that pleasant nothingness of expression so easy for an Englishman to assume.

Nance smiled at the Indians as they entered and

went over to the old man.

The beady eyes of the young chief brightened at sight of her, and Scar-eye's thin lipped mouth answered her smile.

"Yes grand-dad?" she said. "You sent for me?"

"Take down the rifle hanging there having the

"Yes grand-dad?" she said. "You sent for me?

"Take down the rifle hanging there beside the snew-shoes, Nance, and the belt also; give them to the chief." Nance did so, and the young Cree received them graciously, though his dignity allowed of no transports. His hand trembled a little, for his desire had been for such a rifle.

"Give Scar-eye the book with the leather cover," said the old man. "It tells of the God named Christ."

Nance handed it to him, and the old pagan bowed. Then without further words they filed away.

#### CHAPTER XIV.

WHETHER by reason of his long conference with the Crees, or only that his illness was following an inevitable course, McCullough took a turn for the worse early that afternoon.

A burning pain came in his side and brought with it a restlessness that showed the power of resistance and endurance was waning.

and endurance was waning.

Wanota suggested weird remedies, and Wynn and Nance did what they could with the resources at

By sundown, though they said no word of it, they feared to face the night.

The room grew dark save for the firelight. Mc-Cullough had asked for air, and Wynn stood by the open door, his troubled eyes gazing helplessly out into the gloom. From among the trees nearby came the persistent mournful calling of a grey owl, came the persistent mournful calling of a grey owl, and any sound more bereft of hope he had never heard. Stooping, he picked up a pine cone that lay at his feet, and threw it hard in the direction of the There was a muffled passing of wings, and

Vanota crouched by the stove, motionless. Nance close to the couch beside the pain-stricken

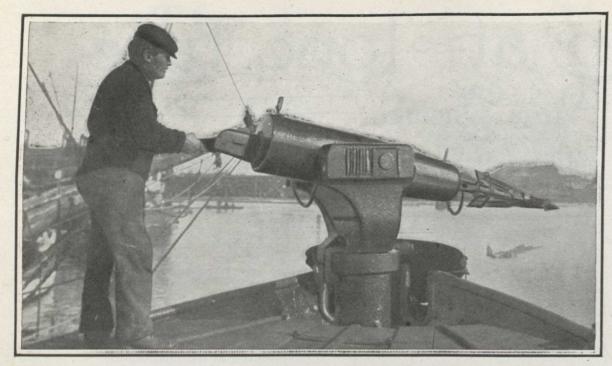
figure.

"Uddenly she rose and went to the open door.
"There is something that will help!" she cried softly,
her face close to the man's arm. "I have just
thought of it. The morphine! The morphine that
you told me you had at your shack, Mr. Wynn."

The man cut a word short under his breath.

(Continued on page 26.)

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on a Pacific whaler, about to shoot a harpoon into a whale. By a malevolently ingenious device air may be pumped into a devil the ship. The gun works by compressed air from an engine, whale so that he is unable to dive and be-

#### People Production and

N the nine months from April, 1911, to Jan., 1912, there came to Canada almost 300,000 immigrants. To ocean ports came 185,151; from the United States 107,365. This is an increase of 16 per cent. over the rate for the previous year. In the whole of 1911 there came in 350,374, of which 144,176 were British, 131,114 Americans, and 75,184 Europeans. In 1910 the grand total was 303,091, of whom 112,638 were British, 124,602 Americans, and 65,851 Europeans.

From these figures it is clear that the rate of immigration is on the rapid increase—in spite of governmental regulations; that the proportion of British and American immigrants varies; in 1911 being 13,000 more British than American; in 1910, 12,000 more Americans than British. And the entire bulk of immigration with its average ratio of increase should in 1912 approximate 400,000, or very nearly the population of the second largest city in Canada.

Concerning this cumulative movement of people to Canada, the President of the Canadian Bank of Commerce, in his recent annual report to the shareholders of that institution, gave some interesting facts in the shape of tendencies in Canadian trade Sir Edmund Walker's analysis is and expansion. so able that parts of it are well worth printing in

full. He say "Our trade with the United States, always one-sided, grows more so. During the fiscal year ending March, 1911, we bought from them \$293,403,000 and sold them \$119,203,000, leaving a balance in their favour to be paid in cash of \$174,200,000, over \$50,-000,000 more than in any previous year. In 1901 our total trade with them was \$191,689,000, and in In 1901 ten years it has grown to \$412,606,000, or an inten years it has grown to \$412,606,000, or an increase of 115 per cent. The part we have to pay in cash has, however, grown from \$46,924,000 to \$174,200,000, an increase of 271 per cent. Our trade with Great Britain makes the worst showing for many years. The imports have grown to \$110,390,000, while the exports have fallen to \$137,158,000, leaving a balance in our favour of only \$26,768,000, a much smaller sum than in any of the last ten years. In spite of the decrease our exports are still the largest for any year except the previous one, but the volume of imports is much greater than one, but the volume of imports is much greater than

"It is useless to repeat arguments often advanced in other years. Few nations have such an alluring future and few can afford to mortgage their future, to such an extent, but our power to do so depends upon our credit and there are those in England who are asking whether we are not borrowing too much. There is of course one great reason why we must go more and more largely into debt for many years to come. At present we are preparing for the settlement of about 400,000 immigrants in one year. This is an addition of five per cent. to our population, or the same as if 4,500,000 new people entered the United States in one year. To provide everything for these people, from transportation to housing, is a huge task, quite large enough to account for more than the difference between our imports and exports." upon our credit and there are those in England who imports and exports."

Further extracts from this admirable analysis of

Canada as a producing and immigration country are to the effect that:

The clearing house returns of twenty cities for 1911 were \$7,336,866,000, against \$6,153,701,000 for seventeen cities in 1910, a gain of 19 per cent.; the gain between 1909 and 1910 being 18 per cent.

"The building permits of the chief cities again

illustrate the rate of growth in Canada.

	1910.	1911.
Montreal	 .\$15,713,000	\$14,580,000
Toronto .	 . 21,127,000	24,374,000
Winnipeg	 . 15,106,000	17,550,000
Vancouver		17,652,000

"The year has been one of general progress and prosperity in the Maritime Provinces. While in some respects the results from agriculture in the three provinces have not been quite as good as for the previous year, mainly because of drought, the very unusual apple crop and other favourable features have helped out the money total.

"From the fisheries the money results were probably higher than ever before, because of good prices, but the quantity caught, larger in some places and in some varieties, smaller in others, was an average. The price offered at the moment for dried cod-fish is the highest ever known, but sales have been so active that the stocks on hand are very small as compared with those of a few years ago. The results in other kinds of fishing were satisfactory as a whole. The value of the fisheries in the three provinces was about \$16,000,000. What is made abundantly clear, year after year, is that we have in our Atlantic fisheries a source of continuous wealth if, as a nation, we possess reasonable instincts of conservation.

"The collieries of Nova Scotia have had a record year, the quantity mined being in excess of 6,000,000 tons, as compared with 5,477,146 tons in 1910. Prices were practically unchanged and the demand was excellent. Very important work has been done in opening new shafts and collieries.

"The noticeable fact in steel-making in Nova Scotia is that while some of the large improvements looking to an increased output are completed, others are not, as a whole the works have not yet reached the stage of larger production. This may, however, be expected very soon. The output for 1911 was somewhat larger than for 1910 and the present demand is excellent."

Points of striking interest may be summarized to show that: Fruit farming has considerably revived. Shipments of cattle have declined. Prices of lumber have increased. There has been a great expansion in mining activities. The grain crop of the West for 1911 was the most valuable on record, in spite of bad weather, totalling:

Wheat	175,000,000 1	oushels
Oats	180,000,000 1	oushels
Barley	35,000,000 1	bushele
Flax	6,000,000 1	bushels

money value to the farmer of upwards of \$200,000,000.

"Last year Canada stood fifth amongst the nations of the world engaged in the production of wheat. The figures are:

	Acres.	Bushels.
United States	52,123,000	658,567,000
Russia in Europe	73,818,000	629,300,000
British India		370,413,000
France		320,142,000
Canada		204,634,000
Hungary	9,095,000	192,691,000

#### Jump to Fame A Farmer's

ONE day last fall New York flashed all over the continent the news that fame had found Mr. Seager Wheeler, a Rosthern, Sask., farmer. had been declared winner, in a competition decided at New York, of Sir Thomas Shaughnessy's one-thousand dollar prize for the world's best wheat.

The announcement of the holding of the competition had created in Mr. Wheeler a desire to win

petition had created in Mr. Wheeler a desire to win the big prize. He had been for five years a member of the Canadian Seed Growers' Association. He had carefully studied seed selection and had obtained splendid results. How well he has done is shown by his winning the thousand-dollar prize and the title, grower of the world's best wheat.

So pleased were the people of Saskatchewan over Mr. Wheeler's victory that on the evening of Nov. 21 they gave him a banquet at Rosthern. Two hundred people, including Lieutenant-Governor Brown and many members of Saskatchewan's cabinet, were present. The decorations included a canopy made of sheaves of grain from Mr. Wheeler's farm. This was placed behind the guest of honour, and at the end of the banquet hall was a huge banner, which said: "Honour to Seager Wheeler, grower of Marquis wheat, at Rosthern, the world's best." The long toast list included "the Lieutenant-Governor" and "Our Guest."

"Mr. Wheeler," said Lieutenant-Governor Brown, "was able to take a new variety and prove to the world that he had a wheat which would not only

"was able to take a new variety and prove to the world that he had a wheat which would not only mature earlier than the standard red Fife, but was able to win out against grain shown from all parts

of America.

"Primarily, the Rosthern district was considered on the outside of the northern boundary of the wheat belt, and even now it is only on the extreme edge. Now, however, Wheeler has proven to the world that this district can not only raise wheat, but he has shown that it can raise wheat that will construct the highest honours offered in the world capture the highest honours offered in the world to-day.

"He has also shown that this new variety, Marquis wheat, will mature earlier even in this district than the standard varieties grown further south.

"In this Wheeler has put the country under an obligation to him, for he has given the farmers a

much brighter outlook. as they can now work with a grain that will mature from eight to days earlier, and this in the western pro-vinces would often be their salvation.

"It is discoveries of this sort that will help to keep the farmer on his land, for no greater harm can be done a country than to have the farmer, who has made money off his land, leave it for the city, while new comer is left to make a new start.

'To overcome we must make life worth living on the farm, we must give the farmer railways, good roads, telephones, and as many of the comforts found in the

city as possible.

"Schools must be built so the farmer can educate his children at home, for if the schools are not there the children will have to be taken to the city."



MR. SEAGER WHEELER of Rosthern, Sask., who won the \$1,000 prize given for the world's best sample of wheat

### DEMI-TASSE

Judging by the position he takes and sticks to on many matters, the name of the chairman of the Dominion Railway Board should be changed from "Maybee" to "Mustbe."

Our language needs revising to suit the airship. The daily papers report that a great movement to equip the French army with the finest aerial fleet in the world is-afoot.

Curiosity killed the cat, and now Ithaca, N.Y., reports that an inquisi-tive rat gnawed the insulation from an electric wire and received a fatal shock.

Leap year is passing, and Uncle Sam hasn't noticed any advances from Miss Canada.

Fashion's latest fad is feathers for women's shoes. Does that indicate that the wearers are feather-brained?

The pessimist's version of the old saying is that March winds and April showers bring forth doctors' bills.

"Whatever goes up is sure to come own." Will that be true of the cost of living?

Travellers tell of the long time it took them to go short distances dur-ing the recent snow-storm. Their experiences, however, are nothing to that of Hon. George P. Graham, who was snowed in last September and is only now getting back to Ottawa.

The word "obey" may be stricken from the Church of England marriage service, but the brides will probably insist on obeying their husbands in spite of that.

Value of Detail.-This from the Toronto Star shows the value of detail a news story:
"Sir Wilfrid Laurier was the victim

a carriage accident this morning.

His sleigh upset."

Another example appeared in the Toronto Globe, which stated that many of those who heard 'Louise' last week at the Royal Axelander were buying seats to see it again.'

Gallantry of James L. Hughes.-Gallantry is one of the chief charac-teristics of James L. Hughes, who will soon cease to be Chief Inspector of coon cease to be Chief In the Toronto Public Schools.

A believer in reincarnation would tell you that Mr. Hughes had certain-ly been a knight errant in the dark ages, so gallant is he towards mem-bers of the fair sex. He is an artist in the matter of paying neat compliments, and one of his best was paid to Miss E. P. Hughes, sister of the late Hugh Price Hughes, the great

Methodist preacher in England.
Miss Hughes is a leading education-

ist in the Old Land, and she presided at a lecture given by Inspector Hughes on his last visit there. She is a remarkably brainy and brilliant woman, and the Inspector's impression of her was most favourable.

During the evening somebody asked Miss Hughes if the Inspector was re-

Miss Hughes ...
lated to her.

"No," put in the gallant James L.,

"I didn't know her soon enough."

Some Candid Cards.—Curious some of the correspondence that To-ronto Controllers and Aldermen re-

It was just after the by-law prohibiting the Sunday use of civic toboggan slides was passed that Controller Hocken received a card on which was drawn a skull and cross bones, and alongside was printed in large lettering, "Dead Men." Then followed a list of 15 members of Council who had of 15 members of Council who had voted for the by-law. Controller Mc-Carthy, the man who introduced the by-law got many cards and letters, perhaps the most amusing being a card which described life in Toronto lander a McCarthy cade of morels are under a McCarthy code of morals as "one Sunday after another."

The Fly in the Ointment.

They've raised old Arizona to
The dignity of "State." The stars upon Old Glory now Add up to forty-eight.

The other day Big William Taft The proclamation signed.
You'd think he'd get from such a job
A happy frame of mind.

For, that act done, Big Bill could cry, "Say, isn't it just grand?— The 'Union' stamp is now upon The whole of our big land.

But thus he mused: "Not long ago The happy dream was mine To take in that big land beyond Our northern bound'ry line."

W. A. C.

A Mayor's Adventures.-Toronto is ordinarily a quict city, well-behaved, and comparatively safe. It's first citiand comparatively safe. It's first citizen, Mayor Geary, had a rather adventurous trip, however, on a recent evening, when he walked through the slum district, commonly known as "the Ward" on his way from the City Hall to his apartments on University Aven

Ward" on his way from the City Hall to his apartments on University Ave. He had not walked far from the City Hall when his attention was attracted by a group of three, a woman and two men, standing on the street and talking excitedly. Suddenly, as the Mayor neared them, one man struck the other a knock-out blow, and the stricken fellow went down in a heap. The heavy hitter fled, the woman screamed, and the Mayor had to summon the ambulance.

A few minutes later the jingle of

A few minutes later the jingle of

MIERY

"Thish's an outrage! Here I come in to admire the nothin' but movin'-picture show!"

sleigh bells drew his Worship's attention to the approach of a horse and cutter in which was seated a young man and girl. The girl was grabbing at the lines, and from her actions it was clear that she had sipped un-wisely and too well of certain fizzy stuff. Just as the horse came up to Mayor Geary, the girl made another grab for the lines, and she got them. The result was that the horse was swerved aside and ran down his Worship. Fortunately, the Chief Magistrate was not injured, though his escape was nown. cape was narrow

For the rest of the walk to his apartments he kept a sharp look out to avoid further unpleasant adventures.

She Had the Last Word.—They were quarreling—as usual. "Of course dear," he said, sarcastically, "I don't expect you to be an angel." "No, darling," she cooed, "you would be awfully lonesome if I were."

Another on Mike. Two labourers sat

Another on Mike.—Two labourers sat side by side eating their lunch and reading the papers.

"Golly," said Mike, "here's a guy fallen heir to a million. What'd ye do if ye had a million, Tim?

"I'd go to the finest hotel in the land, take a front room, and tell them to call me at 6. Then when they came to call me I'd tell 'em to chase themselves—I didn't have to get up and go to work—I'd got a million," said Tim.

Mike scratched his head and ponder-

Mike scratched his head and pondered over the problem.

"Golly, I think I'd have another foot put to the handle of the shovel to save me poor back," he said.

"Nursery" For Short.—A Stratford, Ont., druggist was much amused at a remark made a few days ago by a boy

in his employ.

The boy was told to deliver a package to the hospital. Arriving there, he knocked at the door, but as no one answered he went to the nurses' home and left it there.

Getting back to the drug store he reported on his delivery of the package thus: "I couldn't make anybody hear at the hospital so I took it to the nursery."

An Unkind Cut.—Some Toronto newspapermen were talking about the "breaks" made by the papers of that

One of them told of a particularly amusing thing that had unintentionally been sprung by the Daily Star.

"Well," said another, who had in mind a street sign that advertises a theatre of the same name as the paper, "you know the saying—"The Star for real burlesque."

What's In a Name?—From Ottawa comes the report that 17,000 persons applied for jobs in the Public Works Department.

Can it be that the impression has gone abroad that the Public Works Department is a department where the public is worked?

How Some People Keep Lent. We will sit in our sackcloth and ashes For forty dark nights and drear

And then like a lot of Apaches
Hark back to our wicked old ways

Wise Willie.—Little Willie was play-

Wise Willie.—Little Willie was playing one day with the girl next door when the latter exclaimed:
"Don't you hear your mother calling you? That's three times she's done it. Aren't you going in? Won't she whip you?"
"Naw!" exclaimed Willie in disgust.
"She ain't goin' to whip nobody. She's got company. So when I go in she'll just say: "The poor little man has been so deaf since he's had the measles."

How to Stop Him.—When one gets really tired of hearing the self-made man's old story of how he started life on five shillings a week and managed to save spourth money to have on five shirings a week and managed to save enough money to buy out his employer, a good tip is to ask ingen-iously whether cash registers had been invented at that time.

#### A SENSIBLE MOTHER

Proud of her children's teeth, consults a dentist and learns that beauty of lermanent teeth depends on the care taken of the first set.

#### SOZODONT

#### Liquid and Powder

should be used. The Liquid to pene-trate into the little crevices and purify them; the Powder to polish the outer surface and prevent the accumulation of tartar.

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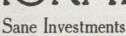
BAHAMAS BARBADOS JAMAICA Nassau Bridgetown Kingston

TRINIDAD Port of Spain San Fernando

LONDON, ENG., Princes St., E.C. NEW YORK, Cor. William and Cedar Sts.

SAVINGS DEPARTMENT at all Branche





W. R. ARNOLD, Managing Director of the Dominion Trust Company, Limited, Vancouver, B. C., writes of "Sane Investments" as follows: "It is with no small degree of pleasure that I notice the space you are devoting to investments, and I feel that the influence of your excellent publication will do much to curb the present craze for speculation, which, in my estimation, is the rankest weed in the garden of Canada's prosperity to-day. out doubt speculation has its place, and an important place, in the development of this country, but the success attending the efforts of the wealthy far-seeing capitalist has led to a most unfortunate condition wherein business men and workingmen have turned aside from their own lines of endeavour in which they are trained, and are seeking to attain wealth by the speculative route. So common has this practice become that at present the difference between speculation and investing has been almost overlooked to the extent that one will use funds in purchasing real estate or so-called securities with the hope of later disposing of such holdings at an increased price, and still

argue that he is investing.
"I believe great good would be done could it be impressed on all that one is investing only when he purchases securities, or rather, lends money either by placing it in a savings institution, obtaining mortgages or bonds or deben-

tures and benefitting by the interest or rent for his money.

"The people of our cities generally view with much concern the actions of our Western farmers in continuing to grow wheat without any attempt to conserve the quality of the soil, fertilizing, rotation of crops and mixed farming, and while I fully appreciate the seriousness of this line of action as it must injuriously affect the future of our country, yet back of this, and I believe the actuating cause, is the present general speculative craze. In other words, the farmer is speculating with the soil in trying to find a short cut words, the farmer is speculating with the soil in trying to find a short cut to wealth, just as the urban resident is speculating in real estate or mining or becoming a partner (buying stock) in companies of which he knows little, and of which he takes little care to inform himself by inquiry of unprejudiced people or institutions likely to be well informed.

"That a speculative epidemic exists at present I have no doubt, and the correction of the trouble is not easy because the truth regarding results is not easy to learn from the individual inasmuch as the successful one is at all times ready and glad to tell of his success, while the one losing his all is reluctant to admit it, and this condition of affairs continually aggravates the condition. The excellent results obtained by investing, that is, lending, may be seen from the financial condition of France (a nation of lenders) and also from the position of our large successful financial institutions, none of which may be considered speculative concerns

of which may be considered speculative concerns.

"I trust you will pardon the length of this letter, which I note is much fuller than I intended, but the importance of the subject to the future of the country as I see it must be my excuse.

"With best wishes for the success of your financial department."

Cobalt Capitalization.

M ARK TWAIN described a mine as "a hole in the ground owned by a d—d liar." In Canada, the adjective for the owner may be put stronger. While jocular references have been made to the fact that stronger. While jocular references have been made to the fact that janitors, servant girls, compositors, chauffeurs, anybody and everybody, hold Cobalt and Porcupine stocks, there is also a serious side. Not for many years have mining booms clutched the public as have those of Northern Ontario. Their influence is felt as far West as Winnipeg, where the business of mining wheat should keep the Westerner busy and out of the mineral juggler's hands. An examination of the Ontario Government's bluebooks shows that during the six years from 1905 to 1910 (the latest official figures available) no less than 1,311 mining companies have been incorporated in Ontario with an aggregate authorized capital of \$1,021,470,800. The figures by years have special significance: special significance:

Year.		No. of Co.'s.	Aggregate authorized Capital.
1905	1	99	\$ 27,509,000
1906		263	184,677,000
1907		321	319,876,000
1908			123,526,500
1909	,	282	236,883,000
1910		162	128,999,300
		1 211	\$1,021,470,900

These indicate that the company promoter has kept pace with stock market excitement, has led the investor far beyond actual mining, and clean over the precipice to lost money. When the Cobalt boom was at its height, 584 companies were formed in 1906 and 1907, with aggregate capitalization of \$504,533,000. To-day, as Mr. Gibson, the Ontario Deputy Minister of Mines, says, Porcupine is the word of charm instead of Cobalt. In the two years mentioned, thousands of investors thought they saw fortunes in mining shares. Many plunged into the waters of speculation only to come out naked and shivering. A few were able to tell of the glowing tinge of profits (chiefly shivering. A few were able to tell of the glowing tinge of profits (chiefly promoters, directors, and brokers). The majority are still under water.

The enormous sum of a billion dollars of authorized capital does not represent working capital and only a part has been issued. The money actually

The enormous sum of a billion dollars of authorized capital does not represent working capital and only a part has been issued. The money actually required to ascertain whether or not a property is valuable is comparatively small. To obtain the necessary funds for the actual mining work in Cobalt and Porcupine, we might dispense with at least \$1,010,000,000 of the \$1,021,-000,000 at which the mining burglars and gamblers have capitalized Cobalt and Porcupine. A large proportion of the billion dollars is mere paper. Stock certificates have been issued and large capitalization has prevailed simply to sell stock.

Mining proper—the figures prove it—has scarcely been considered. On

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Our Weekly Circular of Friday, Feb. 23, gives an analysis of the position of SAWYER-MASSEY CO., LTD.

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IRISH & MAULSON, Limited Chief Toronto Agents

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Our lists comprise carefully selected offerings of the above securities affording the investor 4 per cent. to 6 per cent. interest returns.

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### Wood, Gundy & Co.

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Executor, Administrator Assignee, Liquidator

For Policyholders Only

During the past five years the

#### MUTUAL LIFE of Canada

Has earned in profits for its policyholders

\$2,262,158

Being 23.43 per cent. of the premiums received for that period

	Pr	ofits Earne	d in	PER STATE OF THE PER ST	
1906	1907	1908	1909	1910	
\$333 325	\$381,146	\$428,682	\$501,922	\$615,083	
Profits E	arned in p	er cent. of	Premiums	Receive	
1906	1907	1908	1909	1910	
		22.36%			

HEAD OFFICE : WATERLOO.

ONT

the reputation of the real riches in Ontario's Northland and real mines, which can be counted almost on the fingers, the parasitical promoter has waxed fat at the foolish investor's expense. That is the mildest name for the investor, for history has proved that the average man who puts his money into a mine is as near insane as the outside walls of an asylum will allow. Mining development is meant for big companies and practical men. The investor has no more reason to get in the mining market than to put his foot in a rat trap. The result is the same, except that in one case the toes and in the other The result is the same, except that in one case the toes and in the other the pockets are concerned.

Toronto, Montreal and Ottawa have been the centre of operations to net Toronto, Montreal and Ottawa have been the centre of operations to net the savings of thousands of men and women. Canadian promoters have been as bad as those of the United States, having a maximum of wits and a minimum of conscience. The man responsible for the wild cat mining advertisement is ingenious. He knows that human nature's failing is flattery. He is therefore seductive, and creates an impression in his prospective dupe that the advertiser is a philanthropist. The man to be interested is led to believe that after all he really does know something of silver and gold mines and stocks and shares. The ingenious promoter tells the investor he is "a shrewd man," "has common sense," is "a person too wise to be bitten." He continues wealth buried in his company's "mine," its development awaiting only the investor's money. It is at this point the sane investor may wisely consult himself. When thus far with the mining gamble, the inclusion in the fool's category or a cute aloofness are the alternatives.

The supreme belief in everything Cobaltian has had many rude jolts.

category or a cute aloofness are the alternatives.

The supreme belief in everything Cobaltian has had many rude jolts. Nipissing stock, for instance, was once quoted at \$32 per share of \$5 par value. It would rise to \$50. On the strength of that prediction, thousands of shares were bought. The Guggenheims, having an option on a block of Nipissing stock, inspired more faith in the property and in the whole camp. The option was not taken up. At this juncture, ignorance or supposed knowledge, lost its head. That failure to take up the option was read as a sign that something was wrong with Nipissing and with the whole camp—right for the investor, wrong for the big mining man. Few know the inside story of this option transaction. The business was not the public's. The option was dropped because Nipissing—and here one can pick from a dozen stories. The best that can be said is it was the Guggenheims and the fakir's business, not the public's. The hurt came to the speculator, the investor. In a few hours the stock dropped to \$14. Think of the chagrin of those who purchased at anything from \$15 to \$32. To-day it stands around \$12.

Next week we will compare the capitalization of the Northern Ontario mining camps with the actual results, showing at the same time that the investor is used merely as a pole to push prickly promoters to prosperity.

#### Chartered Bank Figures.

THE Government's chartered bank report for January shows that deposits have declined during the month. On December 31st they stood at \$926,000,000; on January 31st they had fallen to \$913,000,000. January is a month when many annual payments are made and considerable amounts invested. This is the only explanation which can be given for the unusual

In this connection it is interesting to compare the figures of 1911 and 1912. On January 31st, 1911, the deposits totalled \$819,000,000 as against \$913,000,000 this year, a gain of a hundred million during the year. This says much for the popularity of the chartered banks and for the prosperity of the

During the same yearly period, current loans show an increase of over ninety million and call loans an increase of eleven million. This shows where the banks are employing the extra hundred million which they now have to

It is curious to watch the changes in the "call loans elsewhere" or money loaned in the New York Stock Market. Here are the figures for five years:

Innun.	1000						-	-	er	. ,	-	tile	ngures 10
January	1908											4	47 000 000
"	1909								* *	*	•		17,000,000
66	1909	* *			*								92,500,000
	1910											1	28 000 000
"	1011					1		•	* *	*	*		20,000,000
"	1911											!	84,000,000
	1912												21 000 000

Call loans in Canada, on the other hand, show a definite and steady growth from year to year, increasing from \$43,000,000 in 1908 to \$71,000,000 in 1912.

#### On and Off the Exchange

#### Good Results For Excelsior Life.

W HEN a life insurance company decreases its death rate, its death claims, and its expense ratio it is in shape to improve its position. When at the same time it increased the interest earned on its investments and also increase its business, it may be said to be doing well. Such is the position of the Excelsior Life Insurance Company of Toronto, of which Mr. David Fasken is President and Mr. Edwin Marshall is General Manager. The Excelsior's progress has not been meteoric, but it has been steady. In 1901 it had an income of \$163,000; in 1911 it had grown to \$600,000. During the same period, the insurance in force has increased from four and a half to fifteen million. fifteen million.

#### Annual Meeting of Standard Bank.

N OTHING startling was contained in the annual report of the Standard Bank, which held its thirty-seventh annual meeting on February 21st. Substantial growth was reported. The rate of profit on its two millions of capital was over nineteen per cent. After paying a dividend of thirteen per cent., \$100,000 was available for the reserve which now stands at \$2,600,000. The deposits stand at thirty million, and the total assets at over thirty-seven million. Mr. W. F. Cowan was re-elected President.

#### Toronto and Montreal Interests in Toronto Arena.

A STRONG group of Montreal and Toronto capitalists have joined together in the organization of the Arena Gardens of Toronto, Limited, which is to give to the City of Toronto Arena Gardens and Building equal to

### DOMINION SECURITIES GRPORATION LIMITED

ESTABLISHED 1901 HEAD OFFICE 26 KING ST EAST TORONTO

Capital Paid Up - \$1,000,000 Reserve Fund -500,000

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G. A. MORROW -				-		-	Vice-President
E. R. PEACOCK	-		-		-		General Manager
W. S. HODGENS							- Manager
J. A. FRASER							Secretary
J. W. MITCHELL		-					- Treasurer
A. L. FULLERTON	-		_		-		- Ass't Secretary

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HON. ROBT. JAFFRAY	G. A. MORROW
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E. R. WOOD	RICHARD HALL
J. H. HOUSSER	F. C. TAYLOR
SIR THOMAS W. TAYLO	R E. R. PEACOCK

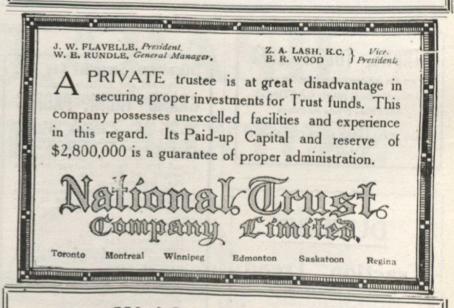
#### MONTREAL BRANCH

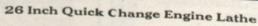
E. C. NORSWORTHY Manager Canada Life Building Montreal, Que.

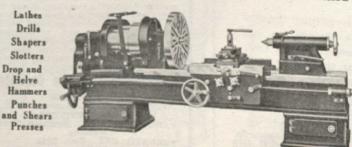
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IN ANSWERING ADVERTISEMENTS, PLEASE MENTION THE "CANADIAN COURIER."

## THE EXCELSIOR LIFE

#### SOME SALIENT FACTS Gleaned from the 21st Annual Report

RECORD YEAR

ASSETS

RESERVE AND SURPLUS INCREASE

INCOME

WORD ABOUT "PROFITS" The New Paid for Insurance amounted to \$3,047,723.00, exceeding the best previous year by one-half million. Total Insurance now in force \$14,921,000.00.

The **Net Assets** were increased by \$289,790.00, now amounting to \$2,462,222.27—not one dollar of which is invested in speculative securities.

The Reserve Fund now amounts to \$2,118,180.00, being in excess of Government Standard.

The Net Surplus showed an increase of \$74,493.59, now amounting to \$340,885.08.

The income from Premiums, Interest, etc., amounted to \$599,506.13. Interest receipts alone paid all Death Claims, Head Office salaries and expenses, and left a

substantial credit balance.

Three essentials necessary to legitimate, satisfactory profits in Life Insurance are favourable Mortality Experience, Low Expense Ratio consistent with good management, and good Interest earnings on Assets. The Excelsior's Mortality was only 34 per cent. of ex-

The Excelsior earned 7.33 per cent. on Net Assets. The Excelsior Expense Ratio was again reduced 2.50

#### per cent. HISTORY IN FIGURES

	Income.	Assets.	Insurance.
1891	\$ 14,862.79	\$ 68,733.98	\$ 715,000.00
1901	163,642.73	477,703.98	4,429,756.00
1911	599,506.13	2,462,222.27	14,921,762.00

Increase in Income in 10 years, 366 per cent.
Increase in Insurance in 10 years, 337 per cent.
Increase in Assets, in 10 years, 515 per cent.
The Directors' Report in detail will be mailed to all Policyholders, and will be gladly furnished to anyone on application.

D. FASKIN, President. E. MARSHALL, General Manager.

#### THE STEEL CO. of CANADA LTD.

BAR IRON BAR STEEL PIG IRON RAILWAY TRACK EQUIPMENT

Bolts and Nuts, Nails, Screws, Wire and Fencing

**HAMILTON** 

TORONTO

MONTREAL

WINNIPEG

#### STRONG, TOUGH, SOFT

are the outstanding features of our MALLEABLE IRON CASTINGS Send Blue Prints for Prices

GALT MALLEABLE IRON CO. Limited GALT, ONT.

#### DUNLOP

#### Traction Tread

Another Opinion:

"Since putting Dunlop Traction Treads on my car I have run about 1,000 miles, at times over very slippery roads. They are proving to be satisfactory in every way."

See Your Garage Man.



#### International Securities Co., Ltd.

Authorised and Exclusive Agent of

#### GRAND TRUNK PACIFIC

for sale of its Townsite Lots in Divisional Points of Melville, Watrous, Biggar, Wainwright, and Junctional Point of Tofield, as well as Town of Scott, all located on main line of Grand Trunk Pacific Railway between Winnipeg and Edmonton.

The International Securities Co., Ltd., is the owner or manager for sale of other important Townsites or Subdivisions to Cities or Towns, as follows:

divisions to Cities or Towns, as follows:

REGINA, SASK.

MOOSE JAW, SASK.

MEDICINE HAT, ALTA.

LETHBRIDGE, ALTA.

NORTH BATTLEFORD, SASK.

CANORA, SASK.

WEYBURN, SASK.
ENTWISTLE, ALTA.

LACOMBE, ALTA.

YORKTON, SASK.

SWIFT CURRENT, SASK.

Inquiries are solicted from parties seeking a sound investment in any of above named Cities and Towns. Many of these places afford splendid openings for business and professional men. Full information will be freely furnished, and booklets, maps, etc., regarding any of these cities or towns, mailed free upon request.

#### International Securities Co., Ltd.

HEAD OFFICE
WINNIPEG, MAN., Somerset Bldg.
BRANCH OFFICES
VANCOUVER, B.C., Dominion Trust
Building.
TORONTO, ONT., Kent Bldg.
MONTREAL, QUE., Yorkshire Bldg.,
St. James St.

the proposition from the outset, owing very largely to their knowledge of the tremendous profits that have been made out of the Montreal Arena, which even this winter on hockey alone has been said to have made a net showing of over \$50,000, and is able to pay dividends somewhere between 30% and 40% annually. Among the Montreal group are tween 30% and 40% annually. Among the Montreal group are Lieut.-Col. John Carson, who has made such a success of the Crown Reserve Mining Company; Mr. W. I. Gear, one of the leading officials of the Robt. Reford Company, and Vice-President of the Crown Trust Co.; Mr. A. C. Brooke Claxton, K.C., director of the Montreal Arena Company; while the Toronto group will be represented on the Board, it is said, by Sir Henry Pellatt, Mr. Joseph Kilgour, director of the Canadian Bank of Commerce; Mr. R. A. Smith, of the firm of Osler & Hammond, and Mr. T. F. How, General Manager of the Bank of Toronto. It is the intention to have Mr. Lawrence Solmon, who has made such a success of Hanlan's Island, occupy the position of Managing Director of the position of Managing Director of the new company. Industrial Combination in Tool Circle.

anything that can be found in the larger cities of the United States. Montreal interests took very kindly to the proposition from the outset, owing

Industrial Combination in Tool Circle.

A NOTHER of the important consolidations to be worked out among Ontario concerns is that which will be known as the Canadian Foundries and Forgings, Limited, which will take over the James Smart Manufacturing Co. of Brockville, and the Canadian Billings & Spencer, Limited, and Canada Forge Company, Limited, both of Welland, Ont. The James Smart Manufacturing Co. has been in business in Brockville since 1857, and manufactures hardware, tools, stoves, furnaces, machinery and similar lines. The Welland concerns specialize on forgings, the Canadian Billings & Spencer, which is an off-shoot of the Billings & Spencer, of Hartford, Conn., one of the oldest concerns of its kind in the United States, confining itself to fine forgings and automobile parts, while the Canada Forge Company makes a specialty of the heavier forms of forgings such as are required for locomotives and heavy machinery. The makes a specialty of the heavier forms of forgings such as are required for locomotives and heavy machinery. The new company will have a capitalization of \$1,250,000 of 7% cumulative preferred stock, of which \$960,000 is issued, and \$1,250,000 of common stock authorized, of which \$960,000 is issued.

#### Big Contracts for Grain Shipments.

THE congestion of grain in the Canadian Northwest has resulted in all records of previous years being smashed to p'eces, in the contracts made for this time of year by the freight companies operating on the Upper Lakes, the statement being made that already two different companies have closed orders for over 8,000,000 bushels to be hurried down from Port Arthur and Fort William just as soon as the steamers can get through the ice on the lakes. While the blockade has meant big losses to holders, it is going to prove a great boon to navigation companies during the coming season. the coming season.

More Joy to Winnipeg Electric Holders.

PLEASURES have been coming rapidly upon the shareholders of Winnipeg Electric Railway. A few days ago it was in the form of a bonus, days ago it was in the form of a bonus, which gave shareholders very valuable rights, and now it is in the announcement from the Privy Council that the company has won out right along the line in the suit by which the city of Winnipeg tried to deprive the company of many of the privileges which it enjoyed. It is doubtful which of the two brought the greater pleasure to the shareholders; for, while the bonus meant more in their pockets, still the latter, coming as it d'd from the Privy Council, made it clear that the company held a very strong position, and could go along the even tenor of its way increasing its business in its lighting, as well as in its power and tramway departments.

## Do You Know

## What an Investment Is?

True investment means the purchase of some genuine, readily salable bonds or stocks in which your principal is safe and which will earn you an assured income on the purchase price.

In other words, investment combines security with profit. Security without profit is not investment—it is hoarding. A safe deposit box-a hole in the groundmay represent security, but it does not offer profit.

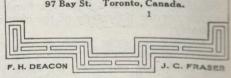
Profit without security is not investment-it is speculation and speculation means that your principal is always in jeopardy. The purchase of unstable stocks or bonds is specula-

An investment house of the right sort advises its client as to what constitutes a genuine investment for his money.

#### **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 great value to you in finding secure investments.

F. H. Deacon & Co. Members Toronto Stock Exchange Investments 97 Bay St. Toronto, Canada.



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MABIE, TODD & CO,
124 York St., Toronto.
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#### The Scrap Book

Big Feet.—The police inspector's ce turned scarlet with rage as he rated a raw Irish recruit for his awkwardness.

'Now, O'Connor, you'll spoil the line

with those feet. Draw them back instantly, man, and get them in line!"
O'Connor's dignity was hurt.
"Plaze, inspector," he drawled solemnly, "they're Pat Murphy's in the rear rank."

Answered.—"Did that young man kiss you last night?"
"Mother, do you suppose that he came all the way up here just to hear me sing?"—Cornell Widow.

Not Property Thunder.—Even greatest actor-managers do not know all there is to be known about stage-craft, to judge from a curious story concerning Sir Herbert Beerbohm

It appears that at the rehearsal of a certain play at His Majesty's Theatre a wonderful climax had been reached, a wonderful climax had been reached, which was to be heightened by the effective use of the usual thunder and lightning. The stage carpenter was given the order. The words were spoken, and instantly a noise which resembled a succession of pistol shots was heard off the wings.

"What on earth are you doing, man?" shouted Sir Herbert, rushing behind the scenes. "Do you call that thunder? It's not a bit like it."

"Awfully sorry, sir," responded the carpenter; "but the fact is, sir, I couldn't hear you because of the storm. That was real thunder, sir!"—London Times.

London Times.

Undoubtedly.—Sunday School Teachundoubtedly.—Sunday School Teacher—"Now, children, the subject is the story of the Prodigal Son. Can anyone tell me who was glad when the prodigal returned?"

"The father," was the unanimous response. "And who was sorry?" asked the teacher.

"The fatted calf" promptly respond

'The fatted calf," promptly responded a little girl.

Unexampled Courage.—He was the small son of a bishop, and his mother was teaching him the meaning of cour-

"Supposing," she said, "there were twelve boys in one bedroom, and eleven got into bed at once, while the other knelt down to say his prayers, that boy would show true courage."

"Oh!" said the young hopeful. "I know something that would be more courageous than that! Supposing there were twelve bishops in one bedroom, and one got into bed without saying his prayers!"—Truth Seeker.

\* \* \* \*

His Best Work .- Recently a letter of introduction was handed by an actor to a manager which described the presenter as an actor of much merit, and concluded: "He plays Macbeth, Rich-elieu, Hamlet, Shylock, and billiards. He plays billiards best."

A Tale of Letters.—Which letters are the hardest workers? The Bees (B's). Which are the most extensive let-

which are the most extensive letters? The Seas (C's).
Which letters are the most fond of comfort? The Ease (E's).
Which letters have the most to say for themselves? The I's.
Which are the noisest letters? The

Which are the longest letters? The

Ells (L's). Which are the poorest letters? The

(0's) Which letters are the greatest bores?

The Tease (T's).

Which are the most sensible letters?
The Wise (Y's).—Tit-Bits.

Judging From the Past.—Mother: If you're very good, Edith, I'll take you

to the circus.

Little Girl: Do you really mean it,
mother, or is it just a promise?—Life.





#### Would you like to try these toilet necessities?

A trial is all that is necessary to convince you that these three preparations combine all that is necessary to enable a woman to appear at her best all the

#### DAGGETT& RAMSDELL'S PERFECT GOLD GREAM

gives a perfect complexion. Not by trying to cover up the blemishes, but by remov-ing them. It's good because it's pure.

#### PALMER'S Hair Tonic

50c and \$1.00 sizes.
for dandruff, hair that
combs out. or coarse, straggling hair. It cleans perfectly, and promotes a vigorous growth.

tasteful, well-groomed ap-pearance that no care in dress or other details can obtain.

USTR-ITE

All of the above can be obtained at every good store handling toilet requisites

Special Offer

For six cents (6c) in stamps (to defray packing and postage) we will send you a sample package of Daggett & Ramsdell's Perfect Cold Cleam and Lustr-ite Nail Preparations, together with booklets containing information of great interest to every woman.

J. PALMER & SON, Limited

7 De Bresoles St., Montreal







of purity are its recommendation. Always ask for WHITE HORSE

specially if you want it. sold by all Wine Merchants, Grocers and Notel

## CALABASH

## **SMOKING MIXTURE**

**Every tin** is equipped with patent moistener.



## For) Perfect Satisfaction

2 oz. Tin Costs . 25c oz. Tin Costs . . 40c 8 oz. Tin Costs. . 75c 16 oz. Tin Costs . \$1.50

ANSWERING ADVERTISEMENTS, PLEASE MENTION THE "CANADIAN COURIER."

### The Standard Bank of Canada

The Thirty-Seventh Annual Meeting of the Standard Bank of Canada was held at the Head Office of the Bank, 15 King Street West, on Wednesday, February 21st. 1912, at 12 o'clock.

Amongst those present were: John Neelands, Stephen Noxon, Wm. Crocker, W. W. Tamblyn, C. M. Gripton, Hy. Swan, J. K. Niven, Wm. A. Harvey, Dr. Armstrong, W. C. Crowther, Thos. Gilmour, T. H. Wood, E. A. Bog, F. D. Brown, G. B. Strathy, G. P. Scholfield, Thos. Meredith, R. C. Babbitt, S. Nordheimer, Dr. Chas. O'Reilly, W. C. Boddy, F. Wyld, F. W. Cowan, W. F. Allen, T. H. McMillan, J. E. Baillie, Arch. Foulds, Lieut. Col. C. A. Denison, Major Michie, R. H. Cosbie, Dr. F. LeM. Grasett, and J. S. Loudon.

on motion, the Vice-President. Mr. Frederick Wyld, occupied the chair, and Mr. E. A. Bog, the Chief Inspector, acted as Secretary to the meeting.

The following report was submitted.

The report of the affairs of the Bank at the close of its Thirty-seventh year, ending the 31st January, 1912, reflects a substantial growth in all branches and indicates that its funds have been employed at remunerative rates during the year.

The net profits, after making provision for Bad and Doubtful Debts, Rebate of Interest on unmatured Bills under discount, Exchange, Cost of Management, etc., amount to \$331,601.10, being at the rate of 19.08 per cent. per annum. This amount, added to the balance brought forward from last year, makes the sum of \$436,383.58, which has been appropriated as follows:

Three Quarterly Dividends at the rate of 12 per cent. per annum. \$180,000.00

\$436,383.58

It is with regret that your Directors have to record the death during the year of Mr. W. R. Johnston, who had been a valued member of the Board for many years.

Branches and sub-branches of the Bank were opened during the year at Eagle Place, sub-branch to Brantford, Ont.; Crescent Heights, sub-branch to Calgary, Alta.; Lamont, Alta.; Locust Heill, sub-branch to Markham, Ont.; Mundare, sub-branch to Lamont, Alta.; Penhold, Alta.; Riceton, sub-branch to Lajord, Sask.; Waseca, sub-branch to Maidstone, Sask.; Hillsdale, sub-branch to Elmvale, Ont.; Shannonville, sub-branch to Belleville, Ont. Branches at Ossington Avenue and Broadview Avenue, in Toronto, will be opened when the premises, now under construction, are completed.

The usual careful inspection of the Head Office and Branches has been made during the year and the various members of the staff have discharged their duties efficiently.

W. F. COWAN, President.

#### GENERAL STATEMENT

GENERAL STATEMENT
LIABILITIES.
Notes in circulation \$\\$1,992,353.00 Deposits bearing interest (including interest accrued to date) \$\\$25,279,801.47
Deposits not bearing interest
\$30,116,869,88
Capital
\$ 4,733,027.03
\$37,311,317.78
ASSETS.
Gold and Silver Coin         \$ 532,058.14           Dominion notes, legal tender         3,086,664.00
Notes of and Cheques on other banks       \$ 3.618.722.14         Due from other banks—       1,538,771.30         In Canada       246,026.08
In Canada
In United States
In Great Britain
Loans on call on Government, Municipal and other bonds and stocks 1,906,845.00
\$10,858,553.50
Deposit with Domin'on Government for security of note circulation 100,000.00 Bills discounted and advances current
Notes and bills overque (estimated loss provided for) 79 595 40
Bank Premises 997 949 19
real Estate Other than Bank Premises 24 400 00
Other Assets not included under the foregoing
GEO B SCHOLETELD \$37,311,317.78

GEO. P. SCHOLFIELD, General Manager.

Toronto, 31st January, 1912.

The Vice-President, in reviewing the report and statement, commented upon the continued progress made by the Bank during the year, special attention being called to an increase in deposits of over \$3,700,000, the total now being \$30,116,869.88, and that the Bank was now paying its shareholders 13 per cent. per annum.

The usual resolutions were passed, and the following Directors were elected for the ensuing year: W. F. Cowan, Frederick Wyld, W. F. Allen, Wellington Francis, At a subsequent meeting of the Directors Mr. W. F. Cowan was elected President and Mr. Frederick Wyld, Vice-President.



The management desires to announce that the recent transfer of the Hotel Victoria property, New York City, will in no way interrupt the present policy of the house. The Hotel will be conducted as heretofore until the expiration of lease, several years hence.

Rooms with Baths, \$2.00

#### **Hotel Victoria**

Fifth Ave., 27th St. and BROADWAY, NEW YORK CITY. American Hotel Victoria Co.

GEO. W. SWEENY, President.

ANGUS GORDON, Manager,

#### THE MAN AT LONE LAKE

(Continued from page 19.)

"How did I manage to forget it?" he said, looking down into the face that showed white in the dark. "I will go showed white in the dark. "I will go at once, and return in all haste, Nance. Don't be frightened."

"I am not frightened—only hurry.

please.

He half leaned towards though about to say something fur-ther, then swung out through the

open door.

The thread-like path to the river was as familiar to him by night as by day, but now he went armed and watched the shadows. They lay like black velvet across the silver-frosted brittle grasses, for the moon was rising, and it was still and cold.

As he took his way he thought of Francois. It was his opinion that the half-breed would be wary, and not go the length of murder if he could

half-breed would be wary, and not go the length of murder if he could force his enemy away by fear.

Francois knew—none better—that—even in the wilderness, murder will out, and that through that crystal-clear air, the scent of human blood carries far. Deep in the nature of every Indian flourishes an undying, though seldom expressed, curiosity regarding his fellows. For a man who had lived for a year or more in their neighbourhood, or comparatively near to it, totally to disappear, was to turn this curiosity into questions—simple questions of direct, penetrating, and unpleasant quality. He knew the mounted police are never better pleased than when they plav avenging angel. For the most part they are young, and keen for adventure. They ride like centaurs, and are tireless as the wind. They track their quarry with light hearts untroubled by sentiment, and they bear their prisoners bound, and desolate of friends, across unbelievable miles of roadless wastes, gaily conducting them in safety to those tribunals where justice is sure, and often swift.

Wynn had heard from McCullough that the half-breed feared the law; that much as he dreaded the red flag flying above a small-pox smitten dis-

that the half-breed feared the law; that much as he dreaded the red flag flying above a small-pox smitten district, he dreaded more the sight of a mounted soldier.

Death of itself Francois disdained. He risked it continually. His soul troubled him not at all, nor the affairs relating to it, for he was neither Pagan nor Christian, but cheerfully scorned the tenets of both. Death, short and sharp, by a rifle bullet, would have given him no qualm of fear, although he preferred to live—but death at the end of a rope, the possibility of slow strangulation, the ghastly preparations, the creaking possibility of slow strangulation, the ghastly preparations, the creaking gallows, the curious-eyed onlookers, the priest with beads and book and graphic tongue-picture of the fire to come—which a man might disbelieve yet not wish to listen to—the thought of these things sent him into a cold sweat and took the strength from his limbs.

limbs.

And so Wynn surmised, while not being absolutely sure. Of one thing he was sure; he would be a target for many bullets. Francois would shoot at him continually from safe ambush, touching his leggings or his coatsleeve, or nicking the wood just above his head with incomparable skill and his head, with incomparable skill and diabolical cunning. Unless chance favored, there might come no opportunity to retaliate, while each day his nerves would be strained to the breaking point.

breaking point.

The man wondered if he would kill the half-breed should the chance come. Somehow his white heat of anger had died out. He realized the fire of jealousy pent and smouldering in Francois' parrow soul and underin Francois' narrow soul, and under-

in Francois' narrow soul, and understood it.

"To have killed a man in cold blood," he said to himself, guiding the cance through a thin skimming of ice.

"The memory of it would be a tedious sort of companion. To shoot a man deliberately, and leave him out among the lodge-pole pines for the coyotes to find, or it may be to freeze into a queer distorted shape that slowly lost outline under the snow." He fanc'ed how that belt Wanota had made, with the Egyptian-like pattern embroidered on it in blue beads,

would gleam out through the snow last of all—and that brought the thought of Wanota. She came into the question. The eternal feminine. The small melancholy face rose before him, the pleading eyes. He heard still the pain-wrung cry, with the words, "You go! You go!"

'I am a fool," the man said, striking a match in the cold cabin, and searching with benumbed fingers for the black leather case on the shelf with the tobacco tins, "a fool given to philosophy and sentiment. Facts are facts, and if one of us is to be shot and left to the coyotes it had better be the Indian."

He dropped the case into his pocket and returned up the freezing

pocket and returned up the freezing

The door of the log-house still stood

The door of the log-nouse still stood open and the moonlight now made a shining path into the living-room.

As Wynn crossed the threshold Nance met him. In that white radiance, and with her hair loosened about her, she looked to him strangely untered. Hitherto she had been woven her, she looked to him strangely unreal. Hitherto she had been woven in his thoughts as part of the gold and blue of the morning, the glow of the sunset, the rose-warmth of the firelight; a tangible part, a delight material and to be overtaken. For the moment she seemed as something ethereal that might vanish at his touch

touch.

"Oh!" she said hurriedly, "but I am glad you have come! The pain has grown worse, much worse this last hour—and here in the dark 

Wanota has prayed to her gods, but I could not pray at all . . . I only listened for your step . . . "
"I am no doctor," Wynn answered a little unsteadily. "I can only trus: I am doing the right thing."
"Whatever causes the pain, he will die of exhaustion if it is not stopped," the girl answered. "Anything is better than to sit by helplessly."
The man told Wanota to light three candles. By their glow he filled the small nickle-plated syringe. Long familiarity with the delicate instrument had made him expert.

In a moment he was by McCullough and had bared the tossing right arm. The old man raised his eyes.
"Put out the candle," he said thickly. "Nance need not see."

"You will be all right now, old chap," Wynn assured him, slipping the needle under the skin quickly. "There will be no more pain, I know."
"No more pain?" the grey lips repeated. "When?"

"There will be no more pain, I know."
"No more pain?" the grey lips repeated. "When?"
"Soon," said the other nodding
"Very soon. Trust me." He flashed
the sunlight of his smile on to the

The three candles burned brightly, The three candles burned brightly, an unheard of illumination. The hemlock logs crackled. Joris stretched on the bear-skin rug, sighed deeply and shut his eyes. With the wisdom of wild things he knew that for this time at least his watch was ended.

ended.

A rising wind swung the bark door close, and shut the moonlight out.

Wanota sat on the floor, her eyes shining from beneath the red shawl. Her stillness had passed, and she rocked a little back and forth.

The old white head still moved restlessly against the fur-covered couch. Wynn held his watch, and waited. Ten minutes went. Fifteen. McCullough was quieter. Twenty minutes were gone.

"Wynn," he whispered.

"Yes?"

"I'm mending—it may be."

"Yes?"
"I'm mending—it may be."
"Sure, old chap. Didn't I tell you?"
"Ay," the voice said faintly.
"Wynn!" he spoke after an interval
"I've been lying here on the rack
these hours past while unseen hands
have turned it—and I've been thinking—thinking of the beasts I've trapped out over the lines around Lone
Lake. Foxes—game little beasts that
would snap at one in their pain, hatred in their hearts and defiance in
their eyes beneath the death glaze.
And bears. Big brutes whimpering
under trap torture, and grown tame.
Nance was right, boy! Nance was
right! Take every cursed trap," he

ended struggling to rise on his elbow, ended struggling to rise on his elbow, has eyes burning, "take every one and sink them in the river midway out!

—I can atone no more.—I wish I'd been willing to till the land—but I was an Indian at heart."

"The past is past," Wynn returned quietly. "I'll sink the traps if the river is still open."

quietly. "I'll sind

insisted the voice To-morrow?"

drowsily. "Yes," he replied, going to the

Wanota blew out two of the candles.

Nance rose from the twisted chair.

"Is he asleep?" she questioned

"Is he asleep?" sne questioned breathlessly after a pause.
"Beneath the waters of Lethe," the man answered. He still held the hypodermic syringe, and glanced at it now with a whimsical curve of his

"As Aladdin was the slave of the lamp, so was I the slave of this inadequate master, little lady. In exchange for my will it gave me dreams."

"And now?" she said, raising her

"It has no more influence upon me to-night—no more call, than—than that fur-needle of Wanota's sticking in the beaver coat over there. I have outlived the obsession; the spell is lifted."

Oh, no!" she broke in on his words.
o! No! You have fought it and
n. It was the dragon—you were won. George.

He laughed softly.

"Nance," he said, "we've had a pretty wild afternoon, haven't we?

People get acquainted under such conditions. Conventionalities go hang.

conditions. Conventionalities go hang. For one thing I've found out the particular brand of courage you possess. . . Tell me," he branched off irrelevantly, "tell me why you kept out of my way those three days?" She glanced down, the colour flying to her face, then looked up and laughed a little also, as is a woman's way when she hides the thing in her heart that hurts her most—or it may be has given her the most joy. The thing at least she will not speak

"What nonsense!" she parried, "to think I kept out of your way."
"You did," he repeated doggedly, and growing grave. "But next time next time you hide, I'll find you.

Look at me."

She lifted her eves half defautty.

She lifted her eyes half-defiantly

"You are not going to keep out of my sight, not for one day while we are both here at Lone Lake," said Wynn. "Give me your prom'se that you will not try to." command-or an en-

"Is that a command—or an entreaty?" she challenged.
"Both," he answered. "It's a good sort of blend, don't you think?"

"Oh, well . . . I promise," the girl said lightly moving to the couch.

"Be serious for a moment and come over to the hearth again. I know when you give your word you will keep it if it be possible, Nance, but has it struck you that up here we only live from day to day, that a thousand things may interfere with our intentions? 'Great is the wheel,' as the old Lama beloved of Kim insisted, and we are bound to it. Who as the old Lama beloved of Kim insisted, and we are bound to it. Who knows what a turn may bring? There are all the winter perils to come; blizzards that will blot the trails out in a white smudge, and the cold that goes through fur. Either you or I might be storm-bound in our separate cabins for days. There is plenty of food and firing, luckily. Your grandfather has overstocked, if

separate cabins for days. There is plenty of food and firing, luckily. Your grandfather has overstocked, if anything, and I have enough for two months at least—but accident could befall us . . . or, maybe worse." "Why do you say all this now? Tonight? What reason have you?" Her voice was half-indignant. "You know I anticipate things."

The man turned and looked down at her. H's eyes were grave, and in their depths was an expression she had never before seen.

"There may be things you don't anticipate. It would be wiser for you to go back to the Mission, and leave your grandfather in my care. You and Wanota could go safely if the weather turned a bit milder. The river is open still. It would be a stiff paddle, but you could do it—and it

would be safer than stopping here. I fear . . ." He stopped. "It does not matter what I fear."

There was a pause. Wynn kicked a log back into place and the hearth Wynn kicked was gay for a moment with golden

sparks.

"How can you think I would go?"
she exclaimed, with a catch in the
words. "How can you?"

"I didn't think you would," he returned gently, "but you see I had to
tell you to. We must take chances together.

together."

The last word sent a thrill to her heart, but she made no answer.

Wanota was cooking the inevitable flap-jacks, and frying moose-meat at the sheet-iron stove, and presently they had supper

they had supper.

Never at any table had Wynn been better company. The long strain of the afternoon was past. He had adviced Name to the Sisters. the afternoon was past. He had advised Nance to return to the Sisters, and she would not. Never in the far student days at Oxford had his spirits soared so high. He determ ned to banish the sad little droop from the red lips opposite, to bring the colour to her face. The long pain of the day should be forgotten, the ghosts of fear laid. By a thousand turns he led her thoughts away from trouble, and held them where he would.

and held them where he would.

When they had finished supper
Wynn lit his pipe. "Now," he said, "I am going to take affairs into my own hands. I will watch with the old man to-night, and you and Wanota are to go into the next room and rest."

Nance had learned the futility of protest

otest with him in such matters.
"I will not sleep," she said shaking her head.

"Yes," he returned, "you will—by-and-by. The scent of the balsam-bed Wanota has made in yonder will be

and-by. The scent of the balsam-bed Wanota has made in yonder will be sweet, and you are very tired. For to-night anyway, I will watch."

Wanota regarded the man sombrely. Witchcraft, or power given by unseen spirits, one of these she concluded had been his in dealing with the old trapper. The small shining instrument had meant nothing to her. Her eyes dwelt upon Wynn with awe, and she who had lain as the three days dead was not easily awed.

The man from Lone Lake was no longer a mere man to the little squaw; he had become as a God—one who could banish agony and bring healing sleep and quiet even by the laying on of his hands. H'therto she had conceded to him an unwilling and unexpressed admiration, for, like the women of all races and times, she adored the qualities of brute strength and physical endurance in men, while, still more than the average woman of her own people, she was subject to charm by voice and smile and trick of manner.

Now she grew humble in the presence of a force she failed to under-

trick of manner.

Now she grew humble in the presence of a force she failed to understand, and had reached the point where obedience would inevitably follow if Wynn by word or look demanded it. Not the questioning obedience of the white woman, but dumb absolute surrender of will known only to those of the brown skin and humble heart.

She followed Nance into the inner room and rested submissively on her bed of boughs—though nothing had been further from her intention What she had planned was to set rabwhat she had planned was to set rab-bit-snares at a spot that crossed a certain nearby runway, and also to hang a harmless looking but deadly grass rope-noose under the trees where the spruce-partridge fed. Later—if Francois had not returned, she had thought to watch for him, it might be still superise be still sun-rise.

(To be continued.)

Under Local Option.

Sing a song of sixpence Pocketful of rye— That's the way to carry it Where the town is dry.

The Kicker.—"Everything comes to him who waits, I suppose," said the restaurant diner patiently.

'Yes, suh," answered the colored iter, "but the gentleman what won't wait done gets his first."-Life.



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Nero! The very sound of the name pictures tyranny and cruelty. Born of a murderess and schooled in crime by murderers, the life of this man has stood through all ages as the climax of cruelty and crime. How the Christian Martyrs were persecuted and tortured by the tyrant, how he recklessly defied all precedent and created tortures and crimes never heard of before, and how his selfish, childish weakness at last brought him to a coward's grave, is all told vividly and masterfully in the Library of Universal History. The illustration of the tyrant at the circus, which is reproduced above, is only one of the hundreds which embellish this great work.

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#### The Love of a Vacquero

(Continued from page 20.)

the two at the corral, and remain talking with them for half an hour or so.

Then he saw Don Ramon pointing over the plains. The Englishman spoke to one of the men standing near, who gave him his lariat and let down the bars of the corral gate, allowing him to enter.

Then, to Luis Salvador's intense astonishment, the Senor Englishman appeared to select one of the wild horses, roped it as skilfully as he himself would have done, actually bitted and saddled it himself, despite all its fighting, and a few moments later was astride of it, bent upon reducing it to his will.

For another half-hour the furious battle went on, the wild horse trying every trick it knew to unseat its rider, but only exhausting itself in the fruitless struggle.

The Englishman threw up his hand, men standing near the gate dropped the bars, and the next moment the horse with its indomitable rider was galloping madly away over the plains. Don Ramon waited only to say something to the girl, then, driving the spurs into his horse, set off in pur-

Up till now Luis Salvador had watched the scene in sheer delight and wonder. This Senor Englishman was a man every inch of him, and worthy even of the girl he loved.

But now, as the vacquero saw those two racing across the plains, a vague uneasiness seized upon him.

He knew the dangers of those plains,

the deep hollows, the hillocks under-mined by gophers, and, worse than all, the deep barrancas unseen until one was right on them. It was almost certain disaster riding as this Englishman rode unless he knew the country. And Don Ramon must have been aware of it. Yet he had let him go!

Let him? Had he not challenged him to ride over them on an unbroken

him to ride over them on an unbroken horse. That action of his proved it to Luis's mind, and he could only have one purpose for doing so. It would be an easy method of disposing of his rival and getting rid of him without discredit to himself.

So certain was the vacquero that this was the meaning of all he had seen that he could almost believe he had heard the challenge, and cursed

had heard the challenge, and cursed his cowardice in not going down to the corrals as he had originally in-tended. He might have warned the Englishman of his danger.

But now? Well, at any rate he must

do what he could, and be ready to help him in case of need or if there were ny chance of doing so.
Straight down the hill he urged his

sure-footed little bronco—a hard-bit-ten animal, that had carried him safely

ten animal, that had carried him safely through many a dangerous ride, fast as a deer, untiring as a cayote.

His nearest way was past the corrals. Madge Carmichael was standing still near the gate, her face white and drawn, gazing wide-eyed after the now distant horsemen.

She recognized Luis instantly, as he reined up for a moment. She looked the more terrified as she faced him.

"Have no fear, Senorita," he said, gently. "The Senor Englishman shall come to no harm if I, Luis Salvador, can help him. I swear it and kiss your hands!"

He was away again before she could

can help him. I swear it and kiss your hands!"

He was away again before she could answer. Never had he ridden so hard as now. The other two were nowhere in sight. They had a long start, and the undulations of the plain hid them completely. But the vacquero had no difficulty in following their plainly-marked trail over the sand.

A stretch of rock ground baffled him for some minutes, till he hit the trail again half a mile further on, but off the direct line. So he rode for several miles, still without seeing aught but bunches of startled, angry cattle.

He topped a small rise, and saw, still at a great distance, a solitary horseman riding slowly towards him. He recognised his employer.

A sudden horror of the man seized bim. He halted as they met. The Don eyed him in surprise as he, too, reined up.



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the people who inherit property are almost the last ones that the deceased would want share in it.

to share in it.

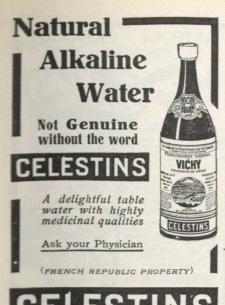
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"What is it, Luis?" he asked. "What brings you here?"

The vacquero noticed that he was agitated, and threw occasional quick glances behind him.

"I came, Senor, thinking there might be need of my help. The plains are dangerous for strangers!" Don Ramon laughed. An ugly laugh

that meant danger, danger to the Englishman, danger, perhaps, to Luis him-

self.

"You waste your time," he said.

"The cursed Englishman rides too well and too fast. No horse could live against that wild cayuse."

Yet even as he spoke he gave that uneasy glance backward across the plains. Luis struck his spurs in and swept past him,

"Yet must I go and make sure."

"Yet must I go and make sure, Senor," he called, and again took up

Senor," he called, and again took up the trail.

The next instant he heard the sharp report of a revolver. The bronco leaped forward as if struck by a whip, but still continued to gallop. As for Luis, he threw himself down all along its side, Indian fashion, in time to escape a second shot. Then a sudden dip in the ground carried him out of the Don's sight.

Rage filled his heart and insupport-

Rage filled his heart and insupport-Rage filled his heart and insupportable grief. To think that he, Louis Alvarado, should be shot at like a cayote, and by the man he loved and would have died for. And yet that man proved himself but a coward, a murderer, who would have shot him treacherously in the back. His whole soul signored and revelted et the ideas

treacherously in the back. His whole soul sickened and revolted at the idea. Cunning as an Indian he guided his fleet bronco round hillocks and along deep depressions which would keep him out of the Don's sight, and not till he was sure he was out of range did he work round again to pick up the trail. But when once he struck it he rode desperately, certain now that deadly mischief had been done.

Then he became aware of a new dan-

Then he became aware of a new danger, not to himself but to the Englishman. Right ahead of him was a dense line of cattle, apparently concentrat-ing on one particular centre. What that centre was he could guess only too well.

Every plainsman knows that a mounted man can ride amongst cattle mounted man can ride amongst cattle with impunity, but it is almost certain death to walk near them on foot. They will come up to see the curious sight, first singly, then by dozens, until the whole herd is in motion, pressing forward, first at a walk, then a run, usually ending in a mad charge, under which the unhappy victim is pounded into an unrecognisable mass.

And Luis knew that that was happening now. The Englishman's horse must have been hurt or killed, and he had been left to his certain fate by Don Ramon.

Don Ramon.

Straight for the line he drove his orse. The hindmost beasts turned to horse. The hindmost beasts turned to watch him, and, as he burst upon them with wild yells and furious blows with his quirt, turned to right and left pressing on those in front, yet opening a small passage. But the further he pressed in the denser became the crush. He was in the midst of a sea of tossing heads and horns, and huge, heaving bodies.

heaving bodies.

The air was filled with fine dust, which settled on everything in a white covering. Beyond it all he could see thousands of cattle massed in a vast crescent line, which converged towards one point; that point was a low rise, and on the top stood the Englishman.

lishman.

At sight of him, the vacquero went mad. How he got through he never knew. It seemed hours to him, that terrible passage, till he suddenly breathed again, as his plucky little bronco burst through the face of the crescent and galloped free.

The Englishman had seen it all, and marvelled. He came running to meet him, whilst the cattle, at sight of the mounted man, halted, pawing up the sand, pressing together, their bellowings sounding like the rumbling of a storm.

As the Englishman reached him Luis dropped swiftly from the saddle.

"Mount Senor, for the love of Heaven!" he cried. "You are safe on the horse."



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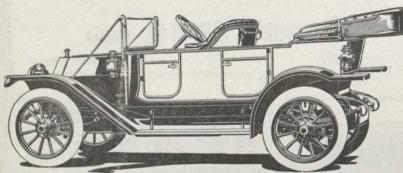
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"Not I, my friend. You have done magnificently. Ride, and I will hold by the stirrup."

The Senor watched me, and knows that no man on foot could drag through that crush. But mount! They are moving again. Senor have us both die?" Would the

So urgent was his tone, and so imminent the danger, that the Englishman obeyed. His face was deadly pale,

but not from fear. He looked as if he were ashamed so to comply.

"But you?" he asked, bending down.

"Have no fear, Senor," laughed Luis Alvarado. "They know me. They will not hurt me. Ride straight for hem" he added hurriedly: "and once them," he added, hurriedly; "and, once through, head for the pointed mountain. That will bring you to within a mile of the hacienda. And take this"—he held up his revolver, which he had rapidly reloaded. "You may need it if you should meet with Don Ramon. A word to the wise, Senor Englishman!"

"The villain killed my horse," the Englishman said. Then bent down and reached out his hand, which the vacquero gripped. "But I cannot leave

reached out his hand, which the vacquero gripped. "But I cannot leave you," he said. "Mount behind me." "Impossible, Senor! He shot my horse, too, but only to wound it. Yet it could not bear us both, and I swore to her to save you." "Her? Miss Carmichael?" "Si, Senor! And Don Ramon goes

to woo her. You must save yourself to save her!"

It was as if he had hit the man with a whip. The Englishman struck the bronco with his heels. It shot for-ward, and the next instant was

bronco with his heels. It shot forward, and the next instant was amongst the advancing cattle.

Even then the rider reined it back again, and would have returned, but saw the vacquero running rapidly towards the rise, and the next instant the whole line of the crescent broke into a clumsy trot.

It was all he could do to prevent himself from being torn from the saddle by the terrific crush. To turn the bronco was an utter impossibility. It

dle by the terrific crush. To turn the bronco was an utter impossibility. It was only its own cleverness which kept it on its feet till the living torrent had passed by on either side, and the Englishman knew he was saved. But he could not leave till he had done his best to save his rescuer. But when the cattle had passed away, stampeding towards the south, he searched in vain.

For Luis Alvarado never was seen again on the ranges, and nothing re-

again on the ranges, and nothing remains to tell his story save a simple cross erected on the fatal rise, on which, under his name, are the words: "He laid down his life for his friends."

#### A Competition

THE Hamilton Board of Trade, under the presidency of that live Hamiltonian, Mr. H. L. Frost, has offered a valuable prize for an appropriate slogan for Hamilton.

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THAT the farmers of Grenfell, Sask., have had little trouble in obtaining all the empty cars needed for shipping their grain is the information given by Mr. G. D. Fitzgerald, of Grenfell, in an interview at Regina.

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now experienced would be overcome.

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