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THE  
**NATIONAL**

MONTHLY AND  
CANADIAN HOME



**JANUARY, 1906**

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# THE NATIONAL MONTHLY

## AND CANADIAN HOME

Vol. XI.

TORONTO, JANUARY, 1906

No. 1.

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THE NATIONAL MONTHLY AND CANADIAN HOME  
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### THE NEW YEAR

THE dawning of a New Year is always an occasion for retrospection. We look back over the year that has passed, over the events that have transpired during the short twelve months, and sometimes we marvel that so much could have been crowded into so short a period of time.

We find that our outlook has been broadened; we have new interests, new friends, new opinions, we seem to live almost in a new land, so great are the changes sometimes, and we are wont to wonder what the months of the new year have in store for us—And not only for each individual, but as Canadians we scan the events of the past year and strive to conceive some idea of what another twelve months will accomplish in this country.

We may grow, perhaps, a little weary of the repetition—for we see it everywhere—of staggering facts about the advance and growth of the country, of the rapidity with which the wide West is being filled up, of the incalculable wealth of our hills, our valleys and our broad plains—And yet, do we in our hearts weary of the repetition? Do we not rather feel a great pride and loyalty for our country?

Canada is like a great, strapping, bright-eyed, rosy-cheeked young lad, full of life and energy, full of the optimism of youth, of the confidence which of itself wins success, and who is in reality—though already splendid in his healthy growth and youthful accomplishments—only beginning to realize what grand opportunities he holds in his hand, which will make of him not only a man among men, but one of the men commanding respect and admiration from his fellow beings.

SIR CHARLES RIVERS-WILSON, a man of wide experience in public life, who has been connected with many large financial enterprises in England, and who is the president of the Grand Trunk, paints a glowing picture of the growth of the Dominion, and refers to Canada as a country offering the best possibilities for the investment of capital.

Such words simply confirm our own opinions. There are such infinitely great opportunities in Canada that it is impossible to comprehend all, and the best of it is we are a new country, with our wealth still before, not behind us.

IT has been said, very truly, by a prominent citizen of the United States, that the United States was the country of the nineteenth century, and it is equally true, as the same man said, that Canada is, and will be, the country of the twentieth century.

FOR the new year THE NATIONAL MONTHLY AND CANADIAN HOME has many good things in store in the line of excellent stories and articles by Canadian men and women. Readers amongst the ladies will be interested to know that it is our intention to add very materially to the departments which are of particular value on matters of the household.

A CANADIAN magazine has an important place to fill in the country, and an important mission to perform in keeping the readers not only informed of the happenings in our own land, but up to the time in general reading matter, this requiring the greatest care in the selection of reading matter. It becomes not only the personal enterprise of the publisher, but an enterprise which has an influence on the nation, in that it effects the minds of the public. With this thought in our mind we aim each month to give to our readers material of a national as well as an entertaining character.

It is interesting to Canadians to know how the name Canada was acquired. Though the country, according to the earliest official records, was discovered by John and Sebastian Cabot, who, sailing under commission from King Henry VII of England, landed in 1497 in Cape Breton, Nova Scotia, the name Canada does not appear in reports until seen in the record by Jacques Cartier, of 1536-7. The word comes from an Indian word meaning "village," and was used by the Indians when Cartier asked them where they lived.

"Kanata," they said, as much as to say, "our village," "over yonder," pointing at the same time towards their homes.

## THE NATION'S PROGRESS

## SOME MORE EVIDENCE

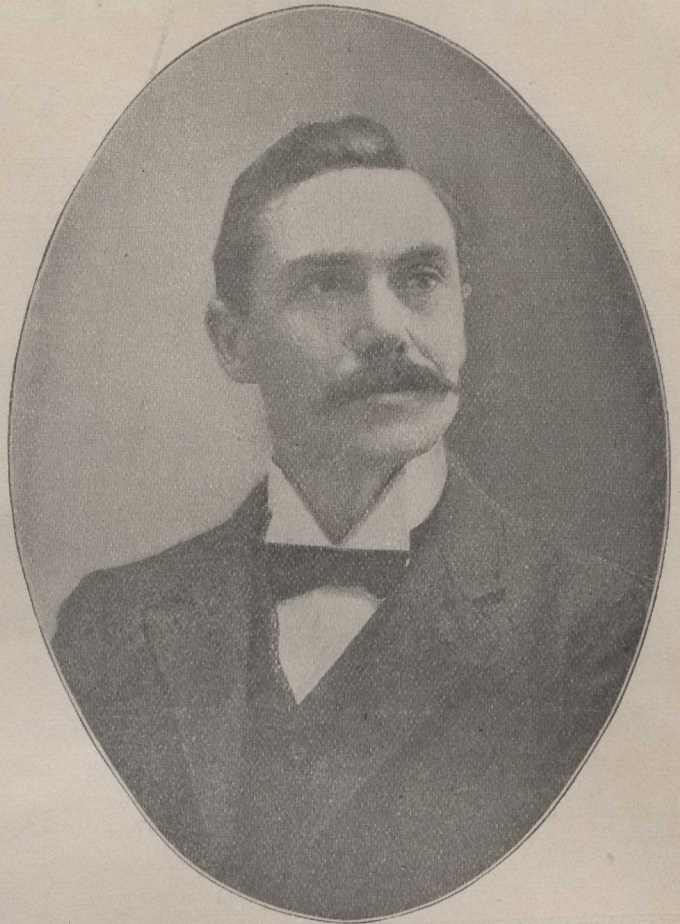
WE take a persistent delight in recording the phenomenal growth of Canadian wealth and prosperity. As an index to this, the bank statement just issued offers convincing proof. We condense from it the following:—"The unusual size of Canada's crops and the trade activity existent all over the Dominion, is reflected in the Government chartered bank statement just issued at Ottawa. It shows the condition of our thirty-three chartered banks on October 31st. The first point to remark is the remarkable expansion during October in the circulation of bank notes. This was, of course, seasonable, and due to the requirements of the Western crop movement. The amount of these bank notes in circulation on October 31st was \$76,890,000, but the highest point reached during the month was \$78,464,000, as against \$69,831,000 on September 30, 1905, and \$72,226,000 on October 31, 1904. Thus it took over \$6,000,000 more to handle this autumn's business than it did last fall. During October our bank deposits grew to the extent of \$13,000,000 in Canada, and fell off \$3,000,000 at the branches in the States. Deposits of Canadian banks at home and abroad on October 31, 1905, exceeded those on October 31, 1904, by \$69,000,000. During the month call loans by the Canadian banks increased \$2,000,000 in Canada, and these institutions extended their loans abroad by \$4,000,000. Current loans in Canada grew \$7,000,000 during the month, and \$2,000,000 "elsewhere." Canadian call loans on October 31, 1905, exceeded those of October 31, 1904, by \$12,000,000, and during the year our banks increased this class of loans abroad by \$18,000,000. Likewise the year shows an increase of \$34,000,000 in current loans in Canada, and of \$10,000,000 abroad. We add the total figures of the statement, which are:—

	Oct. 31, '05	Sept. 30, '05	Oct. 31, '04	Oct. 31, '03
Capital authorized	\$100,646,666	\$100,646,666	\$100,546,666	\$ 97,046,666
Total liabilities....	658,645,830	643,923,351	582,905,579	520,740,325
Total assets .....	811,800,039	795,235,045	726,963,269	660,520,201

Figures do not lie, and in face of this statement, who can doubt our steady and ever increasing prosperity? Verily this is Canada's century.

## SASKATCHEWAN, TOO

LAST month we chronicled the political landslide in Alberta by which Premier Rutherford was sustained by 24 out of 25 members in the new Legislature. We now have to record that in the twin Province of Saskatchewan Premier Scott has also been successful by a majority of about six over F. W. G. Haultain, former Premier of the Territories. Complete returns are not yet available. This is not surprising when we consider that some Saskatchewan constituencies border on the Arctic Circle. It seems a pity that the intimate knowledge of the Northwest won by Mr. Haultain by many years of hard and intelligent effort for the upbuilding of the West should not be the directing influence in the new Government. However, his services will be of great value even as leader of the Opposition, and no doubt the changing fortunes of our party system will yet see his work rewarded by recognition at the hands of the electors of Saskatchewan.



HON. WALTER SCOTT, FIRST PREMIER OF THE NEW PROVINCE OF SASKATCHEWAN

## THE CANADIAN TARIFF

THE Tariff Commission has completed its sittings for this year. The two sides of the question were presented in detail by the manufacturers and the farmers. The manufacturers appear, in some quarters, to have prejudiced their position, by invariably asking for increased duties, until some have thought their attitude a wholly selfish one. The farmers, on the whole, have presented their arguments with great skill and force, through the Provincial Farmers' Association, a small but influential body of men with an able newspaper organ. From the standpoint of the consumer, and omitting many cogent facts, their arguments for a general reduction of the tariff seemed sound, or at least appeal to that section of the community who desire to pay lower prices for the goods they buy. The farmers, however, appear to forget that a large revenue is necessary to Canada, and the building of the Grand Trunk Pacific, for which the Canadian Government must find large amounts of ready money, will make that necessity stronger. More than that, however, it is still a fact that our industries and manufacturing establishments, generally speaking, are as yet unable to meet the great competition from the United States, and that, were the tariff barriers down, we would be flooded with American and German manufactures, underselling our own, and gradually undermining the fine structure of commercial prosperity which has arisen in Canada under a protective tariff. An era of over produc-

tion in the United States has made their manufacturers desperately anxious for some kind of reciprocity, or better still, a lowering of the Canadian tariff, already much lower than they maintain against us. Such a mistake would also stop the large movement of American capital which some of the more astute American manufacturers are investing here, erecting manufacturing establishments in Canada, employing a large number of hands, and generally assisting to our material prosperity. It seems unlikely that the Government will do more than maintain the present British preference, and perhaps revise and improve the present scale of duties, so that in some particulars it will press less heavily upon the consumer, while still maintaining a strong and adequate measure of protection to such manufactures as need it.

	Bushels. 1905	Bushels. 1904
Fall wheat . . . . .	17,933,961	9,160,623
Spring wheat . . . . .	3,582,627	3,471,103
Barley . . . . .	24,265,394	24,567,825
Oats . . . . .	105,563,572	102,173,443
Peas . . . . .	7,100,021	6,629,866
Beans . . . . .	846,443	912,849
Rye . . . . .	1,714,951	2,001,826
Buckwheat . . . . .	2,199,652	2,066,234
Potatoes . . . . .	14,366,049	15,479,122
Carrots . . . . .	1,846,659	2,022,945
Mangel Wurtzels . . . . .	33,216,930	33,595,440
Turnips . . . . .	57,654,086	64,861,703
Corn for husking . . . . .	20,922,919	20,241,014
Corn for fodder (tons) . . . . .	2,284,812	2,023,340
Hay and clover (tons) . . . . .	5,847,494	8,673,525

THE FARMERS ARE WEALTHY

“THE farms and stock of Ontario have passed the billion dollar mark in value,” said President Creelman, of the Ontario Agricultural College, recently in an address on “The New Agriculture.” Mr. Creelman said that by using their brains more, and taking better advantage of their opportunities, the farmers of Ontario, who are better situated than any others in the world, have doubled their output during the past ten years. Mr. Creelman stated that while not so much grain as formerly is being grown in Ontario at present, this province is holding up her end pretty well. To show how true Mr. Creelman’s words were, we append a few figures taken from the Ontario Crop Report which gives the following estimates of the yield in the various products this year, compared with last :

WE ARE STRONG IN ENGLAND

“CANADA never stood so well as she does to-day in England, whether in regard to other colonial securities, or in regard to securities in general.” This is the encouraging word brought back From England by Mr. B. E. Walker, general manager of the Canadian Bank of Commerce. Mr. Walker said that he found England undoubtedly prosperous, manufacturers are employed, and ordinarily people would be contented, but there is at the same time this great army of unemployed, which seem to be made up of the unskilled, and the visitor is apt to wonder whether this is due to the tendency of trades unions not to encourage the development of special skill. This activity and the recent wars have made money high in England. Never was there as much interest taken in the colonies as at the present time,



THE CANADIAN GOVERNMENT'S TARIFF COMMISSION IN SESSION AT MONTREAL

From left to right—Sec. Bain; Hon. Wm. Patterson, Minister of Customs; Sir Richard Cartwright, Minister of Trade and Commerce; Hon. W. S. Fielding, Minister of Finance; and Hon. L. P. Brodeur, Minister of Inland Revenue



BAGS OF COBALT SILVER WAITING TO BE SHIPPED

and the length of time the new Government remains in office seems to depend upon the attitude they adopt toward the colonies and imperialism. This is agreeable news, especially from Mr. Walker, who is one of the keenest and shrewdest judges of commercial and financial conditions in Canadian affairs.

#### LABOR IN CANADA

PROBABLY never before have such satisfactory conditions prevailed in the Canadian labor world. And the outlook appears exceptionally bright. In giving our reasons for this stand we would lay emphasis upon the effects of the open season, which has permitted work in out-of-door occupations to be continued to an unusually late period. Notwithstanding this the volume of work in sight is larger than ever. The movement of the Western crops has given employment to large numbers of men, and the increased activity in the mining and lumbering camps has had a stimulating effect upon the labor market. This is true in an even greater degree of the extensive operations in railway construction now in progress. The general buoyancy of trade and the good crop returns have resulted in largely increased orders to manufacturing concerns, with a corresponding demand for labor and good wages. There are certain trades which are also always affected adversely by the approach of winter, but there are others, of course, which feel the benefit of the coming hard weather. *The Labor Gazette* says that "the activity of industry and labor was, on the whole, evenly distributed throughout Canada, but was most pronounced in Ontario and the western Provinces, British Columbia alone excepted, on account of the setting in of the rainy season."

#### ENGLISH IMMIGRATION

"One hundred thousand British immigrants will probably come to Canada next year, and I hope to see the day when the total immigration into this coun-

try will reach 250,000 annually," said Mr. W. T. R. Preston, Dominion Immigration Agent in Great Britain, who is visiting this country. He also stated that they were now meeting with considerable competition from Australian immigration agents, who were using very roseate literature, including the report of the Royal Commission of Western Australia, a publication which was grossly unfair to this country, and represented their Province as possessed of all the facilities for settlers achieving success in life, while Canada was hampered by many serious drawbacks. Regarding the Salvation Army immigration work, he said: "I am very much interested in their undertakings. It is the biggest feature in immigration outside of the Government that England has ever seen. They carry on their work on business and philanthropic principles, and will completely change for the better the current of thousands of lives." "There has been some complaint of England being drained of her agricultural workmen," said the interviewer. "Yes, but there is absolutely nothing in this. We could take half a million every year for twenty years, and it would not materially affect the general labor market. I attended Lord Tennyson's committee meeting, dealing with Rider Haggard's scheme, and the opinion was strongly expressed that this emigration was a means of relieving the distress in great Britain. There is too much of the paternal feeling in England. Much help is given, and a certain class comes to depend on this and becomes a regular charge on the country. By coming out here they have to shift for themselves, which is often just what they need." Regarding the charge that undesirable immigrants were sent out, Mr. Preston said that there were very few cases of this with the regular booking agents. A great many cases had been investigated and the charge proved groundless."

#### THE TEMISKAMING RAILWAY PAYS

THE earnings of the Temiskaming and Northern Ontario Railway, the Ontario Government's railway, continue to increase, to the great comfort and peace

of mind of the Provincial Treasurer. The net earnings on the 113 miles of railroad comprised in the first division from North Bay to New Liskeard for the last seven months, that is, from April 1 to October 31, have averaged \$12,000 per month, which is sufficient to pay 3 per cent. interest on the cost of the part of the road under consideration, which is all at present in the hands of the Government. The earnings have shown a steady increase, and for the last month for which they are made up, namely, October, the net earnings were \$16,000. Lumber is a heavy item in the receipts, but the remarkable fact about this new road is that from Jan. 16, 1905, when the Government took it over, till the present time, the passenger earnings have been 43 per cent. of the total earnings. The showing is considered all the more remarkable from the fact that during the whole season of navigation the road as far as Haileybury and New Liskeard is paralleled by a steamboat route. There seems to be no reason why a Government owned railway should not pay. Why can the Intercolonial not be managed on a plain business basis so that the annual deficit will be turned into an annual surplus?

THE CHAMBERLAIN IDEA

MR. ALFRED MOSELY, who is well known because of his two commissions, sent at his expense to examine into the industrial and educational progress of America, is a visitor in Canada. He comes now as one of Mr. Chamberlain's commissioners to see what the state of feeling in Canada is.

Mr. Mosely said: "Mr. Chamberlain's view is to consolidate the Empire by closer commercial relations, and, if possible, to stimulate the growth of your North-West provinces by giving a preference on colonial wheat. His object is two-fold. That by creating there a large agricultural population, these provinces will be in a position to purchase increased quantities of manufactured goods, partially of Canadian manufacture, and those you do not manufacture yourselves to be supplied by Britain, in preference to importing them from Germany and elsewhere, as at present; in other words, the preference is to work with a double-edged object, that of purchasing wheat from yourselves, and of sending back those goods which you require, and do not produce yourselves."

Mr. Mosely's attention was called to the report that some people believed that Mr. Chamberlain's plan would reduce Canada to a purely agricultural community. "An entire mis-statement or illusion," said Mr. Mosely. "Mr. Chamberlain's aim and object is to increase the prosperity of the colonies, and any scheme which had as its object the stifling of the growth of the industries, either of Canada or any other part of the Empire, would be doomed to failure. The position of the Canadian Manufacturers' Association, the members of which have thoroughly analyzed Mr. Chamberlain's proposals, is the sufficient answer to any fears of curtailing Canada's ambitions as a manufacturing country. In fact, from the natural resources which you have, we look forward to your being able to export to us articles that we can advantageously purchase from ourselves instead of importing from other parts of the world. Referring to Mr. Chamberlain's programme generally, it may be summed up in a phrase, 'There is no finality to anything in this world.' Conditions change, and with them must change the fiscal policy of England and other countries. Those who were formerly our best customers are now our competitors, and we must trim our sails to altered times."

We trust that this explanation of the tariff reform scheme of the great English statesman will make clearer to our readers this much discussed topic.



MR. ALFRED MOSELY,  
ONE OF CHAMBERLAIN'S COMMISSIONERS, NOW VISITING CANADA

BANK CLEARINGS ONE BILLION

TORONTO'S progress financially is well illustrated by the remarkable increase in bank clearings this year.

Monthly statements issued by the manager of the Toronto Clearing House indicate that the clearings to the end of November amounted to \$983,766,369. That is already in advance of the total clearings last year. On the basis of the clearings so far this month, the manager gives as a conservative estimate, the colossal figures, \$1,042,000,000 as the approximate clearings for 1905. This is an increase of nearly \$200,000,000 over last year. These are the figures:—

1905.....	\$1,035,000,000
1904.....	842,097,066
1903.....	808,748,260

The figures for the various cities for the eleven months of the two years are as follows:

	1905	1904
Montreal.....	\$1,206,278,193	\$ 958,268,509
Toronto.....	983,766,369	751,056,896
Winnipeg.....	327,640,296	258,631,122
Ottawa.....	110,696,466	94,745,360
Halifax.....	81,730,216	81,785,356
Vancouver.....	80,092,046	68,339,946
Quebec.....	78,601,645	66,421,257
Hamilton.....	61,809,180	52,877,731
St. John, N.B.....	48,350,701	46,965,593
London.....	45,493,627	41,177,171
Victoria.....	33,707,240	30,367,430
Total Canada.....	\$3,025,409,601	\$2,450,636,371

It will be noticed that the figures for Toronto for 1905 are more than \$75,000,000 ahead of the figures for Montreal for 1904.

## AN INSURANCE INVESTIGATION

THERE seems to be a well-founded belief that a general investigation into insurance methods in Canada will be ordered by the next session of the Federal Government. A well known insurance official of Montreal said in this connection, that it was the general impression that such an investigation would take place, but that just now it was a question whether the present was a suitable time for it. If it were a year previous or a year hence it would be welcomed, for he believed the Canadian companies would come out with flying colors. He did not believe that the evils which had been revealed in New York had their counterpart at all in Canada. Just now, however, owing to the scandals in connection with the New York companies, he thought the public would be prejudiced, and not in a position to give a cool and deliberate judgment such as might be expected under ordinary circumstances. As a result of this prejudice he believed that an investigation at this time would be injurious to the business, not because of anything it would reveal, but because of the blue spectacles which the public are at present wearing. Anything that could be distorted into further inflaming the public mind would probably result in the passing of legislation, especially as regards the insurance companies' powers of investment, which would be extremely injurious to the companies and also to their policy-holders. However, if an investigation should be brought on here it should be in an endeavor to get the actual facts and the truth in a calm and consistent manner, and not endeavor to make out every man a crook or a fool.

We endorse the statement that such an investigation, if held, should be fair and impartial and not conducted in a spirit which may produce panic conditions. As we have often stated, we do not believe that Canadian insurance companies need fear such an investigation, and while it may be necessary to restore public confidence, which has been disturbed by revelations in New York, it would result beneficially to all parties, the companies, policyholders and the general public.



INTERESTED SPECTATORS AT NORTH WEST MOUNTED POLICE GAMES AT REGINA. THE PICTURE SHOWS SIR WILFRID LAURIER, EARL GREY, LADY GREY, LADY LAURIER, AND OTHER WELL KNOWN PEOPLE

## MIGRATION OF MEN AND MONEY

AN American Government expert of the Department of Commerce and Labor has been investigating the migration of men and money from the United States into Canada. The result of his enquiry is interesting not only to his own Government, who are somewhat concerned at the growth of the movement, but also to Canadians. What this country wants, as we all know, is more population and more capital to develop our resources. It also offers another aspect of the workings of the Canadian tariff referred to elsewhere in this Department.

An estimate prepared by a Montreal manager of American investments in that city places the minimum at \$25,000,000 during the last five years. There are no data from which the total investment in Canada can be established with reasonable accuracy. In 1885 the capital engaged in manufacturing in the Dominion was \$137,400,000. In nine years it has trebled, rising to \$441,000,000. The phenomenal increase can be explained only by assuming a great influx of American capital.

The migration of capital is due to the resolve by American manufacturers that Canadian tariff laws shall not keep them out of the profitable markets of the Dominion. Its population is only five and a half millions, but its consumptive capacity is great. Canadian imports last year were \$259,000,000, or \$47 per capita. It is worth while to control Canadian trade. If it cannot be held by reciprocity treaties, which seem impossible of procurement, there is another way in which it can be done.

One or more important concerns in every manufacturing city in the United States have established branch plants in Canada, equipped with machinery made in the States. Nearly a score of the great Chicago manufacturing houses have done this. They would prefer in most instances to make their goods there and ship them across the boundary. The tariff wall stands in the way of that. They simply take a part of their capital and put it into Canadian plants. Then they get the benefit of Canadian protection. It gives them a great advantage over other American manufacturers who are not equally enterprising.

On the other hand, this movement is causing some disturbance on the other side. A Chicago despatch says: "Reports just gathered show that 132 of the leading concerns of the country have been obliged, chiefly on account of tariff restrictions, to establish branch plants in Canada. The resulting loss financially is estimated at upwards of \$50,000,000. (This has been invested in Canada.)"

The agitation which the Illinois manufacturers are about to start is expected to assume the form of a national appeal to Congress. The remedy most in favor provides for reciprocity legislation which will permit of a freer exchange of American and Canadian manufactured products.

ERICSON JAMES



## HIS MOTHER OR HIS SWEETHEART

BY EVELENE A. SPENCER

IT was a hot Sunday in July. The church door and windows stood wide open, and the soft summer wind waved the green paper blinds to and fro with sleepy rhythm. The big flies and an occasional bee buzzed in, and finding all in semi-darkness, soon darted for the open door, and the piles of freshly cut clover and hay which lay in the meadows surrounding the little church.

The preacher waxed eloquent notwithstanding the heat, for he was a "local," and did not get a chance to preach very often.

Ann Evans sat in the choir and waved a big palm leaf fan to and fro, and smiled to herself as she noted the number of men and women who had first got beyond listening, then beyond appearances, and were now openly nodding their heads in drowsy unconsciousness. Ann stole a glance at the pew where Tom Burns and his mother sat, and the hot color mounted to her face, for Tom was looking right at her, and in a very unusual way, too.

Some others had been sharp enough to see it, too, and when the service was over one girl whispered to another: "Can they be engaged at last?"

"No," replied the other, "His mother will never consent to Tom's marrying any girl."

"More fool she to waste her time on him. Why, Ann Evans must be near thirty, and has never had any beau but Tom Burns. Pity he hadn't me to deal with, I'd bring him to time, mother or no mother," and with a laugh they passed outside the church door.

It was perfectly natural for Tom Burns to join Ann Evans and walk home with her. Tom had taken Sunday tea at Evans' for many years. He talked of crops with Mr. Evans, of horses with the boys, and the price of butter and eggs with Mrs. Evans, but his eyes followed Ann's every movement with interest, and she knew it.

ANN had known and liked Tom when she was a little girl; she had loved him with all the fervency of a woman's heart for nearly ten years; she had refused other men, and blindly waited for him to speak. She knew that he loved her, although he had never said anything which she could have construed as such, but words were not necessary, Ann and Tom fully understood each other; he knew that she would never marry him without his mother's full approval, and accordingly, to his code of honor, love-making was impossible without the proffer of marriage which should accompany it; and so he, too, waited on year by year, trusting, hoping, but always longing for the time to come when he could go and tell her all about it.

This Sunday evening he seemed different; Ann felt it from the time she met his eye in church, and Mr. and Mrs. Evans commented on it in the privacy of their bedroom that night.

"I would not be a bit surprised if Tom's at last had it out with his mother, and is thinking of marryin' Ann," began Mrs. Evans.

"Well, I was thinkin' the same thing," replied her husband, "and I suppose it's about time; although," with a sigh, "I don't see how you'll ever manage without Ann. I've always been glad she never married early like the other girls, she has been a help and comfort to us all her life."

"I'm afraid you're a selfish old man," amiably from his

wife, who knew and understood all, "but I look beyond all that, and will be a thankful woman when I see my daughter married to Tom Burns. There was no use proddin' her, she never would look at anyone else, nor ever say a word to urge Tom on either. I saw that years ago, and have waited for the Lord to adjust it all in good time. Belinda Burns was never the woman to listen to anything she did not want to hear. She was always set up and high-handed, and seemin' that the place is all hers, Tom and her have to settle all that before he can bring in a wife. Judgin' from to-day, he seems to have put the first spoke in the wheel, and we'll soon see the finish."

EARLY Monday morning Mrs. Burns was on her way down to Centreville. She was a large, fine-looking woman of fifty years of age, with a very determined eye, and a firm mouth. She slapped the horse's back with the reins impatiently, and clicked vigorously with her mouth to try and accelerate his speed, then she fell to thinking again. Evidently her thoughts were not pleasant ones, for she frowned and compressed her lips, and suddenly became aware of the slow rate at which she was travelling, and seizing the whip, proceeded to tickle the horse's back, after the manner of a humane-minded woman. The horse pricked up his ears and broke into a steady trot, which he kept up until he drove up to Mrs. Amelia Watkins' door.

"How are you, sister," cried Mrs. Watkins, who had heard the wheels stop, and bounded out.

Mrs. Burns drove slowly through the gate and into the back yard, followed by her sister. The two women unharnessed the horse and started for the house. As Mrs. Burns removed her bonnet, she said, "I suppose you're wonderin' what has brought me to town so soon again."

"Well, yes, I was kind of wonderin', Belinda, knowin' that it is not much like you to do much visitin', or come to town any oftener than you can help."

"That's true, Mealy, I never was much of a gadder. No one could say that of me, anyway. Whatever my faults is, I stay at home and 'tend to my own business. Perhaps if I wasn't so fond of home it 'ud be better for me now," she added in an unsteady voice.

"Why, Belinda, has anything happened?—you don't seem quite yourself," asked Mrs. Watkins, anxiously and eagerly too, for Mrs. Watkins lived on news as well as her daily bread.

Mrs. Burns required no pumping to disgorge her news, as her sister well knew. "Ask Belinda a straight question and she'll give you a straight answer," she was proud of saying. "You don't have to beat around the bush with her."

"What would you think, Mealy, of Tom askin' me yesterday if I had any objection to him gettin' married?"

"Well, well," ejaculated Mrs. Watkins, secretly pleased to learn that her nephew had done what she had counselled him to do for the last three years.

"Yes he did," resumed Mrs. Burns; then she paused, as if lost in the memory of what had taken place. Mrs. Watkins waited a few moments, and then prompted: "And what did you say to him, Belinda?"

"I said very little. Such a question as that needed thinking over before I could answer it. It came on so sudden like—that is, I never suspected Tom was on for

the marryin' any more now than he ever was—and I was kind of took unawares, so I said, 'Well, Tom, I must think about this,' and I decided to come down here and talk it all over with you, bein' my own sister, and Tom's aunt, and the only one left belonging to us."

Mrs. Watkins listened with surprise; it was not like Belinda to take things so quietly; and still less her way to offer to consult or ask anyone's advice. Belinda had always been high-handed, and run things on her own judgment only. Mrs. Watkins had expected that when it came to Tom's marriage her sister would put her foot down and refuse to consider it until Tom had openly declined to submit to her authority any longer, had done some threatening, or had declared war to the knife.

"Well, sister," began Mrs. Watkins, slowly, "there's no use denyin' that Tom has reached the years of manhood. He has always been a most obedient boy; he has worked and been a help to you from time he was a lad of twelve; and he has always listened to you and been guided by you, and never stopped to question anything you told him to do. Now he is a man—thirty years of age—and folleyin' the nature the Lord has put in him, he is lonesome, and wants to take a wife, and what are you goin' to do about it?"

MRS. BURNS drew a deep breath, and expelled it in a long sigh. "Mealy, I am goin' to talk to you now as I never thought to talk to any livin' bein'. Some folks like to talk about what's goin' on in their heads—you're like that, Mealy, and I suppose you take comfort in it; others keep their thoughts to themselves, and although they pass remarks, and seemingly mix in with people, they have a life to themselves, in their own heads, that no one suspects them of; now, I'm that kind. Tom's father and me never did much talkin' except about the work of the place. Now, do you suppose I could live on that? No; but I liked to think and plan and do, and so never missed the talkin'."

She paused a moment, and Mrs. Watkins said: "Yes, you've always kept your thinkin' pretty well to yourself. Even me, your own sister, has often been kept in the dark on things I'd ought to know."

"Well, Mealy, it is my nature, and I do not mean any slight by it. It's the same way with Tom. I have often thought that the day 'ud come when Tom 'ud want to marry, but I have put it away, for I did not want to think of it. Tom is my only child, and in my own way I love him as well as any mother could love her son. I've worked for Tom and I've planned for him—but not for Tom's wife. I'd do anything in this world for Tom, but I've always hated the notion of a daughter-in-law. A strange woman steps in and I step down."

"Oh, Mealy, it is that steppin' down that's goin' to break my heart. God Almighty has made us women suffer ever since Eve listened to that serpent in the garden of Eden. For thirty years I've worked and toiled and planned for that boy of mine. When I married and went home with Tom's father he took me into a log cabin on a little clearin' of fifty odd acres, and there my life's work began. What have I accomplished? From the boundary line to beyond the church, from the main road to beyond the railway, in all two hundred acres, cleared, in fine grain and pasture land, with wood enough to last many generations; a fine new brick house with a sink, and water piped into the kitchen, besides all the outside buildin's, barns, stables of the best; not a cent in debt, and money in the bank. Who has done it all? I have. For the Burns before my Tom were the pitiabest managers as far back as anyone could remember."

"And now, what? Tom asks me to step down and let a young woman come in and manage things her way. The Lord forgive me, Mealy, for questionin' His way, but, oh, it is a hard one. First she takes my boy, and he's hers, for 'a man shall leave father and mother and cleave unto his wife,' then she steps into the home I've worked for and loved, the gardens I've planted and the buildin's I've planned, and they're hers; and I have to step down and out. My boy's gone, my home's gone, and I am left desolate." Her voice sank into a whisper, then ceased.

She sat staring in front of her with unseeing eyes for a few moments, and then went on: "I wonder now, how a man 'ud feel who has spent his life buildin' up some business, and when he gets to fifty years of age he has to step down and let his daughter's husband step in and manage; perhaps some whippersnapper of a chap who knows nothing about it, but because he married the daughter he's entitled to it? But the Lord has made it easier for the men, what they have earned and built up is theirs as long as the breath of life is in them, and what becomes of it after need not concern them."

"I suppose it's nature," said Mrs. Watkins after a pause, "Eve likely had to step down to Cain's wife, although I don't remember ever hearing about him havin' one; but if he had you may be sure that was the way of it. Men is men, and women is women, and there is no use for a woman to be settin' herself up like a man, for down she'll come as sure as she's born. God made Adam first, and, accordin' to Scripture, was very well satisfied with him, too; He didn't lay out to create any women, but it seemed to come to Him as an afterthought, just like when you were buildin' your house; you took a notion that a verandah along the front 'ud be an improvement; you didn't build the house to show off the verandah, but built the verandah to kind of chime in with the good appearance of the house. Now, it's just the same with women. We were created to kind of chime in with the men, and not to be thought anything of by ourselves, and the sooner in life that we make up our minds to this the better for us; it'll save us lots of worriment all through. Now, I'm goin' to get us a bite of dinner, and after we get something in our insides we'll feel more like facin' things."

Mrs. Watkins bustled around, and soon had an appetizing meal on the table, which Mrs. Burns ate in silence, while her sister talked of other things not bearing on the subject so vital to them both.

"NOW," said Mrs. Watkins, after all had been cleared away, "let us go back to Tom again. I suppose you know who he has in mind?"

"Of course, Tom has never looked at but the one girl in his life. He used to carry Ann Evans' lunch basket to school, and help her over fences when he was only a young lad."

"Ann is a good girl," put in Mrs. Watkins, "and comes of decent stock, and there is no better housekeeper in all the township. If a woman has to step down, I'm sure it had ought to be easier to do it for a girl like Ann Evans than for some good-lookin' drab who'd soon have the place at sixes and sevens."

"Yes," rejoined Mrs. Burns wearily, "It had ought to be easier, I'll allow."

"Perhaps," cautiously, "you and Ann might come to some arrangement that you would not have to leave the place."

"Mealy," sternly from her sister, "you ought to know me well enough not to talk about 'arrangements.' What arrangements could be made, I'd like to know, for me to be playin' second fiddle in a place I've lived in for

over thirty years; for me to be bargainin' for this and askin' for that, where I've been mistress and beholden to no one all these years. No; when Tom brings the wife in I go out; it 'ud be folly for Tom to build another house on the place, and what 'ud I do with that big one and Tom gone? No; Tom's father never made but the one will, and that was when Tom was a little lad. He left it all to me, knowin' in his heart that it was me that had made all there was to leave. He knew, too, that I'd do the right thing by the boy; and so I will. Tom and Ann can have the place with the new house, buildin's and stock, and one hundred acres; that's as much as any young pair should have to begin life. The rent of the other hundred 'ull be mine along with the bank money. If Tom wants to keep it I'll rent it to him, if not, there'll be plenty glad to get it."

"And where 'ull you go?" asked Mrs. Watkins eagerly.

"I was just comin' to that. I'll come and buy myself a house here in town. It 'ull be be a different life to me, and not so much to my likin', but it's all there is to do, for I believe in young married folks bein' left to themselves without outside interference. I'll try to take comfort in Tom's bein' happy, and bye-and-bye, perhaps, there'll be children, and that 'ull be very satisfyin' to me. Dear knows, I may even cultivate a likin' for talkin', Mealy, I feel so turned upside down that I hardly know what's what any more. Mebby I have been too set in my ways and myself; mebby the Lord has thought so, and is takin' this way of humblin' me; mebby I'll be happier when it's all over, and I feel I've done the right thing by Tom. Now, Mealy, I've been over it all with you; I had to talk about it or go mad. I'm feeling better now, and Ann Evans never was the upsettin' kind, and perhaps we'll get on well; I hope so for Tom's sake."

AS Mrs. Burns drove up to her gate that afternoon Tom hastened out to meet her. Tom had been in an anxious frame of mind all day, and was glad to see his mother back, and eager to hear what she had to say. He helped her out of the buggy, and was about to unharness the horse, when Mrs. Burns laid her hand on his arm, saying: "Don't put the horse in, Tom, for I want you to drive over to Evans' and bring Ann home with you, I want to have a talk with her."

Tom looked at his mother in surprise; "Want to have a talk with Ann?" he repeated slowly; "Mother, has this anything to do with what I spoke of yesterday? For if it has it's only right that I should know why you want to see Ann. Mother, I love Ann Evans, I have loved her for many years; I am like you; I don't talk much of what is nearest my heart, and loving Ann as I do I am bound to shield her from all unpleasantness. I've waited and said nothing, for I wanted to do what was right by both her and you. Lately it has come to me that I have not been doing right by Ann; that I have been a sort of dog-in-the-manger. I have not asked her myself, and I have helped to keep her from settling in life with some other man all these years. It is this that made me say what I did yesterday; and now, mother, before I bring Ann here I want to know what you are going to say to her. For if it is to be family quarrels Ann is not to be brought into it."

He stood facing his mother, looking at her with her own determined eyes and firm mouth. The mother's eyes softened, and her firm mouth became tremulous as she said: "Tom, can't you trust your mother? Have I ever deceived you yet? Go and bring Ann to me."

"Mother," said Tom, putting his arms around her neck boyishly, "Mother, I do trust you, I'll show you

how much; I'll go and bring Ann, and I'll say nothing to her until you've had your say first; I'll leave it all to you and abide by it." He kissed her, bounded into the buggy and drove off.

MRS. BURNS went into the house and set about getting tea. She opened up her best dining-room, got out her finest linen, her best cutlery and china, and set the table. She brought forth the best she possessed—the daintiest of provisions, and the costliest of tea—tea such as people only drink at weddings or funerals. Even tea can assume the dignity of the occasion; so thought Mrs. Burns, as she measured out the requisite quantity, and its fine bouquet pierced her nostrils. When she had finished all, and stood surveying the splendor, she murmured: "In the course of nature it had to be, and I'd have been one of the first to object to Tom's developin' into one of them dry, pinched lookin' old bachelors; and havin' to be, where could he have found one more after my own heart than Ann Evans?" She paused and gazed at the bright knives, the shining china, glistening glassware, and the snowy, well polished linen.

"Ann Evans 'ull appreciate all this," she went on exultingly to herself, "Ann knows what things are and how to care for them. Ann 'ull see everything on this table, and know the management necessary to keep them lookin' like this." Her eyes were quite soft now. "Dear knows, it isn't goin' to be half as hard as I thought."

She heard the sound of wheels coming up the drive, and deftly felt her lace cap and smoothed down her black silk apron, then walked slowly towards the front door, and opened it just as Tom had helped Ann out. Ann came up the steps with cheeks aglow and shining eyes; she hardly understood it all, and could only surmise, half in fear, and half in doubt, as to what it could all mean.

"How are you, Ann? It is real kind of you to come to tea on such short notice. Come into the bedroom and lay off your hat, and Tom 'ull be into tea presently."

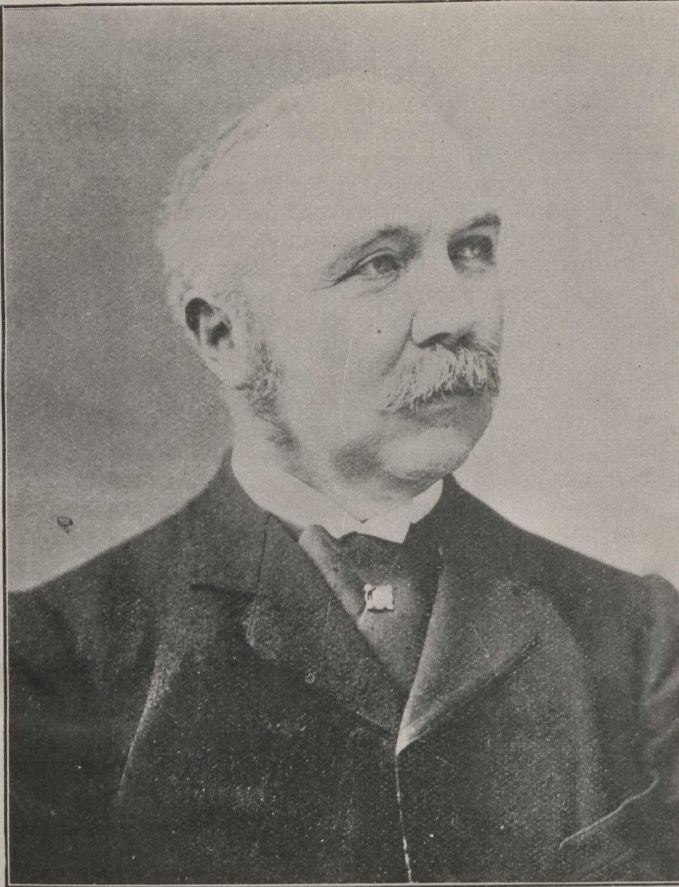
Ann sat on one side of the table, Tom across from her, and Mrs. Burns at the head behind the rare, fragrant tea. Ann took in the display and wondered what it all meant. She had often taken tea with Mrs. Burns, but had never known her to bring out all her best things just for a neighborly cup of tea. By common consent of the housekeepers around, such dignity of state was only brought forth for the preacher, for the school inspector or travelling delegate, provided he were accompanied by his wife, who could understand these things—or for a bride and groom. The best in everyone's house was always for the happy pair who made their tour with a horse and buggy, visiting their respective relations and friends. Ann mentally ran over these questions in her mind, and when she came to the last she blushed. Tom saw her, and asked if her tea was too hot; Mrs. Burns proffered more cream, but Ann said: "The tea is just to my liking; it is the finest tea I ever tasted, what kind is it, Mrs. Burns?"

Mrs. Burns was pleased, for she had felt that Ann would appreciate that tea, so she told her all about it, and became very chatty for her, while the meal was in progress. When they got up from the table Ann began to gather up the plates, when she was stopped by Mrs. Burns with: "We'll leave these for the present, come into the parlor."

Ann marvelled still more, for it was not Mrs. Burns' way to leave her table and best dishes lying, especially as it was still in fly season. The women walked into the parlor, followed by Tom.

(Concluded on page 15)

## WORLD AFFAIRS



THE RT. HONORABLE SIR HENRY CAMPBELL-BANNERMAN,  
G.C.B., P.C., NEW PRIME MINISTER OF ENGLAND.

## NEW BRITISH CABINET

THE most important event in international politics to be recorded is the resignation of the Balfour Cabinet in Great Britain, and the succession of a Liberal Ministry under the leadership of Sir Henry Campbell-Bannerman—of whom we present a portrait. The Unionist Government had been slowly tottering to its downfall, and while they had a clear majority of 70 in the House of Commons, the temper of the country was clearly against them, and the Premier was only forestalling certain disaster. The new cabinet is surprisingly strong, considering the disrupted state of the British Liberal party. The names of Herbert Henry Asquith, Sir Edward Grey, and Richard Burdon Haldane alone, it is said, will give great weight to the Ministry, and ensure that there will be no revival of Gladstonian Home Rule, despite the fact that the Cabinet contains a preponderance of those favorable to Home Rule. The Conservative organs point out that the most enthusiastic Home Ruler, Mr. John Morley, has been sent to the India Office, where he will have little influence on internal politics. The omission of Lord Roseberry is naturally the subject of much comment, but it is noticeable that his son-in-law, the Earl of Crewe, is in the Cabinet. The chief cause for congratulation is that Sir Edward Grey is Secretary for Foreign Affairs. He is pledged to a continuance of the strong and intelligent Foreign policy so ably begun and carried on by Lord Lansdowne. Sir Edward Grey is a connection of Lord

Grey, Governor-General of Canada, and probably the most brilliant man in the new Cabinet. The chief danger to the Liberal Ministry lies in the uninspired kind of leadership of Campbell-Bannerman, and in the possible dependence for a majority on the Irish party.

## THE PERSONNEL

The new Liberal Ministry, as officially announced, thus compares with the retiring Conservative administration:—

	<i>New</i>	<i>Old</i>
Prime Minister.....	Sir H. Campbell-Bannerman	A. J. Balfour
Chancellor of Exchequer....	H. H. Asquith	Austen Chamberlain
Lord Chancellor.....	Sir R. T. Reid	Earl of Halsbury
Home Secretary.....	H. J. Gladstone	A. Akers-Douglas
Foreign Secretary.....	Sir E. Grey	Lord Lansdowne
Colonial Secretary.....	Earl of Elgin	Alfred Lyttleton
War Secretary.....	R. B. Haldane	H. O. Arnold-Foster
Indian Secretary.....	John Morley	G. St. J. Brodrick
First Lord of Admiralty....	Lord Tweedmouth	Lord Cawdor
Pres. Board of Trade.....	D. Lloyd-George	G. W. Balfour
Pres. Local Govt. Board....	John Burns	W. H. Long
Pres. Board of Agriculture..	Lord Carrington	Lord Onslow
Postmaster-General.....	S. C. Buxton	Lord Stanley
Irish Secretary.....	James Bryce	Geo. Wyndham
President of Council.....	Earl of Crewe	Lord Londonderry
Lord Privy Seal.....	Marquis of Ripon	Marquis of Salisbury
Pres. Board of Education..	Augustine Birrell	Lord Londonderry
Chancellor of Duchy of Lancaster.....	Sir H. H. Fowler	Sir W. H. Walrond*
Secretary for Scotland.....	John Sinclair	A. G. Murray
Viceroy of Ireland.....	Earl of Aberdeen	Earl of Dudley
Lord Chancellor of Ireland..	Samuel Walker	Lord Ashbourne
Commissioner of Works....	L. V. Harcourt	Lord Windsor

\*Not in the Balfour Cabinet, although of the Ministry.

It is a strong Cabinet in composition, but the future alone can show how far promise will be succeeded by performance. Many of the old guard have passed either into silence or retirement during the ten years which began with the resignation of Lord Roseberry's Ministry in June, 1895, and it will be some time before a future Disraeli can liken the Ministerial bench to a row of extinct volcanoes. But it is a good thing for the country that there should be new departures in government by men who are not fettered by convention nor encased in official traditions. New problems need new minds and new methods, and there is much in the existing social and political conditions of the United Kingdom which requires different handling from that given in the past.

## BRITISH POLITICS

THE causes which chiefly led to the downfall of the Unionist Government are interesting. At the last general election in Britain the Conservative Government was sustained by a majority of over one hundred, mainly because the nation wanted to strengthen the hands of the Government during the trying days of the Boer War. Now the terrible drain of the war is felt in heavy taxes. The fiscal reform programme of Mr. Chamberlain caused fatal divisions in the Unionist ranks, and the defection of many of its ablest leaders, including the Duke of Devonshire. Then again the Education Act alienated many others who did not desire to have the schools placed under the control of the Church, the working of the Liquor Act, the Chinese labor question in the Transvaal, the helpless attitude of the Government towards the

unemployed, and its weak and vacillating policy towards all questions of domestic reform have hastened its downfall. The foreign policy has been beyond criticism, even the Liberals having endorsed it. The Japanese alliance, the Anglo-French *entente cordiale*, the thwarting of Germany, and the strengthening of the bonds of friendship with almost all other nations have made a safe chart for the Liberals to follow. But, as a government's chief duty lies at home, its domestic policy killed the Balfour Cabinet. It is not likely that the new Liberal Cabinet, though made up of some able men, can long survive, and when the fall does come it will not surprise many if Mr. Chamberlain has the place of honor in the next Cabinet, and he is then free to carry out his great scheme of fiscal reform, which means so much to the Empire as a whole, and Canada especially.

#### WHERE CHAOS REIGNS

THE struggle between the Russian autocracy and the people shows no sign of settlement, and the situation grows graver with each day of delay. Count Witte is still attempting to hold a middle course, but the belief gains ground that the fall of the Cabinet is imminent, and that the Emperor will adopt the reactionary policy. The spirit of mutiny is reported to be spreading rapidly among the troops. Hard fighting has again occurred at Kieff. Many regiments in Poland are disaffected and the peasant agitation is assuming greater proportions. As an indication of the state of public feeling, the reception of the news of Gen. Sakharoff's assassination is interesting. Public opinion believes the crime was justified and has tacitly approved the crime. In the meantime many military officers have been thoroughly frightened and are asking leave to resign. The army is becoming demoralized, the strikers are becoming emboldened by the vacillating policy of the authorities and famine is driving the peasants to fresh acts of violence. The entire country is in an uproar and in many quarters it is believed that more bloodshed is impending. Insubordination is rampant in many sections of the Empire, mutinies of troops have occurred at Reval, Harbin, Warsaw, Kieff and many other places. Disaffection has even spread to the capital itself, where the Alexander Nevsky regiment refuses to do police duty. The arrest of President Krustaleff of the Executive Committee of the workmen's delegates has aroused the greatest indignation among the revolutionaries, who threaten a general strike unless their leader is at once released. Krustaleff has been the brains of the revolutionary movement.

Reports from Harbin confirm reports that the Manchurian army has revolted and it is said that the mutinous soldiers have killed several officers of high rank. They bombarded and sacked the city and later attacked Irkutsk, which they sacked and burned, leaving the town in ruins. In Harbin the rebels created dreadful slaughter, and in Irkutsk the damage was no less appalling. The appalling massacres of the Jews are the most revolting feature of the situation. In our last issue we mentioned this matter briefly. Since then the situation has grown steadily worse. Foreign residents and many Russians, with their families, are fleeing. Apparently only a baptism of blood and fire will pave the way for Russian liberty.

#### ABOLITION OF THE CONCORDAT

THE French Senate has adopted, by a vote of 181 to 102, the measure for the complete separation of

Church and state. Former Premier Combes participated in the debate, contending that the measure assured neutrality of religion, moral liberation and social pacification.

This is the final parliamentary stage of the bill which has been promulgated in the official journal, and it will become immediately effective. The council of state will devote three months to the framing of the administrative details of the new regime. The action of the Vatican regarding the law has not been definitely announced. The French clergy, while opposing the measure, appear to be disposed to conform to the new system. The public worship budget for 1906 will be reduced from \$8,400,000 to nearly \$6,800,000 consequent on the gradual diminution of the salaries paid by the State to the clergy. The fundamental principles of the bill insure entire liberty of conscience respecting religion, with restrictions concerning the exercise of religion, which are intended to preserve public order. In the future the State will be entirely free from connection with all religious sects. The bill for the separation of Church and State passed the Chamber of Deputies July 3rd, by the decisive vote of 341 to 233. Its final passage marks the culmination of the strained relations which have long existed between the French Government and the Vatican. It sweeps away a system which dates from 1801, when the famous Concordat was signed by Pius XII. and Napoleon. This gave religion a governmental status, the churches being government property, with a clergy paid by the State, and the entire church administration being under the direction of the government. The new system abolishes all laws and regulations under the Concordat, and terminates the authority of the Concordat itself. It is, to say the least, doubtful how the new



THE RT. HONORABLE JOSEPH CHAMBERLAIN

From his best photograph

scheme will work. Much disturbance and some injustice appear inevitable, but in the end it is likely that both Church and State may find their new position immeasurably superior to the old.

#### THE SULTAN BACKS DOWN

THE Unspeakable Turk has consented, under the compulsion which we outlined in last month's NATIONAL MAGAZINE, to carry out the long promised Macedonian reforms. A communication to this effect was handed by the Porte to the Austrian Ambassador, and the question which has been the subject of negotiations for eleven months was closed. The international fleet will promptly be withdrawn. This practically means that the Sultan relinquishes control over his European provinces. The turbulent Balkan states which are forever in an uproar will take fresh courage and prosecute more diligently their schemes for absolute freedom from all trace of Turkish misrule. It is not impossible that when Russia is once more a country with a real government, that the powers may consent to her onward march to Constantinople and that the great Ottoman Empire, which has for centuries been a festering ulcer in a civilized world, may fall to pieces and the different parts be apportioned among the greater nations. Turkey has existed so long only because of the Oriental cunning backed by Germany, and the jealousies of the Powers as to the division of the spoils.

#### PRESIDENT ROOSEVELT'S MESSAGE

THE remarkable message of President Roosevelt to Congress covers a vaster programme of reforms than any previous Presidential utterance. Its chief features are: Control the corporations; stop railroad rebates; secure Federal supervision over railway rates; make life safe upon the railroads; study the problem of women and children in the labor field; end the insurance scandals by Federal control; enforce the law of common honesty; end corporation contributions to political funds; study the principle of a maximum and minimum tariff; a disquisition upon peace and the need of being the "strong man armed"; stop all immigration over the borders of Canada and Mexico, except in the cases of natives of those countries; the value of the Monroe Doctrine to the smaller nations on the continent; save Niagara Falls even if they have to be put under Federal control. It is the most weighty message since the time of Lincoln. Indeed, in its very breadth lies its weakness. No President, not even the energetic Roosevelt, and no National Assembly could carry such a programme to satisfactory completion in less than a decade. The first three items alone will tax the strength of the Executive, particularly in view of the strong opposition which the Senate offers, and the influence of the corporations. No doubt some of the reforms advocated will be successfully carried out, but it would be unwise to hope for too much. The message reveals the character of the writer; his energy, his dogged honesty, his benevolence and his wide interest in the welfare of the American people.

#### CHINA FOR THE CHINESE

FOLLOWING up our article of last month, regarding China and the Powers, we print a despatch from the Shanghai correspondent of the London (Eng.) Times, giving a long description of what he calls the unmistakable movement of Chinese opinion, as the effect of the

defeat of Russia by Japan, in the direction of the policy of "China for the Chinese," and a deliberate and organized resistance to all foreign influence. He believes that the movement is genuine and widespread, and thinks that it behooves the commercial powers to take united action promptly. Among the causes contributing to this spirit



LADY BEATRICE POLE-CAREW, SAID TO BE THE MOST BEAUTIFUL WOMAN IN THE BRITISH EMPIRE

Report says that Lady Carew and her husband, a distinguished British Army Officer, Major-General Pole-Carew, are planning to visit Canada and the United States in the near future

the correspondent enumerates the following: First, the assumption that the Anglo-Japanese alliance guarantees the integrity of Chinese territory. Second, the impolitic action of the United States, which, failing to perceive that the boycott against American goods was merely a manifestation of the anti-foreign feeling, adopted an attitude of conciliation which Asiatics naturally misconstrued. Thirdly, the influence throughout the provinces of half-educated students who have returned from Tokio imbued with the idea that China is capable forthwith of following Japan's example; and, fourth, the withdrawal of the British fleet and the reduction of the allied garrisons. Among the results of the situation thus created, the following are most noticeable: The apparently sincere efforts by the provincial authorities to bring their military forces into a state of efficiency; the determination, equally conspicuous in Peking and the provinces, to grant no further concessions to foreigners and to endeavor to recover control of those already granted; the circulation of mischievous anti-foreign literature; the persistent agitation of the native press, and public meetings for the maintenance of China's sovereign rights against foreign nations.

ERICSON JAMES

## THE ROMANCE OF SELINA KING

BY ERIN GRAHAME

FOR more years than she cared to remember Selina King had been the most patronized milliner in Sheldon, and was, indeed, the authority on hats for the whole community. She preserved her independence of Grant & Co., the enterprising firm which had signally failed to secure Miss Selina as head milliner, and had sent to Toronto for Miss Belmer, whom they advertised as "A lady who has studied her art in the best establishments of Paris."

But Miss Selina saw with calmness the advent of the Parisian student of headgear, for hers was the assurance of genius. No one else could transform wire and chiffon into such marvels of grace and beauty as could Miss Selina, and she had a kindly, tender way of receiving a battered old bonnet of two years' wearing, and saying brightly, "Well, I'll see if something can't be made of this, Mrs. Brown. The ribbon looks as if it could be freshened up."

Poor Mrs. Brown, whose economies were heartrending, but who had a true woman's love for finery beneath her rusty garments, could hardly believe her eyes when she saw the new shape with revived ribbons and a bunch of violets nestling coyly at the left side, and the bill only one dollar and a half.

Miss Selina's fame had gone abroad through the country, and more than once she had received flattering offers from city firms, for commercial travellers had long admired the hat-making skill of the little woman, whose brown eyes were as bright as the iridescent trimming of which she was so fond. But she had remained firm in her allegiance to Sheldon and the little white cottage with green blinds, which half-witted Sophie Waggs kept as spotless as a pan of new milk.

Millie King, her only brother's daughter, lived with Miss Selina, and was going to the Sheldon High School, and her aunt cherished hopes that her niece would "learn the business." She often said: "Now, remember, Millie, that there's a way of doing it that just belongs to you like a taste for music, or a head for figures. You certainly seem to have the right twist to a ribbon, and next year we'll see if you haven't a knack for covering shapes. There's some that can never get things smooth. There's Sarah Hunter, now. That girl fairly drives me wild. She would have made even that man Job say words that he'd be sorry for."

MISS Selina's consternation may be imagined when, one freezing February night, as she and Millie sat before the sitting-room coal-stove and enjoyed "Northern spies," the latter suddenly said: "Aunt Selina, do you know that I believe I'll get married, after all, instead of learning the millinery next spring."

"Millie King, are you clean crazy? Why, you're only sixteen, and don't know anything about the ways of a house, let alone the queer ways of a man. If I just catch you flirting with Tom Pringle, or any other boy at that school, you'll go straight back to your father and the farm, although your step-mother is a woman I never could stand."

"I'm not flirting with anyone," said Millie demurely, "there isn't a boy in the school with any style except Harold Jordan, and he's going away to Montreal next month to be in his uncle's railroad office. But I've thought

it all out, and some day or other I'm going to get married to someone who will take me away from Sheldon. I intend," concluded Millie with solemnity, "to see the world."

Her aunt gazed at her in alarm, for Millie was usually a retiring young person, but she had the King will, which meant accomplishment of purpose.

"You've been reading some fool love stories in my fashion magazines," she said in dismay.

"No, I haven't. In fact, Aunt Selina," said this sage of sixteen, "I don't believe much in love. It seems to get people into a great deal of trouble. But if I marry a man who can afford to buy me hats it will be much easier than trimming them for other people."

Her aunt was more puzzled than ever; sentimentality would be bad enough, but this cold-blooded commercialism was remarkably ungirlish.

"Of course," continued Millie, "you have done just splendid by not getting married, and you're putting money in the bank every week. It's much better than being the wife of a poor man like Mr. Brown, or a drunkard like Jack Sloane. But I've made up my mind that if a rich man comes along I'd rather have him than trim hats."

"Millicent King, you've no business to talk about such things for years yet. And I'd like to know where you'll meet the rich man in Sheldon. Old Richard Miles is the only one I know that hasn't a wife, and he's a perfect miser, and swears something awful. Besides, there's insanity in the family; and dear knows what he'd do if he went mad in a hurry some day. There's ten o'clock! You go along to bed, and don't think any more of a millionaire dropping in to marry you."

BUT long after Millie had fallen asleep, to dream of the man who would save her from a future of hat-trimming, her aunt Selina sat before the scarlet glow of the coals, and thought of a summer's day more than sixteen years ago, when her talent for millinery had not yet burst into full flower, and she had thought of spending her days not in the little white cottage, but in the old brown house where Richard White's father had lived before him.

The old brown house was in a sad condition now, for Jack Sloane had moved there years ago, and between Jack's drunken attacks on walls and furniture and the severe usage floors and bannisters received from Jack's large and noisy family, the White homestead was in a condition that Selina King hated to think of.

She had kept so quiet about it all that even her mother did not dream that when Richard White went away to the West he took the brightest part of Selina's girlhood with him. She was one of those women who are considered ambitious, if not hard, but who are incapable of bestowing their best gifts upon more than one.

No one in Sheldon knew that the capable little woman with keen brown eyes had given her heart long ago to shy, awkward Richard White, whose "folks" had disappeared entirely from the town, leaving a few graves in the old plot, to which Miss Selina could give much secret care, since it adjoined the King corner, where there was a weeping willow.

Selina, in her school-days, had been noted for a certain trimness, that had caught the eye and fancy of the head

milliner at Forbes' "Emporium," and before she was eighteen Selina had given promise of rare skill. So well did she please the head milliner, Mrs. Rolph, that the elder lady determined to "set up for herself," and take Selina as partner.

Success had followed their small undertaking, and on Mrs. Rolph's death, the young milliner was quite equal to assuming charge of the "hats and fancy goods." Selina had not lacked for admirers, for hers was an attractive face, with a challenge for those who could not match her alertness; but even those who considered that her rose-adorned hat covered the prettiest head in the choir, stood in awe of her quick retorts, and seldom reached the openly sentimental stages.

From very ancient days a tenor voice has found an easy way to the feminine heart, and Richard White had a voice with which he was able to express the feelings to which his tongue was not equal. Finally, in a glorious springtime many years ago, Richard had decided on taking the momentous step of asking Selina if he might see her home from church. To his amazement her reply of "Certainly, Mr. White," came in most subdued tones, and he found himself actually taking the lead in the conversation and discoursing almost fluently on the slight rainfall they had had that April. He later found his way to an exceedingly slippery chair in the parlor of the white cottage.

After that he found it easier to approach the chief soprano, and he at last summoned courage to call for her to go to choir practice on Friday evening. This was almost a conclusive step, and by the time July came Richard was only waiting for a favorable opportunity to tell Selina that she was in his eyes the fairest of women, and the only one whom he wished to see managing the affairs of the old brown house.

**B**UT Selina, as is the way of womanhood, feeling secure of her lover, was in no hurry to have the decisive moment come, and preferred the gentle dalliyings of wooing to the final surrender of courtship. Her mother was a gentle, easy-going woman, who was so lost in admiration of her daughter's executive ability that she gave little heed to the various young men who had escorted Selina home "after the service."

So Selina, unwarned and unheeding, went on playing with the feelings of the unfortunate Richard, who confided to the minister one evening that he never could understand women, nor what they meant by being as sweet as honey one day, and as sour as vinegar the next. "I suppose you mean Selina," said the good man with a smile; "well, the sweetness is worth waiting for."

**T**HE day of the Sunday-school picnic had come, and Richard was to drive Selina out to the grove on the banks of the Maitland River, but in the morning she sent him word that she would rather go with the others in the picnic van.

He read the note gloomily, and had almost resolved not to go when he remembered that Selina was to go for a row with him on the river in the evening. He appeared rather late to find Selina looking after the wants of her Sunday-school class, and closely attended by Joe Merton, who had just opened a new stationer's shop in Sheldon, and was possessed of a degree of assurance which Richard found embarrassing and disgusting.

Selina was dressed in white, and wore a fragrant cluster of spicy pinks in her belt. She was feeling some-

what alarmed by Richard's lateness, but when he appeared she decided that he must be taught a lesson. At last, the hungry children were fed, and Richard approached his flushed sweetheart.

"I have the boat ready," he said; "we can be out for an hour, for I drove down, and we can go back later than the rest."

"I'm tired looking after those tables," said Selina, briefly, "so I've decided not to go on the river, and I've just promised to drive back with Mr. Merton. You ought to have been here earlier."

The last reproach was too much for Richard's patience and endurance, and he showed the dangerous temper of a gentle nature. His face was pale to the lips as he said: "You have broken your word to me twice today."

"You ought to have been here earlier. Here!" with a laughing glance, "you may have these flowers." She held out the fading cluster of pinks, which seemed to the man a symbol of her feeling. With a gesture of rage he snatched the flowers and crushed them into a spicy ball before he threw them from him. Selina's smile turned to indignation, but her eyes fell before the quiet fury in his.

Mr. Merton found her anything but a cheerful companion, and she spent the night in vain conjectures as to whether she had gone too far.

**T**HREE days afterwards she listened without a quiver, when Mrs. Rolph talked to a customer about how suddenly Richard White had picked up that morning and left for British Columbia.

Surely he would write or had left a message! But Richard had gone utterly from Sheldon life, and no one but the minister suspected the reason for his sudden departure, and Selina was so taken up that summer with Mr. Merton and preparations for an unusual number of September weddings, that Sheldon gave no thought to her feelings on the subject of Richard's flight.

But it all came back to her now as she shivered and spread out her hands to the warmth, while an unusually stormy blast shrieked at the porch door and made the shutters creak. She saw the grove in the twilight, the white wrath on the stern young face, and could almost smell the fragrance of those crushed flowers as Richard threw them passionately away.

"And to hear that child Millie talk of marrying as if it were just like that picnic! Well, it's a long time ago, and it's time I gave up thinking of it. I suppose Richard was married out there, though it's strange I never heard."

**T**HE next week Sheldon was thrown into a state of excitement by the sudden death of old Richard Miles, who was possessed of considerable wealth for Sheldon, and who had been known as the stingiest old bachelor in the county.

"Miss King, what do you suppose has happened?" said Mrs. Brown, bursting into the shop and neglecting to shake the snow from her coat before laying her arms across the show-case, "do you remember Richard White who went away out West about sixteen years ago?"

"Of course I do," said Miss Selina, hiding her shaking hands beneath some folds of black crape, "he sang in our choir. What has happened him?"

"Why, if old Richard Miles hasn't gone and left every cent to him. It seems the old man was once in love with



Richard's mother, and liked the boy. Lawyer Wilson has found out where Richard is, and has telegraphed, and he says Richard is coming next week. It's a good thing that there were no near relatives, as there won't be any one to quarrel over the property. Did you ever hear if he'd married?"

"I don't know," said Selina brusquely, "but its likely that he did, and that there's a lot of children to spend the money on."

"Dear me!" said Mrs Brown wistfully, "they say there's about fifty thousand dollars. It seems as if some people get everything, and the rest of us have to put up with the leavings. Now, if he'd only left us two thousand!"

But she found Miss King strangely uninterested in the subject, and made her way to more envious listeners, who speculated on what Richard White had been doing, and what he was likely to do with the Miles thousands.

THE next Sunday morning, just as the choir arose to sing the first hymn, there was a general turning of heads as a stalwart bareheaded stranger was shown to one of the front pews.

Selina's heart gave an unprecedented leap, for, in spite of the change which sixteen years had brought, she would have known Richard White's eyes and walk anywhere. She was mute during the singing of "My Faith Looks up to Thee," and her voice shook terribly during her solo in the anthem. She longed for, yet dreaded, the conclusion of the service, and hardly knew what to think when the leader said that they must practise the evening anthem for a quarter of an hour after the congregation had gone. She was hurrying along towards the cottage when she heard the sound of a firm step in the snow behind her, and her face straightway became the color of the white world around her.

"Miss King, you are surely going to speak to an old friend! Why, I'm almost out of breath."

"I'm sure I'm very glad to see you. You—you are so much broader."

"I've changed in a good many ways," he said, with a twinkle in his gray eyes, "but if you'll only ask me in to dinner, I'll show you that I still appreciate Sheldon fare."

Miss Selina hesitated, but, as she did so, he coolly opened the gate and followed her to the door. She felt thankful that there was a chicken, and that Hester Thorne had brought her some Devonshire cream the night before.

Millie was much impressed by the big and prosperous-looking stranger who seemed to dwarf the little dining-room, and whose stories of mountains and mines made her unwilling to proceed to Sunday-school.

AFTER her departure a sudden silence fell upon the two friends who were left in the old parlor, and Miss Selina nervously fingered her mother's amethyst brooch which clasped her embroidered collar.

"I could almost imagine I had never been away," said Richard, at last. "This room looks as if nothing had been changed. You don't know what it's like to a man who has knocked about for sixteen years to come back and find you and the cottage looking as if I had gone away yesterday."

"But we've both changed," said Selina, hurriedly.

"You don't look as if I'd been away so long, my dear." Selina became flushed. He really had no right to talk like that, especially after he'd gone away without a word.

"And you didn't marry Mr. Merton," continued her guest.

"We were never engaged," said Selina, with dignity.

Richard had walked to the window, and was looking at the March garden.

"Selina, do you remember the flowers I threw away?"

"You were very rude."

"Perhaps, and very foolish. But what were you? For years I wondered if you had ever cared the least bit. Then the life was rough and exciting—not the life for a woman—and I gave up all thoughts of anything but getting on. But down in my heart all the time there's been the thought of a girl who I supposed had forgotten long ago. For goodness sake, Selina, don't cry. I'm not used to it, and—"

Mr. Richard White stood gazing in dire distress upon a small woman's shaking form. Then his face grew determined, and he picked up the small woman in a summary fashion, in spite of her struggles, and held her firmly until her remarks became coherent.

"It was all your fault," she declared.

"Of course it was," he answered promptly, although he wondered how she had arrived at such a conclusion, "but it will be your fault if we're not married next week."

IT had taken Richard White a long while to return, but he brought with him a new firmness that regarded none of Miss Selina's protests about a trousseau, and by the next Sunday they were in Montreal, and Miss Selina was no longer an independent spinster.

Just before she set out on her journey, Millie said, wistfully: "And to think of you getting Richard Miles' money after all!"

"The money's all right, child," said the bride, shyly; "but, Milly, take my word for it, Richard means a good deal more."

## HIS MOTHER OR HIS SWEETHEART

CONTINUED FROM PAGE 9

"ANN," began Mrs. Burns, abruptly, "Tom asked me a question yesterday, and now I'm goin' to give him his answer."

Tom looked at his mother, and then turned to Ann, as if to reassure her by his gaze. Ann smiled nervously as she caught Tom's glance, and dropped her eyes.

"Ann, come over here to me," went on Mrs. Burns, as Ann joined her tremblingly. "Ann, Tom wants to get married, and I'm goin' to have the pickin' out of the wife. Ann, child, what are you tremblin' for. You're not afraid of me? Tom, take her. And may the Lord in heaven deal with you as you do with her."

But Ann was quicker than Tom, and threw herself on Mrs. Burns' breast, murmuring: "Let me love you, too—mother."

"Of course I will," patting Ann's soft brown hair, "but I'll let Tom have the first chance. He has waited long and patient for this day, I know. I'll go out and see about the milkin'."

Ann and Tom stood facing each other. "Ann," said he, "You know how long I've loved you, and, as mother said, I've waited patiently until I could ask you to name the day. Do you think I can make you happy?"

"Tom," replied Ann, tremulously, "you know I've always cared for you, and now I'm going to love your mother as if she was my own. Tom, we don't know what it has cost her to give in as she has."

"Ann," Tom timidly slipped his arm around her, and drew her to him, "my Ann, now," as he kissed the lips he had hungered for all these years.

## CALGARY OF THE WONDERFUL WEST



BIRD'S-EYE VIEW OF THE WEST END OF CALGARY

THE first impression of the casual traveller who wends his way over the "last West," on arriving at Calgary, is generally one of agreeable disappointment. Calgary has for years been regarded as the heart and centre of the great ranching country of Western Canada, and those who have not had frequent opportunities of watching the development of the West, are apt to associate Calgary rather with the harum-scarum cowboy and bucking broncho, than with the commercial greatness which that city, by virtue of its position, has carved out for itself.

It is somewhat of a surprise to such visitors to find Calgary very much like any of the great eastern centres, brimful of keen, wide-awake business men, all imbued with that spirit of progressiveness and energy so characteristic of the Western man, and to find the city itself bearing such unmistakable earmarks of solidity and permanency. Everything is so entirely different from what was expected that our visitor feels tempted to endorse the sentiment expressed by a leading member of the Montreal Board of Trade, now a member of parliament, who, on the occasion of the visit of "The Associated Chambers of Commerce of the Empire" at Calgary, gave vent to his disappointment over the absence of the "wild West" feature, and loudly proclaimed that "Calgary was getting entirely too civilized."

THIS critic voiced the opinion of those who have yet failed to comprehend the national significance of the great awakening of the sleeping giant in the far West. The pioneer is giving way to the modern, up-to-date farmer and live stock breeder. He has wrested the land from its wilderness state, and his task is done. Those who come after him cheerfully pay the premium he exacts for his land, and both parties are satisfied. In the past Alberta has been renowned chiefly for her fat steers. The new West will become still more famous for its golden wheat.

An agricultural revolution has taken place in Southern and Central Alberta, where winter wheat has now been found to thrive admirably. This cereal has been growing there for over twenty years in a small way, but the early pioneers never realized the golden opportunity within their grasp. When the American settler arrived on the scene, he quickly sized up the situation, with the result that the production of winter wheat in Southern and Central Alberta increased in two seasons from eighty-two thousand to two million bushels.

J. EMERSON,  
MAYOR OF CALGARY FOR 1905

This year the value of Alberta's beef export will reach two million dollars, while the production of wheat will exceed this amount in value. This is an economic transformation of far reaching importance, and upon it rests the commercial greatness and prosperity of Calgary.

CLIMATICALLY, educationally and socially, Calgary stands without a rival in the West. Every religious denomination is represented in Calgary, and maintains places of worship. Within the last two years over \$125,000 has been spent on new churches.

Educationally, Calgary is well abreast of the times with its public and high schools, college, convent and private schools, where a finished education can be obtained, second to none available in cities twice its size in Eastern Canada.

The city of Calgary is the financial and wholesale distributing centre of Alberta, and is the largest town in the Territories. It has a population of 12,000, which is rapidly increasing. It is situated at the confluence of the Bow and Elbow Rivers, about seventy miles east of the Rocky Mountains, and is the centre of Alberta, its wholesalers doing business well into the Province of British Columbia, and supplying many of the mining towns to the West.

The city is built principally of sandstone. Building

operations in 1904 involved an expenditure of over \$750,000, and \$550,000 worth of structures were contracted for during the first six months of 1905. Calgary is an important Mounted Police post, and has water works, electric light, eight banks, gas supply, wholesale houses, first-class hotels, several churches, two large hospitals, public and private schools and colleges, government creamery, and excellent stores.

The lumber mills of the Calgary district manufacture 6,750,000 feet of lumber annually, the city lumber yards doing an enormous trade in British Columbia lumber, while the planing mills employ eighty hands with a yearly pay roll of \$50,000, and Calgary stone quarries supply sandstone as far east as Winnipeg. The Canadian Pacific Railway at Calgary employs an army of men, and has an annual pay roll in the city of about \$1,000,000. There is also an abattoir, cold-storage, and power-house, with a killing capacity of 150 cattle per day, and a cold storage capacity for 4,000 carcasses.

A large soap factory is now under construction. The flour mills have a capacity of 160 barrels per day, and an elevator capacity of 160,000 bushels, and these are now being very materially added to. The machinery of the city is operated by electricity generated by water-power in the Bow River.

A large brewery is also located in Calgary, with a pay roll of \$72,000 per annum, employing 100 hands, and a capacity of three carloads of beer daily. This establish-

ment is one of the largest and best equipped on the American continent.

THE opening up of new coal mines, the Bankhead colliery, within some two or three miles of the Canadian Pacific main line, gives promises of being of incalculable advantage to Calgary. A branch line of railway has been constructed, and development operations are being actively prosecuted. This mine has now an output of 2,000 tons per day, if required—no expense having been spared in opening up this mine, hence coal is mined at a minimum of cost.

In addition to the C. P. R. mine, coal is produced at Blackfoot, Fish Creek, Sheep Creek and Knee Hills. A railway to the latter point is projected. The Knee Hill is an excellent domestic and steam coal, and will no doubt be placed on the market at a price not exceeding \$5.00 per ton at Calgary.

Calgary is a general superintendents' headquarters on the main line of the Canadian Pacific Railway, and a junction of the lines connecting Edmonton and Macleod. A general distributing business is now being done to the whole of Alberta and the Kootenay district. A large number of Eastern houses in various lines of business represented at Winnipeg and Vancouver, have come to the conclusion that the Western field cannot be successfully covered from these two points, and having found it



VIEW OF A PORTION OF THE RETAIL SECTION AT CALGARY



SCENE AT THE STOCK YARDS AT CALGARY

in their interest to open up in Calgary, they are now erecting extensive stone warehouses from which the area between Swift Current and Revelstoke and Edmonton and Kootenay Landing will in the future be supplied. At least one hundred and fifty commercial travellers make their headquarters at Calgary, and are daily engaged in bringing business to the city from the outside towns.

A readjustment of railway rates out of Calgary was made during 1903, which has had the effect of making Calgary the main distributing centre between Winnipeg and Vancouver.

An enormous immigration is now finding its way into Southern Alberta, and Calgary is situated half way between the thickly populated districts in the south and the older settled regions of Edmonton, and is, therefore, an ideal distributing point for Western Canada. The Grand Trunk Pacific system will make connections with Calgary, and render the splendid farming section along that line readily accessible from that point.

#### OUR IMMIGRATION

AN English journal, *The Daily Chronicle*, brings the news that "prosperous Canada" is attracting more British and less foreign immigration. It is stated officially, we are told, that during the present season 700 immigrants suffering from disease have been turned back at the Atlantic ports, although 60 per cent. of them were British. That certainly is a class of British immigrant that Canada does not want and will not have. However, it is a mere drop in the ocean, for during the season 65,000 British immigrants arrived in Canada, as against 50,000 last year. The foreign arrivals numbered 44,000, against 60,000 in 1904, though immigration from the United States "still continues unabated." One remarkable result of the prosperous season in Manitoba and the North West is, we are told, that three steamship companies announce cheap excursions to the Old Country, and

this, coupled with cheap railway rates, will enable a very large number of British settlers in Western Canada to go home and spend the holiday season with their friends, and spread the gospel of prosperity in relation to the Dominion. There never was a better immigration agent than the prosperous and contented settler.

#### GERMANY'S FINANCES

CHANCELLOR VON BUELOW, opening the debate in the Reichstag on the Government's new measures for increasing and adjusting taxation so as to properly meet the Empire's increased requirements, said Imperial finances presented a troubled picture in comparison with those of Great Britain and France. Germany has been living from hand to mouth. The Empire until 1875 was free from debt. Now it owed \$875,000,000, for which \$25,000,000 in interest was required. The debts of the Empire and those of the confederated German States amounted to \$3,750,000,000, or over \$62 per capita. Taking up the matter of foreign relations, the Chancellor admitted that Germany must reckon with a deep-seated antipathy in Great Britain, but he greeted with satisfaction the recent signs of an improved feeling on the part of the British people toward Germany. He said he fain would see therein the beginning of the restoration of a mutual understanding, now interrupted, between the two great peoples of a similar civilization. The publication of the new German navy bill has been promptly followed by efforts to prepare the public mind of the Vaterland for the Imperial finances reform bill and for the heavy fresh taxation which the bill involves. *The North German Gazette* has given a sketch of the unsatisfactory state of the Imperial finances and of the pressing financial necessities which have hitherto been evaded, but which now require to be faced, as well as of those further demands upon the Imperial treasury for military, naval and other purposes.

## BURNING THE BRUSH

BY MAUDE PETITT

## CHAPTER II

"HE wants to catch the early train at Carlton's Corners; he'll have to drive on soon. It's like turnin' yeh out in the night. But it 'ud be worse in the morning. The boys wouldn't let you go. I've packed yer things."

Then Matches saw that the little old trunk that had stood in the room for years had been taken out while she slept. She noticed, too, that a new hat and coat and dress were waiting ready for her to put on, and even shoes and gloves. She slipped out of bed and began dressing without a word. The clothes were all too big for her, but they were glorious creations to see in Wiggin's Siding. But the next moment she had ceased to think of them. She rubbed her eyes again to see if it were a dream. This putting on of strange garments only mystified her further.

Then she sat down and Mrs. Thompson smoothed out her gold-red hair and began brushing and braiding. Her hands trembled and she kept up a queer snuffling cry.

"Oh, child, why don't you speak? Don't take it all so still like."

"I can't," she said, in a stony voice.

THE foundations had given suddenly away beneath her feet, poor child. To be awakened suddenly in the night and told that her name was not her own; her home was not her own; father and mother were not father and mother after all. No wonder she acted a little strangely. And it was night. Where was she going with a stranger while her brothers and little Becky were sleeping? And in that hour the childhood out of which she had been growing so fast lately fell from her like a garment. Her face took on the first look of womanhood.

"Who am I?" she asked at last.

"I don't know anything about yer folks, child. Yer name is Wayne Woodward. You won't be Matches any longer now where you're goin'. The man that's takin' you away brought you here when you was a baby. He's takin' you to yer uncle to be eddicated and made a city lady of, he says. Maybe yer folks is rich and maybe they ain't. You'll find out when you get there. He's takin' you to Detroit."

"Detroit! Detroit!" She had seen it in her geography. It was beside the little river whose name meant "straight."

"Better get her out here in time to get a bite to eat before she goes, mother," said Jim Thompson's voice at the door. There was a shake in his voice, too.

Mrs. Thompson sobbed and tied the last ribbon on the girl's hair.

"Now, child, you're going out into the world. You'll have to take care of yerself. Be careful where you go, and be good always."

The woman gave another sob. "You'll find as you go through the world there's black and there's white, child. An' you never want to get the two mixed."

Then they went out into the kitchen, and Matches struggled to swallow the bread and butter, that tasted like lumps of lead, while the strange gentleman sat looking on. He smiled kindly upon her, and there was nothing in his appearance to make the child uneasy. In fact,

his attentions would have given her a feeling of distinction at any other time. Then she put on her new coat and hat and went in to kiss the little ones good-bye in their sleep. Not till she touched the baby did she really realize that she was leaving them all.

"Oh, little papoose! Papoose! My little papoose!" She sobbed and pressed the little one to her till it screamed and they had to lead her away. She just said one word, "Bart!"

"No, Bart's in with the big boys. You mustn't go to him. There'll be a big to-do if they wake," said Mr. Thompson. Mrs. Thompson was sobbing in a chair, her apron over her eyes. "They'll take you away an' make a fine lady of you, Wayne. But you won't forget your poor old Mammy Thompson, will you, Matches?"

"No, Mammy, never! never! never!" She seized the kitten from the basket by the fire as she went, then turned and ran back with it.

"It's Bart's kitten. I'll leave it for Bart."

Mr. Thompson held the lantern while the stranger put her into the buggy and untied the horse.

"Better take the lantern with you. It's dark since the moon went down. Wayne knows how to hold it for you to drive by."

Mr. Thompson handed him the lantern, then gave a great dry sob, and turned away without a word of farewell.

The buggy, that mysterious black buggy that gave no sound, and whose white horse stepped almost noiselessly, went on its way. In a few minutes they were on the hill-top. Wayne looked back. The light still shone in the plank house across from the mill. All the rest of Wiggin's Siding was dark. And the stars were shining among the clouds that gathered above. The horse broke suddenly into a brisk trot down the hill-slope; and that was the last Wayne saw of Wiggin's Siding for many a year.

"You'll find as you go through the world, child, there's black and there's white, and you never want to get the two mixed." Those words of plain old Mrs. Thompson's went with her.

## CHAPTER III

THE sun streaming down through the car-windows next morning looked upon our young traveller sitting alone, crouched up very close against the window glass. Her escort, Mr. Peterson, was at the rear of the car discussing stocks with a broker. The girl seemed no longer a child. She looked to have grown taller in the night; her face had lengthened with serious thoughts, and her eyes had taken on that softened look of maturity that comes from the touch of first sorrow.

But no tears fell. So much was happening. So much was going to happen. Now was not the time to weep. She had never been on the train but once before. That was to a Sunday School picnic. And after all, in spite of the events of the night she had almost a feeling of exultation at times in this sweeping along over miles of country.

They had changed cars early in the morning, and now they were gliding along the Wabash through Western Ontario. Through the May orchards, the hills rippling with young wheat, and the sea-green of pasture lands

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## MUSIC AND THE DRAMA



MISS MILLICENT BRENNAN,  
SOPRANO IN SAVAGE'S GRAND OPERA COMPANY



JOSEPH F. SHEEHAN,  
IN SAVAGE'S GRAND OPERA COMPANY

THE play "The Toast of the Town," in which Viola Allen is starring this season, is the latest dramatic success of its author, versatile Clyde Fitch. It is a play which has aroused the interest of critics wherever it has appeared, for there is an element of uncertainty about it which makes everyone curious to learn the real meaning of the author in the finale, where Betty, thinking the duke, her husband, a theatrical manager whom she has sent for, enacts little scenes from some of the plays in which she has appeared. Everyone thinks at this period that Betty is demented, but her husband, overcome by the pathos of the scene, calls out to her. Betty recognizes him, goes to him, and the curtain falls, and the audience comes to the conclusion that Betty's mind is all right.

Still, Mr. Fitch, appreciating from wisdom born of experience, that the best means of sustaining interest is by arousing curiosity, refuses to explain the little uncertainty, and Betty's mental state remains an unsolved mystery.

Staging a play is not an easy task, and much depends on the manner in which the piece is first presented to the company. Last summer, just before rehearsals of "The Toast of the Town" began, Mr. Fitch read the play to Miss Allen, her father, and the other members of the Company, and each one was delighted with it, Miss Allen especially, and Miss Isabel Irving, who has scored a great success in the play, scarcely less so.

Mr. Fitch is now engaged in converting the play into the book, for an opera, of which Mme. Emma Eames will be the star, and for which Puccini is writing the music.

GRAND OPERA is coming to be regarded as one of the regular yearly events in Toronto and Montreal.

The reproduction of "Parsifal" in English by Henry W. Savage, seen here last season, is considered one of the remarkable achievements in the world of music on this side of the Atlantic. However, not satisfied with past triumphs, Mr. Savage offered here this season another Wagner masterpiece, "The Valkyrie," as well as "Lohengrin," "Faust," and other grand opera pieces.

Amongst the favorites with the company this year are Miss Millicent Brennan, an actress with a charming personality, Miss Gertrude Rennyson, who was with the company last year, and who creates the role of Gilda in "Rigoletto," and Joseph Sheehan, of whom one of the directors of the company says: "We simply cannot do without him."

GEORGE ADE, author of "Talks in Slang," which brought him such popularity not long ago, is one of the best known dramatists of the present day. Though his play, "The Bad Samaritan," produced early this season, was an absolute and utter failure, and was withdrawn after a fortnight of hopeless defeat, yet his success in lighter comedy has been very marked.

"The Sultan of Sulu," one of the best and most profitable of musical comedies, was from his pen, "Peggy from Paris" was another, and "The Sho-Gun" was on the same line. Then followed "The County Chairman," which appeared in Toronto in December, with keen character sketches and deliciously crisp humor. "The College Widow" was a tremendous success, and established Mr. Ade's reputation as a master of comedies. It is said that George Ade suffers more from suspense while waiting for the verdict of an audience at a first night performance than any other American dramatist. He has a seat by

himself in the orchestra, and he says that even the feeling of triumph over a distinct success cannot make him forget the torment of the ordeal.

"Just out of College" is Mr. Ade's latest attempt.

NOT in many years, say the critics, has New York been so moved by emotional acting as by Margaret Anglin in "Zira," a modern version of "The New Magdalen." Long ago this same Margaret Anglin went from her home in Toronto and soon made a name for herself as Roxane in "Cyrano de Bergerac," and in "Mrs. Dane's Defense."

Now she has become a finished player, displaying a sincerity of expression that makes her work in a great scene something to be marvelled at.

In "Zira" she overwhelms her audience, who one moment are weeping in sympathy and the next moment rise in their places to shout approval. It has been long since New York audiences have been aroused to such enthusiasm by pure acting, and the only regret felt by Canadians is that they so rarely have an opportunity of seeing Miss Anglin on the stage in Canadian cities.

MISS MARIA HALL who delighted Toronto people during the past month, and who by-the-way, is to appear in Toronto again early in January, is the most brilliant of women violinists who have appeared in many years, and her performances in Vienna, London, New York and Boston, have captivated music lovers.

From her earliest childhood Miss Hall showed a great genius for the violin. As a child she used to play in harp and violin duets with her father in the streets of Bristol. The young musician was discovered by Max Messel of Birmingham. Her remarkable gifts being brought to the notice of music loving people in Bristol, means were provided by which she was sent to study in London where she made splendid progress. Herr Kubelik heard her play, and was so struck with her attainments that he advised her to enter the Conservatoire at Prague.

Accordingly, Miss Hall went to Prague and became a pupil of Kubelik's old master.



MISS MARIE HALL, THE CLEVER YOUNG VIOLINIST

Absolutely without stage mannerisms, this young girl of twenty-two, with the serious face and sad eyes, so thrills her audience that not a sound can be heard in a vast hall crowded with people but the exquisite notes of her wonderful violin, until at the conclusion of a selection, when there is a spontaneous and uncontrollable burst of applause.



MISS VIOLA ALLEN AND HER COMPANY HEARING MR. FITCH READ "THE TOAST OF THE TOWN"

The performers in the front row from left to right are Harrison Hunter, C. Leslie Allen, Viola Allen, A. E. Anson, Isabel Irving, Harold de Becker, Mrs. Fanny Addison Pitt, Hassard Short, Alice Wilson, James Young

## BURNING THE BRUSH—Continued from Page 19

dotted with colts and lambs and young things! Now the shriek of a whistle as they dashed over the cross-roads, now a sheet of water, now a patch of woodland, then a farmhouse, where a lot of children were grouped about the door, and the tears welled up in the young traveller's eyes again. She was thinking of Bart and little Papoose and the rest of the Thompsons.

But Mr. Peterson leaned over the seat-back just then.

"You will not be frightened if I go into the smoking-car for a half hour or so, will you, Miss Wayne?"

"Oh, no, not the least, thank you," she answered.

There was a dignity in her manner this morning, a certain polished tone of voice she had taken on. Mr. Peterson noticed it and touched his hat in a respectful way, but still he lingered a moment as though something about her mystified and fascinated him. The child had considerable of the theatrical in her nature. She was a young lady in her new clothes this morning out travelling with a gentleman by far the most dignified man in the car. Passengers eyed him respectfully. The colored porter served him obsequiously. She must play her part and keep back her tears. She was moreover an unusually clever child. She had an excellent store of good English. She had simply devoured her school-books till she was saturated with their vocabulary. Every book that came her way, even to the Bible, had been as faithfully studied. Fortunately she had but few books, and they were the best.

She had understood somehow that this polished language was not of Wiggin's Siding. She repressed it there. She was even trying of late to speak roughly like the people about her. But this immaculate stranger—it was his language. He was like the people she had lived with in books. And it seemed as though a more polished self within her, a self that she had been repressing all along, emerged now in response to his.

"I'll get you something to read before I go," he said.

"And may I ask what time we get to my uncle's? And—and what are they like where I'm going?"

"We'll be in Detroit before dark to-night, but I really don't know much about your uncle, Miss Wayne. He'll be kind to you, I've no doubt."

Mr. Peterson went off then a little nervously, and forgot to send her anything to read. She forgot about it too. She was thinking "Miss Wayne!" The words echoed in her ears. She was not "Matches" any longer now, never again. She was Miss Wayne Woodward. And she straightened up a little. It was all very nice this play of "My Lady." She leaned back, then turned and looked at the seat-back. "My, ain't that plush soft!" she was saying to herself with a touch of her rustic self returning. The sun burnished her hair and threw long rays across her new blue cloth cloak. But the great reddish-brown eyes every now and again were shaded with sorrow.

Two Sisters of Mercy were sitting across the aisle. One of them handed her a banana. She had had bananas on holidays sometimes when they went to Carlton's Corners to see the Calithumpians. But she took it as a matter of course. She was too self-possessed to be funny, this young traveller from Wiggin's Siding.

IT was toward nightfall when the train ran on to the decks of the great iron ferry at Windsor. Mr. Peterson took her out on the boat. The May sunset was reddening the river scene; the little tugs, the great flat barges, the brightly painted ferries, the long green shores of Canada that she was leaving behind, the cluster of trees in the west that showed the outline of Belle Isle, and the fibre-work of the great iron bridge spanning the

channel between city and island. Wayne looked at it all, then fixed her eyes on the great city whither they journeyed. Chimnies and roofs and roofs and chimnies, and the grey front of the Majestic Building towering high above all. The sun glowed on the windows, and tinned roofs of lofty buildings made it look a city studded with gems of fire, and the smoke-wreaths lingered and died in a blackness half tinted with gold. Wayne closed her lips very tightly and opened her eyes very widely, and thus went into the new country before her.

They had evening dinner at the Cadillac that night. It was all very strange, dining at night with your hat and cloak on, amid the clatter of hoof-beats and hurdy-gurdies and hurrying crowds in the street below. Wayne could not persuade herself at first that she was not in a great hurry, too, but a look at her escort reassured her. She straightened up and received the maid's attention as "My Lady" should; but in the midst of it all, the shimmer of silver and glasses, the void of lofty ceilings, and the odor of hothouse flowers all floated and floated—and floated till they vanished away, and she only heard the cry of "little papoose." She almost put out her arms to take him again while Mother Thompson poured the tea.

"Now, when you have finished your dessert, Miss Wayne, I'll take you home to your uncle and aunt."

Perhaps Mr. Peterson divined her thoughts and aroused her from kindness.

"You'll find a lot to see where you are going. Your uncle keeps a restaurant."

"A restaurant."

"Yes, a very nice place right near the entrance of the big bridge, and there's a big Merry-go-round quite near. You'll have some great rides there on the ponies. Then there is the Scenic Railway and the Shoots and the Laughing Parlors. Oh, you'll have a splendid time in Detroit." So saying he took her out to the street-car.

The lights were all turned on now. The night was unusually warm. The girl was sleepy, for she had not had her usual rest the previous night. The excitement that had kept her up became a kind of brightly lighted daze in which they were flying through strangely colored lights that reached far up into the air; the windows of the flower stores seemed filled with products of another land; the peaches and grapes at the fruiter's stalls were of enormous size and coloring. The policemen were giants; the little newsboys hooting their papers along the car were dwarfs. It was a long ride up Jefferson Avenue, but the occasional whiff of the river breeze between tall buildings gradually cooled her fevered brow. Then they passed through a part of the city that was darker and more silent till all at once the glare of the Midway light brightened before their eyes.

THEY got off the street-car at a place with "Crystal Café" printed on its windows. Here they entered.

"Sit down here at this table, Miss Wayne, till I call your uncle."

The girl sat down. A number of people were eating, laughing, and talking at little tables around. But they did not seem to notice her. She began to wonder if she were really there. A few people sat at a side counter making music with straws in glass tumblers. Then after awhile, when her first excitement wore off, she discovered the music was not coming from the straws, it was from the Merry-go-round across the avenue. The people with the tumblers were only indulging in ice-cream sodas, a thing hitherto unknown to Wayne.

Meanwhile in the rear of the Crystal Café an interesting conversation was going on. There had been one in



the moonlight on Thompson's rail fence last night. To-night there was one on the same subject at the table, piled up with remains of edibles, in Van Schwartz's kitchen. It was much briefer this time. Dirk Van Schwartz ran the Crystal Café. He was a busy man.

"I tell you, Van Schwartz," Mr. Peterson was saying. "You are making no mistake. She's an unusually bright girl, I see. I've almost been regretting the bargain on the train coming down. She's going to make a very pretty young woman, too, if I'm not mistaken—"

"Petter for the busines, petter for the business—"

"Yes, but you'll take care of her, Van Schwartz, I hope, and let no evil befall her. She's a bright, pure little soul, and such a clever little head I've seldom found. It's a pity, after all not to educate her. I hope you'll give her some chance. I had no idea when we talked it over before that she would prove such a bright little creature."

"Vell, you needn't worry, Mr. Peterson. Ve'll see she's all right. She'll be shust like our own, shust von of ourselves."

The big, swarthy Dutchman said it with as much condescension as if being "shust von of ourselves" was the highest possible attainment for her.

"Pesides," he continued, "She'll haf gut chances to marry. Some of the finest gen'lemen of Detroit stop here on the way to the island. She waits on them at the tables out there. She's pretty. They fall in love mit her. Smack! It's done!"

And the coarse creature rubbed his hands together and chuckled with a self-satisfied air. The polished stranger gave a half-shrinking gesture. It might have been from the cold meat and vegetables and scraps of confectionery heaped up on the table before him; it might have been from his companion.

"A-h, y-es. I was thinking of that. The best thing or the girl would be to be well married. She's very young yet. We shall have to wait. But she looks almost a young woman. I should like to see her well married. See to it that she doesn't throw herself away, Van Schwartz. The best thing would probably be a good mechanic. If you see a good chance for her in the course of a few years I don't mind doing a little, say a hundred dollars or so. I'll do it through you, of course. My name must not be mentioned. And now we'll call it settled. I'll bring her in, Van Schwartz."

"Miss Wayne," he called through the door. "This is your uncle Dirk, Miss Wayne. You'll find he's kind-hearted, and I know he'll be good to you. Good-bye."

THE man glided through the doorway, and was gone out of her life. She was alone with the great, grinning Dutchman. At the same moment a side-door opened and a stout woman, who nearly filled the doorway, entered. She wore a dirty apron, and carried a big basin of whipped cream.

"I'm your uncle Dirk, Wayne," said her host, as if to impress her with the fact. "And this is your aunt Melindy."

"Well, well, well! And thus is our girl come at last!" said the woman, putting down the basin and embracing her. "We're real glad to see you."

It was certainly a motherly welcome. The girl looked up with a little more assurance into the bold, broad, business-like face before her. Mrs. Thompson had been coarse and *inert*, this woman was coarse and *alert*. Her face was kind, to be sure, but it was first, last and always the face of a woman who "could run things."

"My! Ain't her hair lovely?" she said, giving it a

stroke. "You must be tired, child, after your trip. Had yer supper, have you?"

"Yes, thank you, Ma'm, at the Cadillac."

Mrs. Van Schwartz gave her husband a knowing smile.

"Well, yer room's ready. We been expectin' you all day. I'll send one of the girls up with you. We've got lots of girls here; nice girls, too. Marjory! Oh, hello, Mrs. Van Vorst! How are you?" as another stout and ruddy woman appeared in the doorway. "You've just come at the right minute. This is our niece we told you about that's come to live with us."

"Well, now, I believe you did mention it. She's quite a big youngster. She'll be a gut help to you."

"Oh, yes, she'll be a help."

"She'll be the daughter of Gretchen Van Schwartz, now, won't she?"

"Yes; she married a fellow by the name of Woodward, you know. He threw himself into the river down back of the stove-works, over losin' his job, you know, and then Gretchen went out by the day till she died too, poor thing. She never was strong."

"Well now, I always thought, though, her young one died," said Mrs. Van Vorst.

"No, she had her adopted out in Canada, and we thought, seein' we'd none of our own, we'd send an' get her back."

"She doesn't favor her mother's side of the family."

"No, she looks like a regular Yankee or Canuck, nothing German about her. Look at her slim little wrists. Well, Mrs. Van Vorst, you go in the settin' room there an' set down. I'll be in a minute. Marjory! Marjory! You take Wayne up to her room. She'll want to wash and rest a bit."

THEY started up the dark kitchen stairway. Wayne's dress caught in the door-hinge, and she stooped silently to loosen it. Mr. and Mrs. Van Schwartz were alone at the moment.

"Say, she's the living image of him!" said Mrs. Van Schwartz.

"He's von vool to bring her back here," chuckled Van Schwartz. "She looks like a nice girl. I vonder if ve'll get much gut off her."

The dress was loosened, and Wayne followed Marjory, who was already at the top of the stairs. Her face had a strange, set look for one so young when she sat down on her bed alone. So this was her story, then. Her father had committed suicide; her mother had been a working woman. These people were her relatives. Who, then, was Mr. Peterson? What had he to do with her? Why was she sent all the way to Wiggin's Siding to be "adopted out?" Who was it she was the living image of? Who was a fool for bringing her back here? 'Back here' they had said. She had been here before, then. What help was she to be to these people? What did they mean by wondering if they would 'get much gut of her?' Was it only a pretty little story about her being taken to the city to be educated and 'made a lady of?'

Thus the questions burned through her little feverish head. She stood for a while at her open window looking down upon the roar and hubbub and glare of the Midway below.

"Marjory, you're pretty well through out there, ain't yeh?" called Mrs. Van Schwartz a little later. "Well, see here, we mustn't let that youngster die of home-sickness upstairs. It's a wonder she ain't down by this time. You go up and get her and take her out to see the sights. Here's some change for you. Take her in the

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## THE WORLD OF PRINT

### THE HOUSEKEEPER'S RESPONSIBILITY

(By James S. Klink in the *Atlantic Monthly*.)

**B**OOTH mistress and maid need education and training; but do they need training in the same things? I have never thought that a woman should be able to bake bread in order to keep house well, any more than a teacher should know how to make a slate in order to teach arithmetic; but is it not necessary that she should have education in the correct values and proportions of things pertaining to the household? Housekeeping that is truly worthy of the name makes demands upon one's strength, one's intellect, one's patience, and, most of all, on the finer moral sense. I wonder if we have faced this question squarely. With the growing complexity of life, housekeeping has not remained simple, and the education which young women have received has not always tended towards practical home-making. Has it not been easier to fit one's self to do men's work than to undergo the training necessary to manage a house. Have not women in the main been endeavoring to fit themselves for anything but housekeeping? And housekeeping is neither easy nor simple; it demands a knowledge of chemistry, dietetics, sanitation, economics, market values, and above all, a considerate and sympathetic spirit, tempered by common sense.

The housekeeper's responsibility is great. It is not enough to be efficient. Something more is needed, and it is just through this "something more" that we may hope to reach the domestic employee and make her feel the need of training.

Do we not need a little more human interest in this domestic employee, who is a member of the household, yet not of the family, who is not houseless, but who may be homeless in your home? You and your family have interests, pleasures, pursuits in common; what has she? Sharing these joys gives life a keener zest; may she not be a stranger in a strange land? You have friends; you enjoy giving and receiving hospitality—the afternoon tea, the social call, the evening party, the formal and informal dinners. Are her friends always welcome? Does she always have a place in which to receive them?

You have your clubs. The club civic, charitable, social, formed for bridge or planned for study, as the case may be. Why shouldn't your maid belong to a club as well as you? She does not want to join your club; but how about having one of her own? If clubs are "good for women living lonely lives in small towns," who is so isolated as the general houseworker? If clubs are good to occupy leisure time for pleasure or profit, why could not the domestic employee be encouraged to

spend her leisure moments in self-improvement, under the stimulus of occasionally meeting with others who are engaged in like pursuits?

The trades union has accomplished much in having obtained shorter hours, better wages, a higher standard of living. Not the least good it has done lies in the fact that it has afforded social meeting places for men and women who have worked out part of their problem through coming together socially.

Now cannot this problem of the training of the domestic employee be approached from the social side? It would seem that it could, with the interest, sympathy, and co-operation of employers. We need interest in the idea of a common meeting-place for domestic employees, sympathy with their need of it, and co-operation in the matter of making it possible for them to attend meetings, classes, lectures, or "evenings at home," which may be planned under the auspices of such a club.

I am not suggesting a domestic employees club as a sole solution of the problem of domestic service, but it would be worth considering.

### RECENT PROGRESS IN THE STUDY OF DOMESTIC SCIENCE

(By Lucy M. Salmon in the *Atlantic Monthly*.)

**S**TUDY and investigation have led to organization, and the first association in the field was the National Household Economic Association, formed in 1893, with branches in many states, some of which did admirable work.

It is not surprising, in view of all the agitation of the question in our own country, to find that a similar interest has been aroused elsewhere. In Germany, that home of conservatism in all domestic affairs, an elaborate statistical investigation has been carried on by Dr. Oscar Stillich, and its results published in an exhaustive work entitled "The Status of Women Domestic in Berlin." Nor again is it surprising to find that neither official nor domestic Berlin has taken kindly to the investigation, since bureaucracy has in it no place for private initiative, and the *Kinder Kuchen, Kirchen* theory of domestic life has resented what has been deemed unwarranted interference in private affairs. But it is a matter of congratulation that the author has been of undaunted courage, and that his work stands as a thoroughly scientific investigation, and therefore the most valuable contribution yet made in any country to the theory and condition of domestic service.

Two things of special encouragement must be noted. One is the changing attitude of domestic employees themselves towards their own occupation, and the other is the introduction of men into a field where it has

always been held that by divine ordinance women ruled supreme.

Yet when we look over the field still to be reclaimed in the interests of comfortable home life, more than enough causes for discouragement remain. Housekeepers still carry on their households in defiance of all good business methods; ignorant women boast that they "have never so much as boiled an egg in their life," and complain that their cooks will not stay with them; idle women spend their time in playing bridge, and wonder why their maids are discontented; men boast at their tables of their shrewdness in obtaining something for nothing, and cannot understand why petty thieving goes on in their households; society receives the once, twice, and thrice divorced, but draws the social line at the cook and the butler; communities tolerate by the score the places where domestic employees, as others, can find recreation and amusement of every questionable kind, but the communities can yet be counted on one hand where they can obtain genuine, wholesome, attractive recreation; the church, with a few exceptions, is prone to close its doors, except for Sunday and mid-week evening service, and to expend its efforts on fine music, with church suppers to foot the bills—forgetting the poverty of interests in the lives of so many in the community.

In no country are the conditions of domestic service so hopeful as they are to-day in America, and it is in large part due to our theory of education which has been in practical force for more than a generation. Men and women receive the same school, college, and university training, and this training enables women to order their households, on their mechanical side, in the same systematic way that the business enterprises of men are managed. The result of this is that matters pertaining to the household command the respect as well as the sentimental consideration of men, and that men and women are more and more becoming co-workers in all efforts to secure improvement. Each year the proportion of housekeepers with trained minds increases, and in the same proportion the number increases of housekeepers who make intelligent demands on their employees, who do not encourage poor service by tolerating it, who realize their responsibility to other households, and understand that "every irresponsible mistress makes life more difficult for every other mistress and maid."

It is at least significant that this progress has been made in a country where the education of men and women is precisely the same, and that the least advance has been made in those which arrange a special curriculum for women, and which profess to train girls and young women specially for domestic life. America holds that education means for women, as well as for men, intellectual train-

ing rather than the accumulation of information without it, and the value of this is seen, in the case of women, in the intelligent study they are everywhere making of household affairs. It is possible to have peace and contentment in individual households along with ignorance of the economic laws that govern the household, but there can be no radical reform in domestic service in this or any other country that does not recognize the inseparable connection between domestic service and all other forms of labor, and that does not make this fact its starting point.

#### A MODERN TYPE

(From the *Philistine*.)

COMING up from Hot Springs I met a smooth-faced, jaunty, little man. He was dressed like a youth, and at first sight I took him for a young man, but another look convinced me he was sixty, at least. Whether he was born sixty years ago or not really makes no difference, he had lived sixty years. Evidently he had made money, but just how, it would have been indelicate to ask. His short, sharp sentences revealed an intimacy with the ring-side and the race-track, and the diamond stud in his scarf told of gains I hoped not ill-gotten.

The little man had gone the pace, and now was paying the penalty.

This was sure, for sprinkled in his sporty talk were remarks about McFadden, Rest Cure, No Breakfast, Health Foods and Mental Science. These things were new to him, but in them he had now a direct and personal interest. He asked me what I thought of Mary Baker Eddy; and another time questioned me as to what the test was for uric acid; and then asked if I wore an Electric Belt.

On the second day of the journey we were in the smoking car together. I was reading, and he was sitting looking out of the window in an abstracted way, his neat Fedora slightly tilted over one eye.

The train whizzed through a little village. I was conscious that my friend was looking attentively at something out on the landscape.

He turned to me and said, "There is another one of those goddam graveyards!"

#### NELSON AND TOGO.

(From *World's Work*.)

ON one historic day in the annals of England, there was a great celebration in London (and in colonial cities, too) of the hundredth anniversary of Nelson's death. From the great admiral's statue the signal flew: "England expects every man to do his duty"; and the heart of the English race was stirred by the memory of Trafalgar, and it was recalled that England saved herself and Europe by confining to the continent the convulsions which followed.

It was a singular coincidence that on the

very next day the other Island Empire, which is now England's ally, was receiving at its capital the great admiral who had won its freedom, also from the aggression of a continental enemy, and a place among the Great Powers. The event stirred the whole heart of Japan, and Admiral Togo will be as great a historic figure in Japanese history as Nelson has become in English history. Tokio gave him such a reception as only a great national hero could have; and it was a great day when the Emperor with the Admiral by his side reviewed at Yokohama the returned fleet of fighting craft, 308 ships strong.

There are wonderful parallels in English and Japanese geography and history, as well as wonderful differences between the two peoples. And the rise of Japan is sure to change our thought in many ways—in ways that we have yet hardly appreciated. Not only has a non-Christian people outdone all Christian peoples in the humanities of war; but a people whose education owes nothing directly to Greece or to Rome or to Christianity are coming forward as if they had received the training in Greek literature and Roman law and in Christianity, to which we attribute so much of our character and efficiency. This fact and all that it implies first shocks our thought, but, as time goes on, it will greatly broaden it.

#### STUDY OF SOIL AND ITS PRESERVATION.

(By C. G. Hopkins, Chief in Agronomy and Chemistry, University of Illinois, in *Chicago Record-Herald*.)

IF the greatest study of mankind is man, the next greatest study is the soil, for upon the soil depends the preservation of man. If it is true that American agriculture is the fundamental support of the American nation, it is equally true that soil fertility is the absolute support of American agriculture.

If he who makes two blades of grass grow where but one grew before is a public benefactor, than he who reduces the fertility of the soil so that but one ear of corn grows where two have been growing before is a public curse.

How shall the fertility of the soil be maintained? We hear two very common answers to this question. The grain farmer says we must grow clover. The live stock farmer says we must put the manure back on the land. But neither of these answers really answers the question.

Clover alone will not maintain the fertility of the soil. If all the crops which are grown on the farm are fed on the farm and the manure all returned to the land it will greatly aid in maintaining the fertility of the soil. The only way by which the live stock farmer can maintain the fertility of his soil by the use of manure is to seed not only his own crops, but his neighbor's crops also, and then put all the manure on his own land.

This answers the question for a few farmers who are also extensive cattle-feeders, but it does not answer the question for America—we cannot all feed our own crops and our neighbors' crops also.

How then shall we maintain the fertility of our soil? There is but one answer to this question, and this answer would have saved the fertility of all the soils which have been ruined in the past. It would have saved the soils of Palestine, a land which once flowed with milk and honey, but is now a barren waste. It would have saved the soils of Greece and of Italy, of northern Europe and of eastern United States.

Preserve good physical conditions and then put back upon the land all of the fertility which is taken off, not some of it, not most of it, but all of it, and not only that which is removed by cropping but also that removed by the blowing, washing or leaching of the soil.

The whole subject of plant food is a simple one. About 95 per cent. of most agricultural plants consist of the three elements, carbon, oxygen and hydrogen, which are obtained from air and water. Only seven essential elements are furnished by the soil and four of these, calcium, magnesium, iron and sulphur are used by plants in such small amounts and are contained in all ordinary soils in such large amounts that they are practically never exhausted from the soil.

The productive capacity of practically all soils in good physical conditions is measured by the available support of the three elements, nitrogen, phosphorus and potassium. These are the elements which are present in nearly all soils in comparatively small amounts and yet are absolutely required by all agricultural plants and in very considerable quantities.

How shall the fertility of the soil be maintained? By maintaining the supply of nitrogen, phosphorus and potassium and preserving good physical conditions. How shall the productive capacity of a soil be increased? By increasing the supply of that element which is most deficient in the soil.

The live stock farmer understands the value of a balanced ration in stock feeding. Let us also bear in mind that plants are living things and that balanced rations are of even greater importance to them than to animals. Timothy, hay and corn and cob meal have some place in animal feeding, but they do not make the best possible balanced ration for young cattle or milch cows, nor could you make a balanced ration by adding to them excelsior straw and sawdust meal. Likewise a plant which is starving for phosphorus is not benefitted by plowing under a crop of green rye or even by feeding it mere nitrogen or potassium; indeed, such treatment would tend to still further unbalance the soil and might even produce an injurious effect upon the plant, as appears to have been the case to a slight extent in some experiments.

## FIVE RULES SUGGESTED.

I offer the following simple rules for improving soils and feeding plants :

1. If the soil is aired, or sour, apply lime to it to make it sweet.
2. If the soil is poor in nitrogen only grow clover or some other legume which has the power to secure nitrogen from the air.
3. If the soil is poor in phosphorus only, apply bone meal or some other form of phosphorus.
4. If the soil is poor in potassium only, apply potassium chloride, or some other form of potassium.
5. Always save and use all the barnyard manure you have, and also all you can economically obtain from others and make liberal use of green manures when necessary to maintain the supply of organic matter in the soil.

## FACTORY PROBLEMS SOLVED.

(From *Music Trades, New York.*)

THE successful transmission of 15,000 horse power a distance of 200 miles over mountains and large bodies of water, which is being daily accomplished in California, is looked upon by electrical engineers as the beginning of a remarkable change in the manufacturing world. The California plant has not only proved a profit-paying investment, but has shown that material benefits accrue to a community where steam is not used for power purposes.

The disadvantages attending the burning of coal are fully realised by residents of London, and engineers have devoted years of study to evolve some contrivance which should eliminate the smoke nuisance, but the problem has never been solved satisfactorily. With a central power station located in the country, either at the foot of a convenient waterfall or in the coal mining regions, and electricity delivered to the cities and towns for lighting, transportation and power purposes, the æsthetic ideal of urban communities would be attained.

When coal can be consumed at the mine, and its stored energy be flashed to the far distant factory over an aerial cable, the amount saved in freight charges will more than pay for the erection and maintenance of generators and lines, while the consequent reaction upon rolling stock will enable railroads to provide much better shipping facilities for the manufacturer. The advantages will be many and real, while they will redound to everybody concerned, miner, railroad, electrician, manufacturer and the public.

In the United States there are several instances illustrating the practicability of the scheme, perhaps the best known being that at Niagara Falls, which supplies power for various enterprises covering nearly all the lines of industrial achievement, energy being transmitted over a radius of 50 miles, but the most interesting plant is that located on the North Yuba River, in California, which

furnishes electricity for San Francisco, 220 miles distant.

The Yuba power house stands at the foot of a cliff over 700 feet in height, on top of which is the service reservoir fed by a 7-mile flume running back in the mountains to the river. From the reservoir five pipes, 30 inches in diameter, built of cast iron at the lower end and of steel at the upper, convey the water to the turbines, delivering it at a pressure of 304 pounds per square inch. To withstand the strain it was found necessary to anchor the pipes in concrete, clamping them every few feet.

The dynamos are of the three-phase alternating type, there being three units which generate 3,000 horse power each, and four giving out 1,500 horse power each. The current, as delivered by the dynamos, is of 2,400 volts, but to overcome the liability to leakage during transmission it is transformed up to 60,000 volts before it is switched into the conducting cables, again being transformed before using to a direct current of voltages varying from 110 to 500, according to the work to be accomplished.

It is estimated that in utilizing the energy of the Yuba River a saving in coal of 1,000 tons per day is effected. The plant is being increased by the erection of a power house at Electra, 154 miles from San Francisco, and electric power is rapidly supplanting coal throughout the region.

## TWELVE RULES FOR A LONG LIFE.

(By Professor Laynard, England's Leading Author of *Works on Hygiene.*)

- I. Avoid every kind of excess, especially in eating and drinking.
- II. Do not live to eat. Select those aliments most suitable for nourishing the body, and not those likely to impair it.
- III. Look upon fresh air as your best friend. Inhale its life-giving oxygen as much as possible during the day; while at night sleep with the bedroom window open at the top for a space of at least four or five inches. Follow this out even in the depth of winter. It is one of the great secrets of long life.
- IV. Be clean both in mind and body. "Cleanliness is next to godliness." It is a fortification against disease.
- V. Worry not, nor grieve. This advice may seem but cold philosophy and to be easier to give than to follow; nevertheless I have known persons of a worrying disposition almost entirely break themselves of it by a simple effort of the will. Worry kills.
- VI. Learn to love work and hate indolence. The lazy man never becomes a centenarian.
- VII. Have a hobby. A man with a hobby will never die of senile decay. He has always something to occupy either mind or body; therefore they remain fresh and vigorous.
- VIII. Take regular exercise in the open air; but avoid overexertion.
- IX. Keep regular hours, and insure sufficient sleep.

X. Beware of passion. Remember that every outbreak shortens life to a certain degree, while occasionally it is fatal.

XI. Have an object in life. A man who has no purpose to live for rarely lives long.

XII. Seek a good partner in life, but not too early.

## VALUE OF CREOSOTE

IN the course of a paper read before the Dublin section of the Institution of Electrical Engineers, A. T. Kinsey made the following statements relative to the efficacy of treating telegraph or other poles with creosote :

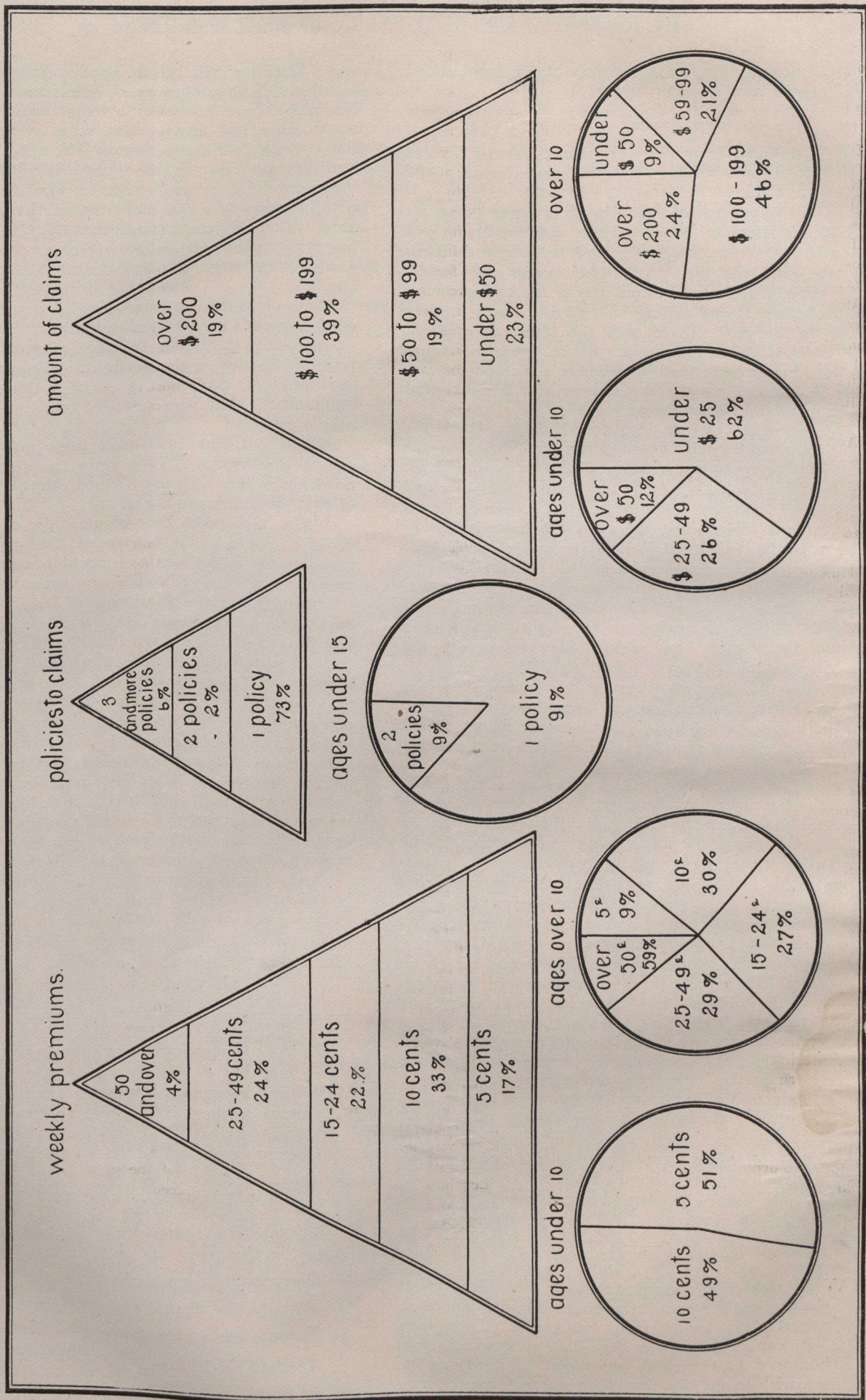
Timber is used for poles in preference to iron or steel, chiefly on account of its lower cost, which may be one-third of that of iron. Some means of preparation of the timber so as to render it capable of resisting the attacks of dry and wet rot are, however, necessary; various treatments have been tried and abandoned, creosoting being the only method of any practical value, and the only one much in use to-day.

One of the best timbers for poles is Norway red fir, but any timber that is used must be thoroughly seasoned and dried before treatment. The quantity of the preservative injected is eight pounds per cubic foot. It does not penetrate to the heart of the pole, but when the timber is very dense an inch or two inward only. There is an unprotected portion—viz., the heart and the interior margin of the zone through which the creosote penetrates. It is in this unprotected zone that dry rot usually sets in, taking the creosoted zone and leaving the heart more or less intact, with the outside skin of the pole unbroken or marked. But dry rot is comparatively rare. It is found that in the course of time the creosote sinks from the top to the butt of the pole, forming a thick crust on the surface of the latter, where it is most needed as a protection against wet rot, which attacks from without and proceeds inward.

In 1880, in England, the life of treated poles was found to be thirty years. Poles taken down in that year, which had been planted in 1849 and 1850, were found to be in all respects as sound as when erected. Since that date creosote had deteriorated in quality, owing to the increased value of some of its constituents, and the author thought it time to investigate the matter again. He traced the erection of creosoted poles in Ireland as early as 1858, and again in 1860-1, but the systematic branding of the date of creosoting upon the poles with a hot iron was not begun by the department until 1873, and it is, therefore, impossible to identify with certainty poles creosoted before that date. As a result of examination by percussion of the poles thus branded, at the butt and 24 feet up, he is able to state that they are still apparently quite as sound as when first erected; and there is an unbroken series of poles branded from 1873 to the present year.

# Elements of mortality industrial experience.

premiums, policies, and amount of claims.



The above Chart is taken from the splendid Exhibit of The Prudential Insurance Company of America at the World's Fair.

## BURNING THE BRUSH—Continued from Page 23

Laughing Parlors, git her some peanuts or something. an' take her for a walk on the bridge."

A FEW minutes later Wayne was out on the streets of Detroit with the Jewish looking table maid of the Crystal Café.

It was all very wonderful to the child from the quiet of woods and fields and stars. There was the Merry-go-round with its music, its ponies and its gay trappings. There was the great path of lights along the Scenic Railway almost overhead, the mad roar of the cars growing louder and louder, and ending in a terrific crash as they rounded the curve. There was the long, open stall, lighted with Chinese lanterns, where sleight-of-hand tricks were being performed, and where a monkey perambulated in and out among the knives and trinkets that could be won by a clever throw.

Then they went farther into the Midway, where the little fat esquimaux could be seen for ten cents, and the gypsies were ready to show you your future husband for a nickel; where the little Japs had a wonderland concealed and the snake charmer's skill was being cried out by a man at a tent door. But the most wonderful thing to Wayne was the "Old Mill" with its great wheel that kept turning, turning, turning, and the boats that came gliding out of the darkness that lay athwart the stream. Silently as from a spirit land they came, one by one, from the hidden waters to anchor in the light. There was something about them that seemed in keeping with the mysteries in which Wayne found herself woven fast. Marjory had difficulty in dragging her away into the Laughing Parlors, where you get acquainted with yourself in the mirrors as a short, stout woman, as an emaciated skeleton, or as a creature of most distorted proportions.

Wayne forgot life's perplexities and laughed; laughed hard with the utter abandonment that comes to young nerves that have been drawn at too tight a tension.

Then they went out for a walk, and before Wayne could realize it they were walking over the water. They were on Belle Isle Bridge. The river breath blew cool on her face; the stars were trembling above them; the bridge lights shone in long rows ahead; the mast lights on the boats went gliding to and fro on the dark river. The roar and traffic of the city grew fainter and fainter in the distance. There was only the dull thud of carriages returning on the bridge. The moon was rising above the shaggy outline of Belle Isle, making a path of silvery scales across the river to the bridge. Then a great moving mountain of light came sweeping up the river. It was the "Eastern States" laden with passengers from Buffalo. There was a sound of music and laughter on her deck as she drew nearer, throwing her searchlight over river, bridge and wharves. Wayne stood for a moment watching the river trembling far and near with the swell of the great vessel as she swept proudly by.

Was it only last night they were burning the brush at Wiggin's Siding?

WAYNE was tired enough to sleep that night when she reached her bare little room. But she unpacked, nevertheless, for her trunk had come. There were her books, her clothing, her few little possessions that Mrs. Thompson had packed last night. There was her pink dress with cream lace that she used to "speak pieces

in." Then her little bosom swelled with a child's pride in a secret. No one here knew she could "speak pieces." No one should know for a long time. The dress, the books were laid away. But what were these things? Baby dresses! Surely Mammy Thompson had not made a mistake and put in the "papoose's" things. But no; "papoose" never wore clothes like that, lovely things with beautiful lace and ribbons and the daintiest of bonnets. Then Wayne remembered Mrs. Thompson showing them to her once. They were her own baby-clothes, no doubt the ones she had on when she was "adopted out."

And, child though she was, she wondered that a poor work-woman's babe had such clothes. And lo! here was a ring tied to the lace in the neck of one; a woman's ring. It shone like fire in the gaslight. Wayne had seen nothing like it. She had read of nothing like it except diamonds. That was strange, too, but perhaps it was only a pasty.

Tired out, she laid aside life's mysteries and knelt beside the window. The stars, the same stars, looked down upon her. All else seemed changed, and she hardly knew how to pray to-night.

"Oh, God, take care of me, take care of your little child." There was a long pause, that perhaps was more reverent than anything she could have uttered; then, as was her wont, she fell to blessing everyone she knew.

"God bless the Mammy and Daddy I used to have back there in Wiggin's Siding. Bless the little papoose and Bart, and Becky, and the other boys. And don't let Bart cry to-night beause I'm gone. He'll be asleep before now. But don't let him have cried before he went to sleep, for you knew I was going to ask it, Lord, and you could reach back and stop what might have happened; and bless the teacher, and the minister, and the minister's wife, and Mattie aud Jessie Hill, and Jennie Thorne, and all the people at Wiggin's, and don't let them forget "Matches" that used to be; and bless Mr. Peterson, whoever he is, and the Van Schwartz's, and Marjory, and everybody else; and please, God, take care of me and make me good and better than I am."

And after this altruistic prayer "Matches that used to be" tumbled into bed too tired to cry, and slept from sheer exhaustion. She did not realize yet that she was really separated from the Thompsons. Life had gone so fast it was like being at a show.

(Continued in February Issue)

## ONTARIO THE LEADING PROVINCE

Ontario's grain crop, 1904, 150 million bushels.  
Ontario's wheat crop, 1904, 12½ million bushels.  
Ontario's acreage, 126 million acres.  
Ontario's population (1901) 1,858,000.

## TORONTO THE LARGEST CITY IN ONTARIO

Toronto is the largest city in Ontario and the second largest in Canada.

Toronto has a population of 275,000.

Toronto has 265 miles of streets.

Toronto has 4 universities and 30 colleges.

Toronto Street Railway has 92 miles of track. 5,000 street cars pass down Yonge Street every day.

## MID-WINTER STYLES

Patterns of any design shown in our Fashion Department will be sent to any address in Canada, upon receipt of 10 cents for each pattern. In ordering patterns, send name and address, and tell the number of the pattern required, giving bust measure of waists and coats, and waist measure of skirts, for adults, or age for children.

Address:—Pattern Department, THE NATIONAL MONTHLY AND CANADIAN HOME, 241 Roncesvalles Ave., Toronto.

JUST now the French touch is noticeable in everything from household decorations to my lady's wardrobe. The Empire Coat, for instance, is an established fact. The demand for hand-embroidery is undiminished, in fact whole gowns are decorated in this fashion. Gold and silver thread is noticeable in much of the embroidery, and frillings and laces also show the gold threads, while the gilt ribbon belts are amongst the latest fads.

Another style gaining in favor is the Princess gown. This, however, suits comparatively few figures.

As will be observed from our illustrations, this month, the favor of the Eton coat is increasing rapidly. These styles are emphatically the most fashionable this season. And everywhere in hats and dresses bright

and light colorings are lavishly used. Nothing is dull or sombre.

Speaking of Eton jackets, a favorite idea is to have the jacket of velvet in the same color as, but a darker tone than the skirt. Gold and all manner of fancy buttons are used in trimming these little jackets.

### STYLISH SUIT

Eton Blouse—5204. Skirt—5135

SUITS showing combinations of velvet with broadcloth are among the most fashionable of the season and always possess a certain elegance. This one is dark claret red in color and is trimmed with handsome and brilliant buttons, giving a jewelled effect, those being among the most notable features of present fashions. The blouse coat is tuck-

ed on exceptionally becoming lines and is eminently chic and smart at the same time that it is absolutely simple, while the skirt is seven gored and is laid in two tucks at each seam. Material required for the medium size is, for the coat  $4\frac{1}{2}$  yards 21, or 2 yards 44 inches wide with 1 yard of velvet; for the skirt,  $9\frac{1}{2}$  yards 21, or  $5\frac{1}{2}$  yards 44 inches wide if material has figure or nap;  $8\frac{1}{2}$  yards 21, or  $3\frac{3}{4}$  yards 44 inches wide if it has not. The coat comes in sizes 32 to 40 bust, and the skirt, 22 to 30 waist.

### GUN METAL GREY SUIT

Eton with Vest—5223. Skirt—5219

GUN metal gray has apparently taken the world of fashion by storm and many exceedingly elegant costumes are made in that



Eton Jacket 5210—32 to 40 bust  
Circular Skirt 5213—22 to 30 waist

Eton Blouse 5204—30 to 40 bust  
Skirt 5135—22 to 30 waist

Eton Blouse 5223—32 to 40 bust  
Skirt 5219—22 to 30 waist

Empire Coat 5217—32 to 40 bust

shade. Illustrated is an example, which is desirable in every way and which, in addition to illustrating the vogue of the shade, shows one of the best and latest designs for winter suits. The little Eton has all the jaunty short effect demanded by fashion, while the waistcoat, which is in one with the coat, means real warmth and protection. In the illustration the trimming is velvet with edge of white broadcloth while the vest also is of white, trimmed with handsome appliqué, but braiding of black on the gun metal is exceedingly effective, and many revers, collars and cuffs are treated in this way. In addition to the broadcloth, the design will be found available for all seasonable suitings, chiffon velvet and velveteen as well as the many woollen stuffs, while the vest allows a variety of combinations. The skirt is nine gored, and is laid in groups of box plaits and single plaits which are exceptionally effective. Material required for the medium size is: For the Eton, 4 yards 21, 2 yards 44, or 1 5/8 yards 52 inches wide, with 3/8 yard for the vest and 3/4 yard of velvet; for the skirt, 12 yards 27 or 7 yards 44 or 52 inches wide if material has figure or nap; 10 1/2 yards 27, 6 1/2 yards 44, or 5 1/4 yards 52 inches wide, if it has not. The coat is in size 32 to 40 bust, and the skirt 22 to 30 waist.



Blouse 5202—32 to 40 bust  
Skirt 5164—22 to 30 waist

VISITING COSTUME

Eton Jacket—5210      Circular Skirt—5213

THE smart visiting costume of the winter is made with the tiniest possible coat and elbow sleeves, whatever other characteristics it may or may not include. This one is adapted to cloth, to velvet, and to all seasonable suitings, and makes one of the best models the season has brought forth. The little Eton is jaunty and fascinating in the extreme, while it allows a choice of the fancy or plain fronts, and also admits of long sleeves for those who desire them. The skirt is made with the front gore, which is arranged to form a double box plait, and circular portions, that fall in eminently graceful lines and folds. In this case, callow grey broadcloth is trimmed with velvet and cut steel buttons, but choice of color as well as material is exceptionally generous this year. For a woman of medium size will be required: For the jacket, 4 1/4 yards of material 21, 3 1/4 yard 27 or 2 yards 44 inches wide; for the skirt, 7 yards 27, or 4 1/2 yards 44 or 52 inches wide. The coat is in sizes 32 to 40 bust, and the skirt, 22 to 30 waist.

EMPIRE COAT—5217

NONE of the Empire models is better liked than this one, and none admits of more effective treatment. In the illustration it is made of pale blue broadcloth, with the vest of satin and the revers and sleeves trimmed with an Oriental banding, but it can be varied in a number of ways. A collar of velvet is always effective, or again it can be made of the material embroidered or braided, while the little waistcoat will be found handsome in Mandarin embroidery, or in silk or satin embroidered in any pretty design, either entirely with silk or with threads of silk and gold combined. Broadcloth is a favorite material for coats of the sort, but chiffon velvet also is having extended vogue, and drap d'été is much seen. There is a smoothly fitted body portion to which the full skirt is attached, and over which the cape, with its four circular frills, is arranged. For the medium size will be required: 6 yards of material 44 or 5 yards 52 inches wide, with 3/8 yard for the vest, and two yards of lace for frills. The coat is in sizes 32 to 40 bust.

SHIRT WAIST SUIT

Shirt Waist—5220      Skirt—4974

THE shirt waist dress fills so important and definite a need that no wise woman allows herself to be without a goodly number. Here is an absolutely simple, yet exceedingly smart and attractive, model, that is suited to cashmere, henrietta, veiling and all seasonable materials, and which, besides serving for the gown, provides a waist and skirt that will be found available for separate use. In this latter instance the waist is appropriate for silk and cotton waistings, as well as for those of wool, while the skirt is adapted to

all suitings. The yoke makes a noteworthy feature, and the plaits form becoming lines, while there is only moderate fullness. Material required for the medium size is: For the waist, 4 yards 21, 3 1/4 yards 27 or 1 7/8 yards 44 inches wide; for the skirt, 11 1/2 yards 27, 6 yards 44 or 52 inches wide, if material has figure or nap; 8 yards 27, 4 1/2 yards 44 or 4 yards 52 inches wide if it has not. The waist comes in sizes 32 to 42 bust, and the skirt, 22 to 30 waist.

TUCKED SHIRT WAIST SUIT

Shirt Waist—5218      Skirt—5141

GOWNS made with many little tucks are among the smartest of any that the season has to offer, and are always dainty and attractive. This one is made in shirt waist style, the material being taffeta, but will be found available for all the simpler fabrics—cashmere, veiling and the like—and also for washable ones, both such as are liked for shirt waist dresses, and also for those that make waists to be worn with odd skirts. The yoke makes the characteristic feature, and the sleeves are made with absolutely novel cuffs that are tucked on diagonal lines. The waist is particularly well adapted to lingerie fabrics, and can be made a bit more dressy by the introduction of fancy stitching in place of the severe machine sort. For the medium size will be required: For the waist, 4 yards of material 21, 3 1/4 yards 27, or 2 yards 44 inches wide; for the skirt, 8 1/2



5199 Double Breasted Coat, 32 to 42 bust.



yards 21, 7½ yards 27 or 4¾ yards 44 inches wide. The waist comes in sizes 32 to 40 bust, and the skirt, 22 to 30 waist.

AFTERNOON GOWN

Waist—5214.

Skirt—5076

AFTERNOON gowns, made of light-weight wool materials, are greatly in vogue this season, and are always graceful, charming and attractive. This one combines wool batiste with heavy lace appliqué, and is ivory white in color. The waist is made after a simple but exceedingly effective model, and in addition to serving for the entire gown, is most satisfactory for the separate blouse, made of net, lace or silk. The skirt is tucked over the hips, and is lengthened by a gathered flounce that is joined to it

beneath the lowest of the three wider tucks. For a woman of medium size will be required: For the waist, 4 yards of material 21, 3½ yards 27 or 2½ yards 44 inches wide, with 4½ yards of narrow and 3¾ yards of wide banding; for the skirt, 9 yards 21, 7 yards 27, or 5¼ yards 44 inches wide, with 11 yards of banding. The waist comes in sizes 32 to 40 bust, and the skirt 22 to 30 waist.

DRESSY SHIRT WAIST SUIT

Blouse—5202

Skirt—5164

NOTHING makes more attractive or more fashionable house gowns than cashmere. In this instance the skirt is trimmed only with tucks and with shirring, while the waist is combined with vest of silk and tucked chemisette of white muslin, but trimming and the like are always matters of indivi-

dual choice and preference. The design of the gown is an exceptionally graceful and attractive one, the box plaited front of the skirt giving the long lines that are always so desirable, while the circular portions are finished with the shirred flounce that provides graceful fulness. The vest effect in the waist makes a noteworthy feature, and allows of treatment of various sorts, while the chemisette properly can be of lace or muslin, as illustrated, or, indeed, of almost any light weight contrasting material. Material required for the medium size is: For the waist, 3½ yards 21 or 2 yards 44 inches wide, with ¾ yards for the vest and ½ yard for the chemisette; for the skirt, 12¼ yards 21, or 6¾ yards 44 inches wide. The blouse comes in sizes 32 to 40 bust, and the skirt 22 to 30 waist.



Shirt Waist 5218—32 to 40 bust  
Skirt 5141—22 to 30 waist

Blouse 5214—32 to 40 bust  
Skirt 5076—22 to 30 waist

Waist 5220—32 to 42 bust  
Skirt 4974—22 to 30 waist



5229 Shirred Blouse with Bolero,  
32 to 40 bust.

DOUBLE BREASTED COAT—5199

THE double breasted coat made of cheviot or homespun is a favorite of the season for driving, motoring, travelling, and all occasions of the sort, while also it is well liked for general utility wear, being available both as a separate wrap to be worn over any gown, and for the suit. This one is among the best the season has to offer, and can be made either in full or three-quarter length, and with or without the strap at the back. The quantity of material required for the medium size is:  $7\frac{3}{4}$  yards 27,  $5\frac{1}{4}$  yards 44, or 5 yards 52 inches wide, for the full length;  $6\frac{1}{2}$  yards 27,  $3\frac{3}{4}$  yards 44, or  $3\frac{1}{2}$  yards 52 inches wide for the three-quarter length.

THREE PIECE SKIRT—5233

THE circular skirt in all its variations makes a pronounced favorite of the season. Illustrated is one of the best that combines a narrow front gore with the circular portions, and which can be treated in various ways. The original is made long and is trimmed with applied bias folds, between which are rows of soutache braid, but the folds are optional, and the skirt can be left plain and trimmed in any manner that may be preferred. Again, the folds can be used and the braid between applied in any pattern or design that may be liked, or omitted altogether. The fulness of the upper edges is collected in narrow tucks that extend well over the hips, doing away with all fullness at that point, and what is a still further advantage, the skirt can be cut off in walking length if desired. In this case plum-colored broadcloth is stitched with belting silk and trimmed with black braid, but all the materials of the season are appropriate. The quantity of material required for the medium size is: 12 yards 21 or 5 yards 44 or 52 inches wide, with 45



5222 Breakfast Jacket, 32 to 40 bust

yards of soutache braid to trim as illustrated. The pattern is in sizes from 32 to 40 bust.

MISSSES' PLAITED SKIRT—5226

THE plaited skirt in all its variations is a favorite for young girls, and makes one of the most becoming of all styles. This one is adapted to almost all seasonable materials, and gives a box plaited effect at the front that is always desirable. As shown, it is made of claret red camel's hair, stitched with contrasting silk. The plaits are turned backward and stitched in graduated lengths, giving the best possible effect to the figure, while they fall in abundant and graceful folds below the stitchings. The quantity of material required for the medium size (14 years) is:  $6\frac{3}{4}$  yards 27, or  $3\frac{3}{4}$  yards 44 or 52 inches wide. The pattern is cut in sizes from 12 to 16 years.

CHILD'S APRON—5234

THERE is something peculiarly attractive about a pretty apron, and all wise and economical mothers are quick to take advantage of the fact. Here is one that allows of several variations, and which is equally pretty in all. It can be made with the bertha joined to the lower edge of the yoke, as in the illustration, or with the same bertha joined to the upper edge, as shown in the back view, or without the bertha and simply finished with the yoke as liked. In the illustration it is made of a white lawn with a trimming of simple embroidered banding, but it can with propriety be utilized for every apron material, colored as well as white. The quantity of material required for the medium size is: 2 yards 36 inches wide, with  $3\frac{1}{4}$  yards of banding. The pattern is cut in sizes for girls of 4, 6 and 8 years of age.



5236 Tucked Blouse Waist,  
32 to 42 bust.

TUCKED BLOUSE WAIST—5236

SUCH a simple blouse waist as this one belongs in every wardrobe. It is charming made from the lingerie materials that are dainty and fashionable at all seasons of the year. It is exceedingly pretty made from the thin silk and woollen fabrics, and it suits both the separate waist and gown. The tucks are arranged to give the most becoming possible lines to the figure, and the sleeves allow a choice of the tucks or gathers at the lower edges, so that while there are some of the features of the simple shirt waist, the blouse is a bit more dressy, and consequently fills an intermediate place between that garment and the elaborate one. In the illustration white chiffon taffeta is simply stitched with white silk, the cuffs being held by handsome buttons. The quantity of material required for the medium size is:  $4\frac{1}{4}$  yards 21,  $3\frac{1}{2}$  yards 27 or  $2\frac{1}{8}$  yards 44 inches wide. The pattern is cut in sizes from 32 to 40 bust.

CHILD'S NIGHT-GOWN OR WRAPPER—5228

SUCH a simple gown as this one is sure to be in demand for the materials of cold weather, and is equally desirable for the sleeping garment and for the wrapper that can be slipped on over the night-gown. In the illustration it is made of a pretty French flannel, and is designed for the latter use, but it will be found appropriate for flannel-ettes and, indeed, for all materials used both for wrappers and gowns. The tucks at fronts and back provide abundant fullness below while they mean perfect smoothness over the shoulders, and the round collar is absolutely comfortable as well as becoming. The sleeves are the full ones that are always most to be desired for garments of the sort. The quantity of material required for the medium

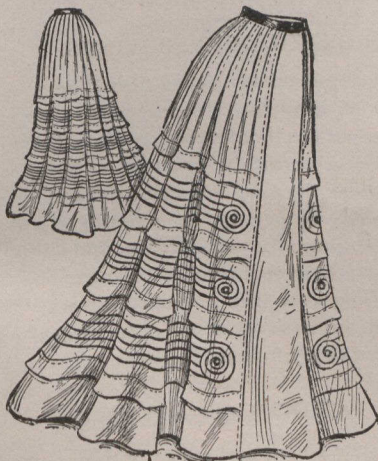


5228 Child's Night Gown or Wrapper, 2 to 8 years.

size (6 years) is: 4 yards 27 or 3 yards 36 inches wide, with 2 yards of edging. The pattern (5228) is cut in sizes for girls of 2, 4, 6 and 8 years of age.

SHIRRED BLOUSE WITH BOLERO—5229

THERE is a certain charm about the bolero waist that makes it a perpetual favorite. This season it is being shown in some exceptionally attractive and charming designs, but always retains the essential characteristics. Illustrated is one of the prettiest of the season's models that combines lace with chiffon cloth, but which is to be found available for a great many combinations. The chiffon cloth is charmingly soft, and shirs with perfect success, but there are also a great many soft silks and wools. The bolero of lace, with cuffs to match, makes an exceedingly dressy effect. Embroidered silks and other such materials are much used, and make most effective little jackets, velvets as well as brocades also being seen. The quantity of material required for the medium size is: 3½ yards 21, 2¾ yards 27, or 1¾ yards



5233 Three Piece Skirt, 22 to 30 waist.

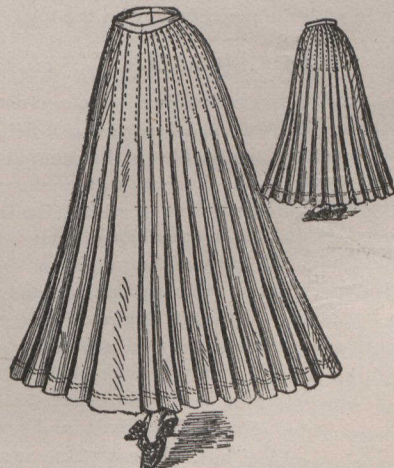


5234 Child's Apron, 4 to 8 yrs.

44 inches wide, with 2¾ yards all-over lace for bolero and cuffs, ⅞ yard of silk for belt, and 2 yards of lace for frills, to make as illustrated. The pattern comes in sizes from 32 to 40 bust.

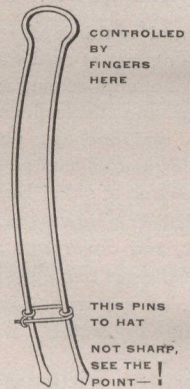
BREAKFAST JACKET—5222

SUCH a tasteful breakfast jacket as this one is sure to find its place, no matter how many others may already be included in the wardrobe. It is charmingly graceful, and can be relied upon to be very generally becoming. It is loose enough for comfort, while it is snug enough to be attractive, and altogether fulfills every possible requirement. In this case the material is one of the new cashmeres that gives a shadow effect, the color being pale blue, and the trimming écreu lace, but the jacket would be equally appropriate for almost all the lighter weight wools, and also for the simple silks that are used for garments of the sort. The quantity of material required for the medium size is: 4¾ yards 27, 4 yards 32 or 2¾ yards 44 inches wide, with 6¾ yards of binding to trim as illustrated. The pattern is in sizes 32 to 40 bust.



5226 Misses' Plaited Skirt, 12 to 16 years.

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## SEASONABLE RECIPES

## TOMATO CREAM SOUP

Scald one quart of milk with half an onion, five or six cloves, a bit of bay leaf, a sprig of parsley, and two-thirds a cup of stale bread-crumbs. Remove the seasoning, and pass the bread through a sieve. Cook two cups of tomatoes with two teaspoons of sugar fifteen minutes; add one-fourth a teaspoon of soda, pass through a sieve, and add to the bread and milk. Add five tablespoons of butter in bits, and season with salt and pepper.

## ORANGE PUDDING

Let one cup and a third of stale bread-crumbs soak in one cup of cold water twenty minutes; add one cup of sugar, one cup of orange juice, one tablespoon of lemon juice, two eggs, and one egg yolk slightly beaten, one tablespoon of melted butter, and one-fourth a teaspoon of salt. Bake in a buttered pudding dish in a slow oven until firm. Let cool slightly, and cover with a meringue made with the whites of two eggs, two tablespoons of powdered sugar, and one-fourth a teaspoon of orange extract.

## CREOLE CHICKEN

Joint a young fowl; season with salt and pepper, and fry to a golden brown in hot salt pork fat, or butter, together with two onions sliced thin. When all are well browned remove the fowl, and cook one-fourth a cup of flour in the fat; then add one cup each of white stock and tomato pulp, and in this simmer the fowl until tender, adding more stock if needed. Arrange the joints in a circle on a serving dish. To the sauce add a tablespoon of tarragon vinegar, and other seasonings as desired, and reheat in it one-fourth pound of macaroni cooked and blanched. With this fill in the centre of the dish.

## FRIED SMELTS

Roll the cleaned and dried fish seasoned with salt and pepper, in flour, then in egg and fine breadcrumbs. Fry at once in deep, hot fat; drain on soft paper.

## BRUSSELS SPROUTS WITH BUTTER

Boil one quart of Brussels sprouts in two quarts of salted water about fifteen minutes, or until tender. Let drain in a cloth, then toss in a frying pan with a scant quarter of a cup of butter until the butter is absorbed; sprinkle with one teaspoon of chopped parsley and a dash of salt; mix, and arrange in a mound on a serving dish. Surround with points of toasted bread.

## TENDERLOIN CUTLETS

These cutlets may be of beef from the top of the round or from the flank. Put the meat

through a meat-chopper, season with salt and pepper, and onion-juice or nutmeg if desired. Shape into cutlets; egg and bread-crumbs them, and fry in deep fat. Serve around a mound of sweet potato purée with tomato sauce.

## SWEET POTATO PURÉE

Cook, mash, and season sweet potatoes, then press through vermiculator. Set the dish in the warming-oven a few moments, and serve very hot.

## COMPOTE OF CANNED PEACHES WITH RICE

Wash one cup of rice, add one quart of boiling water salted, and cook until the water is absorbed. Then add one cup of milk, and cook the rice over hot water until tender. Add one-fourth a cup of butter, one-fourth a cup of sugar, and, if desired, the grated rind and juice of half a lemon, or one teaspoon of vanilla. Mix thoroughly without breaking the kernels of rice, and mould in a ring mould or angel cake tin. Fill the centre with canned peaches drained from the syrup. Cook the syrup with a few blanched almonds and the juice of half a lemon until it is reduced a little, then, when cold, pour over the peaches.

## CREAM OF OYSTER SOUP

Scald a cup of cream and half a cup of milk with a slice of onion and stalk of celery. Scald a quart of oysters in their own liquor. Remove the oysters from the liquor. Chop fine, pound in a mortar, and pass through a sieve. Cook together two tablespoons of butter and three tablespoons of flour to which has been added one-fourth a teaspoon each of white pepper and paprika, and half a teaspoon of salt. Dilute with the oyster liquor, and add the oyster pulp. Beat the whites of two eggs until dry. Poach by desertspoons in hot water salted. Strain the cream into the soup, add more seasoning if necessary, and serve with the poached egg on the top.

## CODFISH BALLS

Pare six potatoes of medium size, and cut in quarters. Put one cup of raw salt codfish, picked into small pieces, above the potatoes in a saucepan. Pour boiling water about the potatoes, and cook until tender. Drain off the water and set in a saucepan, covered with a cloth, on the back of the range, to dry the potatoes. Mash thoroughly, and add pepper to taste. Beat an egg until white and yolk are well mixed; add gradually a little of the fishball mixture, and when well blended return to that in the saucepan, and beat thoroughly. Shape into balls, and fry in deep fat, smoking hot. It is best to use a frying basket for this.

## FRUIT SALAD

Peel two oranges with a sharp knife; cut between the pulp and skin and remove the sections whole. Slice the meats of half a pound of English walnuts. Of half a pound of figs reserve a few for a garnish, and cut the rest in thin slices. Slice four bananas. Toss half the ingredients together with two or three tablespoons of oil (if oil be desired), and if the oranges are sweet add a tablespoon of lemon juice. Add a few candied cherries, and serve with or without mayonnaise dressing as preferred.

## FRUIT PUDDING, STEAMED

Sift together two cups of entire wheat flour, half a teaspoon of salt, two teaspoons of baking powder, and one quarter a cup of granulated sugar. Beat one egg, add half a cup of milk, and one teaspoon of flavoring extract, and stir into the dry mixture; then beat in two tablespoons of butter, melted, and lastly, three-fourths a cup of fruit; currants, sultanas, citron, figs, dates or prunes may be used, either singly or in combination. Steam in a buttered mould one hour. Serve with hard sauce.

## HARD SAUCE

Cream thoroughly fruit sugar and butter, adding cream to make the sauce soften, and sprinkle with nutmeg.

## MAPLE SUGAR AND WALNUT CREAMS

Boil, without stirring, one pound of maple sugar grated or broken, and half a cup of boiling water, until the "soft ball" stage is reached; that is, until the syrup that adheres to a skewer, plunged into cold water, the syrup, and cold water again, will form a soft ball between thumb and finger. Stir until thick enough to drop from a spoon; drop in well-shaped rounds, and decorate with a walnut meat on the top.

## BRAZIL NUT PRALINES

Put one pound of shelled Brazil nuts, one pound of granulated sugar, and a cup of water over the fire to cook. When the nuts begin to shine with a covering of syrup, remove from the fire, and stir until the syrup becomes very sugary; then return to a slow fire to dissolve the sugar again, and stir until the nuts are well covered with sugar and the sugar begins to turn a reddish brown. Put the nuts on a sieve in the oven to dry, and they are ready for use.

## CHOCOLATE BRITTLE

Boil one pound and a half of brown sugar, one cup of New Orleans molasses, one cup

MENU FOR ONE WEEK IN JANUARY

**SUNDAY**  
**DINNER**

**BREAKFAST**  
Boiled Rice Cream  
Sliced Bananas  
Broiled Sausage, Apple Sauce  
Cornmeal Muffins  
Coffee

Vegetable Consomme  
Roast Turkey, Giblet Gravy  
Cranberry Sauce Celery  
Mashed Potatoes  
Mince Pie  
Nuts and Raisins  
Cafe Noir

**SUPPER**  
Oyster Stew  
Brown Bread Toasted  
Preserved Fruit Cake  
Tea

**MONDAY**

**BREAKFAST**  
Oranges and Grapes  
Oatmeal Cream  
Plain Omelet Bacon  
Toast Honey  
Coffee

**LUNCHEON**  
Cream of Celery Soup  
Graham Muffins  
Jelly Tea

**DINNER**  
Tomato Soup  
Cold Turkey Black Currant Jelly  
Baked Sweet Potatoes  
Creamed Cauliflower  
Compote of Rice with Peaches  
Cafe Noir

**TUESDAY**

**BREAKFAST**  
Wheatlets  
Stewed Prunes Cream  
Salt Codfish in Cream Sauce  
Baked Potatoes Muffins  
Coffee

**LUNCHEON**  
Turkey Croquettes  
Buckwheat Pancakes  
Maple Syrup  
Tea

**DINNER**  
Turkey Soup  
Corned Beef Boiled Potatoes  
Cabbage Boiled Onions  
Tapioca Cream  
Cafe Noir

**WEDNESDAY**

**BREAKFAST**  
Grape Fruit  
Shredded Wheat Biscuit, Toasted  
Marmalade  
Scrambled Eggs  
Oatmeal Muffins  
Coffee

**LUNCHEON**  
Welsh Rarebit with Macaroni  
Popovers Apple Sauce  
Tea

**DINNER**  
Cream of Corn Soup  
Corn Beet Hash Creamed Carrots  
Lettuce and Celery Salad  
Stewed Figs Plain Junket  
Cafe Noir

**THURSDAY**

**BREAKFAST**  
Baked Apples Cream  
Breakfast Cereal  
Poached Eggs on Toast  
Baked Sweet Potatoes  
Toast Coffee

**LUNCHEON**  
Macaroni and Tomato  
Apricots Moulded in Lemon Jelly  
Graham Gems  
Cocoa

**DINNER**  
Carrot Soup  
Lamb Stew Rice  
String Beans  
Lettuce Mayonnaise Dressing  
Carrot Pudding Hard Sauce  
Cafe Noir

**FRIDAY**

**BREAKFAST**  
Oranges  
Oatmeal Cream  
Codfish Balls  
French Fried Potatoes  
Brown Bread Toast Baked Apples  
Coffee

**LUNCHEON**  
Escalloped Oysters  
Potato Cakes  
Peach Short Cake Whipped Cream  
Tea

**DINNER**  
Cream of Tomato Soup  
Fried Salmon Trout  
Mashed Potatoes  
Squash Celery  
Caramel Pudding Cream  
Cafe Noir

**SATURDAY**

**BREAKFAST**  
Breakfast Food  
Dates Cream  
Liver and Bacon Fried Apple  
Fried Cornmeal Mush Maple Syrup  
Coffee

**LUNCHEON**  
Cream Toast  
Stewed Prunes Cream  
Whole Wheat Bread  
Tea

**DINNER**  
Pea Soup  
Tenderloin Cutlets  
Parsnips Potatoes  
Lettuce and Celery Salad  
Fruit  
Nuts and Raisins  
Cafe Noir

of water, and a level teaspoon of cream of tartar to the hard crack stage. Test by dipping a skewer in water, then in the boiling candy and again in the water. After ten seconds push the candy off the skewer, form into a ball, let stand in water a few seconds, then press between the teeth, and if it leaves them without clinging add half a cup of butter and let it boil in; remove from the fire, and stir in two level teaspoons of bicarbonate of soda dissolved in a little water. As soon as it begins to foam pour it upon large platters, and spread very thin. When cool, pour melted chocolate over the top, and when the chocolate is firm, cut or break into pieces.

FRIED CHICKEN

Clean the chicken, singe it, and be careful to remove the pin-feathers and the oil-bag. Divide it at the joints, and take out the bones from the breast, legs and thighs, being careful to keep the meat in good shape. Wipe the pieces with a cloth which has been wrung out of cold water, and dredge well with flour which has been seasoned with salt and pepper. Dredge again with flour if the pieces are not well covered. Fry out several slices of fat salt pork, and cook the chicken carefully in the hot pork fat. Fat enough should be used to keep the chicken from burning, and it should be a nice even brown on each side. Arrange the chicken on a hot platter, and serve with a gravy.



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## HOW TO AVOID COLDS

**H**ABITUAL colds are due to an ill-kept skin on the outside, and dyspeptic mucous membranes on the inside, the result of indigestion or constipation, coupled with carelessness.

Cold water, proper food and common sense are the foundations upon which a cold cure must rest. A cold sponge bath, one to three minutes long, with a brisk dry rub immediately before and after, is excellent—usually all that is necessary to keep the cutaneous circulation alive and the skin reactive to sudden changes of temperature.

For those unaccustomed to cold water, tolerance can be gained in three weeks' time by the use of water at any comfortable temperature, making it one degree colder each day, until it can be employed without dread as cold as it will run. Salt may be added to the water for its stimulating effect, or alcohol; witch hazel is also useful.

Cold water, intelligently used, does not steal vitality, but fosters it. It stimulates the nerves that control the expansion and contraction of the blood vessels, and regulates the cutaneous circulation. The dry rub is a fair substitute for those who cannot take the cold sponge bath.

Hot water may be employed once or twice a week, when a full bath is taken and soap used. This bath should end with a cold sponge.

For cold feet, wading ankle deep in cold water in the bath tub for one or two minutes before retiring will be found effective. If reaction does not set in after brisk rubbing, wrap the feet in flannel; they will soon thaw out. Do not use hot water bottles or other debilitating forms of heat. Cold hands may be treated on the same principle, but they have to be kept in cold water usually a much longer time.

Some colds are due to micro-organisms that attack the air passages; but this is much less likely to happen a person whose powers of resistance have been raised by dietetic and hygienic measures.

If colds result from dust in the nasal passages, as sometimes happens, the nostrils may be washed out regularly with some warm alkaline solution, and with as much satisfaction as one brushes the teeth. This is properly a part of the morning toilet, for those, at least, who suffer from catarrh in the atmosphere of great cities. Operative interference on the nose and throat may be required for deformities of diseased tissues which act as an exciting cause.

One should "keep moving" when wet or chilly, and not stand on a street corner or elsewhere without taking deep breaths. The lungs used in this way usually act as a pump to drive the blood along. This practice, with the other named, will reduce to a shadow the liability of having to entertain this unwelcome guest periodically.



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FOR OUR FEBRUARY ISSUE

THE February issue of THE NATIONAL MONTHLY AND CANADIAN HOME will contain an account of the recent Government inspection of the affairs of the York County Loan and Savings Company.

As a number of our readers are shareholders in the York County Loan, this article will be of particular interest to those who are desirous of understanding the real state of affairs.

THE GENERAL HOSPITAL

THE whole province has an interest in the new General Hospital which is projected, on account of the Provincial University and the opportunity for medical research. The following are only some amongst the many generous contributions already in :

Province of Ontario.....	\$250,000
City of Toronto.....	200,000
University of Toronto.....	50,000
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Hon. Senator Geo. A. Cox.....	100,000
Timothy Eaton.....	50,000
Mr. J. W. Flavelle.....	25,000
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Mr. E. B. Osler.....	25,000
Mr. Byron E. Walker.....	10,000
Mr. H. D. Warren.....	10,000
Mr. Peter C. Larkin.....	10,000

This must be regarded as a promising basis for the completion of the work, and the way is open for other public-spirited men to follow with additional contributions. No sum will be rejected because it is too large, none because they are too small. The Province and the City have a great interest in such an institution. A more worthy object of private benefaction could hardly be imagined.

AMONG THE POWERS

THE Anglo-Jap treaty caused quite a flutter in some quarters. In Germany it was hailed as a menace to German colonial pretensions. France, on the other hand, is content, as the treaty specifically provides for the maintenance of the *status quo*—a practical guarantee of safety for French Indo-China. Russia appears to have divided on the question. Some accept the situation with stolid Muscovite philosophy. Some see in the treaty a threat, and suggest a counter Russo-German alliance. This feeling finds some response in Germany. And for a time we may see the two remaining autocratic Powers drawn closer together. It is difficult, however, to see how such an alliance could stand for long. The expansionist policies of both in the Far East are checked, probably, permanently. Japan and Britain together are masters of eastern Asia. This throws Russian expansion back to her old line of advance—the Near East, by which we mean Turkey, Persia, and the Euphrates Valley. In this quarter, however, lies the germ of trouble. England would hesitate to-day before waging war to restrain Russian designs on Turkey, and probably would allow a free hand to the Czar. England is not a rival for either territory or trade in the Near East. The two Powers mostly interested, and already keen rivals, are Russia and Germany. Therefore, in their expansionist movements, in the only part of the world now open to their activities, the two countries are apt to collide somewhat forcibly. Pan-Slav will meet Pan-German, and it needs no prophet to foresee that such an alliance would not be a lasting one.

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# SECOND ANNUAL STATEMENT

## OF THE

# Toronto Life Insurance Company

(INCORPORATED)

December 31st, 1904

**To the Shareholders and Policyholders :**

Your Directors have pleasure in presenting to you their second annual report on the affairs of the Company, being the first one showing the work of the Company for a complete twelve months.

The Company secured applications for insurance amounting to **\$3,002,010**, and accepted risks covering **\$2,689,400**. The balance, not conforming to the rigid medical standard required by the Company, were rejected. This result cannot but be regarded as highly satisfactory, especially in view of the low rates of expense entailed in securing it.

Insurance in force on the Company's books at the close of the year amounted to **\$3,350,675**, and the cash premium income received was **\$132,591.65**, being an increase in the latter item of **\$118,602.77** over 1903. Other receipts amounted to **\$22,355.77**.

The death claims for the year amounted to the small sum of **\$3,013**, a highly gratifying result of the policy of the Directors to admit of none but first-class risks. This item was more than paid for by our cash interest receipts.

Great care has been taken to invest the Company's Assets, now amounting to **\$187,707.16**, in first-class securities only. We have over **\$60,500** deposited with the various Provincial Governments, and **\$85,384.44** invested in first-class municipal bonds and carefully selected mortgages, and deposited at the bank.

A monthly audit has been maintained throughout the year, and the auditor's report, revenue account, and the balance sheet of the Company are herewith submitted.

**JOSEPH PHILLIPS, President**

Expenditure		Income	
Commissions, Salaries, Doctor's Fees, Printing, etc., License Fees, etc., etc.	\$70,903 16	Premiums	\$132,591 65
Death Claims	3,013 00	Premium on Capital Stock	16,260 65
Sundries	2,502 37	Interest on Investments	3,892 44
Excess of Income over Expenditure	78,528 89	Capital Stock	300 00
		Sundries	1,902 68
<b>Total</b>	<b>\$154,947 42</b>	<b>Total</b>	<b>\$154,947 42</b>

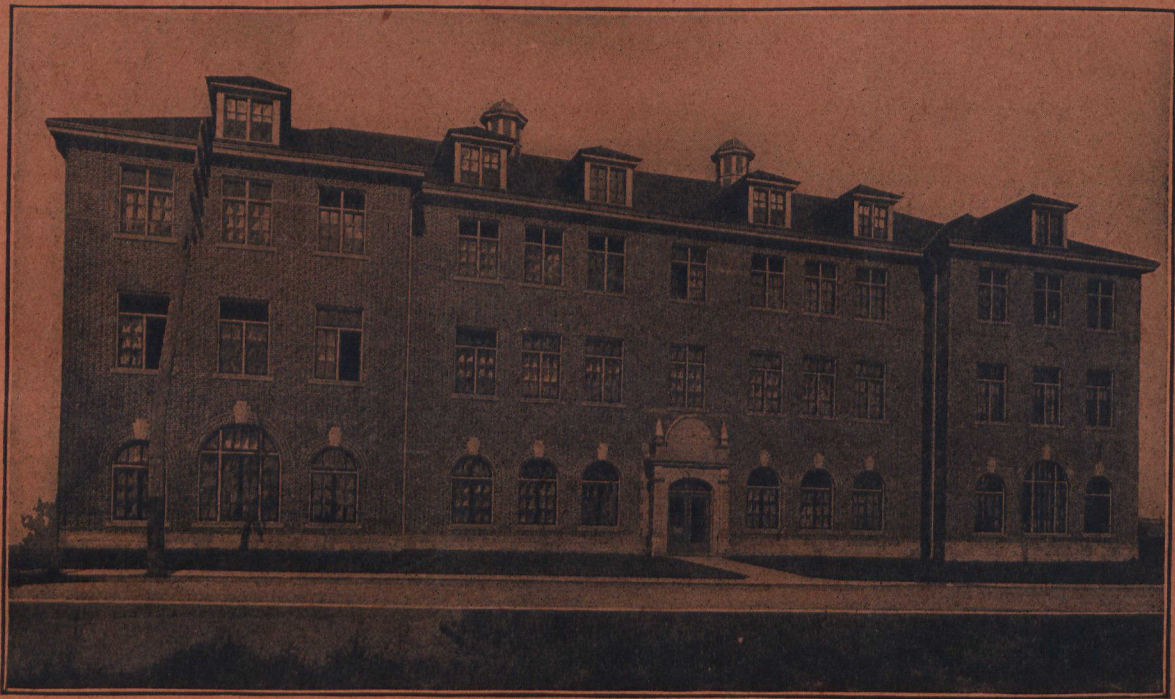
Liabilities		Assets	
Reserve (Ontario Government Standard)	\$118,276 51	Government Deposits	\$60,536 92
Capital Stock (paid up)	48,350 00	Mortgages	31,176 41
Outstanding Commissions	15,078 71	Bonds and Debentures:	
Premiums Paid in Advance	2,540 74	City of Vancouver, B.C.,	20,000 00
Outstanding Medical Fees	1,074 80	City of London, Ont.,	10,000 00
Salary Contingent Fund	763 18	United Counties of Northumberland and Durham	10,000 00
Sundries	650 00	Central Canada Loan and Savings Co.	2,950 00
Surplus over all Liabilities	973 22	Cash on Hand and in Bank	11,258 03
		Deferred and Outstanding Premiums	34,993 79
<b>Total</b>	<b>\$187,707 16</b>	Accrued Interests on Mortgages, Bonds and Debentures	2,064 68
		Office Furniture	758 04
		Sundries	3,969 29
		<b>Total</b>	<b>\$187,707 16</b>

We have carefully examined the foregoing financial statement of the income and expenditure, and find them correct. Vouchers have been produced for all expenditure. The above statement of assets and liabilities is a fair and just statement of the Company's business. We have carefully examined all the mortgages, bonds, debentures and evidences of government deposits and other securities, and find them as here represented. We have conducted a running audit during the year, and certify that the books are well and systematically kept.

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

**JOSEPH PHILLIPS, President**

**HEAD OFFICES: 243 Roncesvalles, Toronto, Can.**



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