Vol. XI. No. 22

April 27th, 1912

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# The Canadian OUTPERSONAL WEEKLY



Running the Gauntlet of Curious but Loyal Glances, the Prince of Wales Leaves for Paris, Where He Will Study French. Growing Through a Mountain The Story of New Montreal By Norman Patterson

The Wherefore of Good Roads By R. S. Neville, K.C.

500

The Tragedy of the Sea

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The Man W. T. Stead By Arthur Hawkes

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The Beauty Shop Story by Guy Thorne

Twelve Millions for a Harbour Ambitions of St. John, N. B. By D. C. Nixon

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# A Big Demand For Lots In The Model City

## THE C. N. R's. BEAUTIFUL NEW RESIDENTIAL DISTRICT AT MONTREAL

OVER \$500,000 worth of Model City lots was sold in Montreal before noon on the opening day of the sale. Every day since the demand has been big.

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# The Canadian Courier A National Weekly

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TORONTO

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# **Editor's Talk**

HERE is much loose thinking and loose writing on the subject of High Prices and the High Cost of Living. Are prices really high? Is the cost of living higher than it

was? Or is it merely that our appetites have grown more expensive? If the workingman buys his vegetables instead of growing them, has he any right to say that the "cost of living" has gone up? If a business man drives a \$5,000 automobile instead of a \$250 horse and buggy, has he any sure ground for complaint about rising expenses? The "Canadian Courier" is of the opinion that prices are not

nearly so high as most people claim and that in the main it is the cost of high living which is bothering the multitude. The economists say that the "index figures" show a rise in price of thirty per cent. Are these doctrinaires to be believed? Are they giving us a wrong lead? These are questions which we have asked a number of writers to discuss. The articles should be popular and interesting. They will begin shortly.

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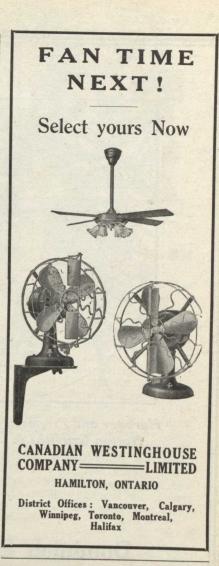
We hope every reader will peruse Mr. Neville's articles on Good Roads. He puts this subject on a new basis and shows its importance from a new viewpoint. It has a distinct bearing on the cost of living and also on the general prosperity of the Dominion. Every man should know the situation. When he does he will be an enthusiast. Mr. Neville's second article appears this week.

#### 000 000 000

Next week's issue will contain the monthly "Country and Suburban Life Supplement." Mr. A. G. Sclater will contribute an article on the country home of Mr. Mortimer B. Davis, of Montreal. This will be Number 5 in the series, "Homes and Gardens of Canada." Mr. E. T. Cook, editor of the Supplement, writes of gardening in May with special pointers suited to the season. He will also contribute another article on Roses, a flower to which he thinks Canadians should pay more attention. Some of the leading illustrations for the month will indicate the beauties of flower borders as a pathway adornment.

#### 98 98 98

We cannot refrain from thanking the editor of the Moncton "Transcript" for some recent kind words. In reprinting an article from this journal he says that "The 'Canadian Courier' is beyond exception the highest type of national journalism which has yet appeared in Canada." We can only remark that we regret that we are not more deserving of compliment. However, this is our ideal and we are doing our best to carry it out in practice.



NO. 22

# THEY BEAT THE WORLD

Last November British Columbia won the Stilwell trophy and \$1,000 cash prize at the Madison Square Gardens, New York. These spuds beat the world in open competition.

The best of these potatoes were grown in the Fraser Valley, where from \$200 to \$600 can easily be made per acre per year.

I can tell you how these big returns are secured, and how you can get hold of a nice little five-acre farm for only \$200 cash. Just ask me.

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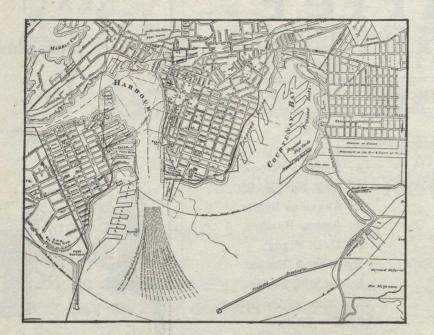
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The Burns Building, Vancouver, B.C., in Course of Construction.



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cated the Dominion land office, and outside was to be seen a line of men numbering over 100, who were patiently standing idle doing nothing but maintaining the line. The reason was that on the first of May the government would offer for settlement a tract of prairie land hitherto known as the Mc-Intyre ranch; and it was to be among the first to secure a home-stead that these men endured the elements for over two weeks, and practically dared death from ex-posure. Night and day they kept the line, sleeping only a few hours at a time at irregular intervals, under small canvases. And with the stubborn optimism of the the stubborn optimism of the speculator they would have held the fort three weeks longer if something unusual had not happened.

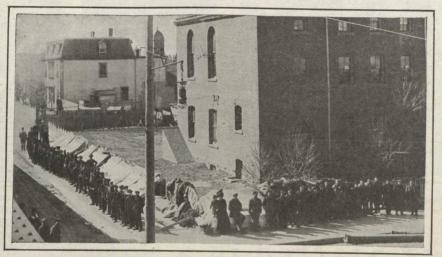
On the tenth day of April came On the tenth day of April came the unexpected, unique in the an-nals of any Canadian city. The Mayor of Lethbridge, George M. Hatch, issued to those in the line a deed of one square foot of the city of Lethbridge, just outside the city of Lethbridge, just outside the land office. The purpose was that the men might thus return to their homes instead of remaining in their positions outside the office, for the next three weeks. The deeds expire on the second day of May, and only those who return them will be allowed to stand in the line thet will be formed probthe line that will be formed prob-ably the last day of April. Over 100 deeds were issued on April 10th, and many hundreds more will be issued before the land day, as it is called by the prospective settlers, arises. To each man is allotted his temporary square foot of Lethwidee real estate—enough of Lethbridge real estate—enough for a pair of boots—on a public highway; clearly designated on a plan drawn by the city engineer.

UNTIL, May 1 this block of pub-lic land is owned by private individuals in various parts of the country; all to enable the fight for free land to begin where it left off on April 10. The Mayor's expedient was adopted because of pressure from

The Mayor's expedient was adopted because of pressure from public opinion. Prominent citizens of Lethbridge, justly proud of their city, grew weary of a spec-tacle which at its best was only an exhibition of dogged tenacity. In 1908 Lethbridge had a similar ex-hibition when four men died of pneumonia due to the exposure. Besides the crudest of camp con-ditions prevailed. The camp was not altogether sanitary. It was a mild relapse to barbarism. And public opinion, based upon the state of the sanitary of the sanitary

And public opinion, based upon the public spirit of Lethbridge,

PASSENGERS through Leth-bridge, Alberta, on the C. P. R., were greeted with a strange sight from the 28th of March until the 10th of April. Just across from the depot is lo-cated the Dominion Leth of April.



A Camp of Land-seekers Besieging the Lethbridge Land Office for Free Land:



Waiting for Hours Already-Beginning of the Line-up.



Waiting for Days, But the Kind of Trail-hard Men That Don't Mind It.



Waiting for Weeks-March 28 to April 10-Till the Mayor Broke Up the Line.

sists of about 69,000 acres, room sists of about 69,000 acres, room enough, it is estimated, for 400 families. In this connection a dif-ficulty will arise. Over one thou-sand men will be holding City of Lethbridge deeds when the day of distribution comes. What will be done when five or six hundred men file into the land office desires of file into the land office desirous of securing a portion of the great West and are told that it is all gone. Not only young men, but many middle-aged and one or two elderly men took up a position in the line.

O N March 28th the first prospec-O<sup>N</sup> March 28th the first prospec-tive settler took up his posi-tion outside the door of the office. The next day he was joined by three others, and from then on every day the line continued to ex-tend, and every day brings in from five to fifteen more. Legally it is claimed that the deeds will not entitle the holders to first choice at the land. It is the opinion of some that any man may walk in. some that any man may walk in, whether in turn or not, and ask to file the necessary papers to se-cure a farm. It is difficult to imagine what would occur if such imagine what would occur if such imagine what would occur if such were done. At present an un-written law is honoured to the effect that no man may take another's place. But the condi-tions will be different on the first of May, when some of the tail-enders see their opportunities of securing a farm slipping away. They may rush the office and riot ensue, in which case the police might have plenty to do. This has brought up the question as to the advisability of maintain-ing the present system. Business men of Lethbridge say it is a mis-take. They argue that the land should be put up at public auction and then all would have an equal

and then all would have an equal chance and the highest bidder would secure the choicest farm. Part of the ranch will be held for homostands, only a pother part homesteads only. Another part will be sold to those who have ex-hausted their homestead privileges, and a third will be divided into homesteads, those filing being allowed to pre-empt another quarter section.

The greater number of the men in line are apparently sturdy fel-lows, who will make valuable British subjects and citizens. A large number are from the States. There were also a number of ladies with their husbands. In the little so-called tents stretching from the top of the four-foot fence to the rop of the four-root fence to the ground they passed the days and nights before the deeding system was decided upon. They cooked and prepared the meals right in the tent, upon little cook stoves. Some

of the men did likewise, while a number paid small boys to occupy their places while they went away for a meal. Some were partners; one occupying the position while the other slept or ate. Carl Jones, a youth barely past twenty, is the first man in the line. He will be a great land owner

some day if his dreams come true. Jones believes in Alberta and that he will be the first on hand when

the doors are opened on the first of May. "Alberta for mine," declared Jones. "I have been here but six months and came from Pennsylvania. I am a long way from home, but I would not give up my chance for love or money. I am going to have the best homestead in the Milk River country. What is a few days' wait anyway, when I will get land that in a few years will be worth \$10,000.

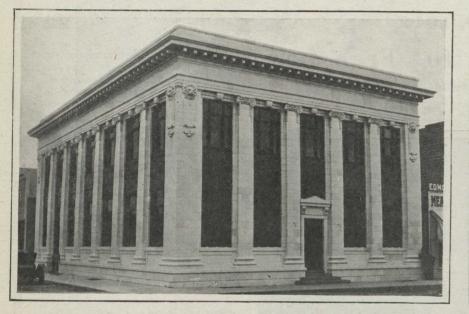
When I get this farm I will be busier than my Dutch uncles, who landed in Pennsylvania hundreds of An Englishman is second; a slim fellow years ago." with the square jaw of determination, who quietly says he will be in at the finish.

One about the middle of the long line looked quiet and forlorn. He refused to give his name or his origin, but it was whispered about that he was the black sheep of a family; tired of a wretched life, had made up his mind to go back to the farm. This McIntyre ranch is one of the last of the

great west tracts that remain to be opened for home-steaders. Within a year or two another will be offered and if the interest of Canada at large and the western States continues to be focused on Sunny Southern Alberta, the next time a much larger

number will be anxious to secure a homestead. In the meantime prospective settlers will have estab-kished themselves on their farms. Probably a number of them will sell their holdings at a good profit. Then the rush witnessed lately at Lethbridge and earlier at Calgary and at various times and places all over the west will probably be repeated.

The conditions brought about by these gambles for land make it doubtful if the present system of awarding homesteads is not almost wholly wrong. Business men of Lethbridge at any rate are in favour of putting all the land up at public auction whereby the highest bidder would secure the best land and the somewhat heroic but rather demoraliz-ing spectacle of the average land rush will dis-



The Head Offices of the Weyburn Security Bank Would Be a Credit to Many An Eastern Town Ten Times as Big.

# The Bank That Started in a Safe A Chapter in Western Banking Autonomy By CHAS. A. COOKE

THE early Spring of 1902 saw the arrival at North Portal, the border town lying between Saskatchewan and the state of North Dakota, of a young, keen-eyed Minnesotan, Joseph Mergens, one time telegraph operator and station agent with the Milwaukee Railroad. He was the advance guard of a then newly-formed organization, floated in the state of Minnesota, with the object of investigating the Canadian Northwest for land investment, and, provided that the situation warranted the venture, of establishing a chain of lumber yards throughout that territory. A chain of lumber yards throughout that territory. At the beginning of that year, the Northwestern States began to awaken to the possibilities of the country beyond the border, and a little group of enthusiasts, among them Alex. Simpson, S. E. Oscarson, O. H. Hellekson, J. Erickson, F. W. Murphy, and Joseph Mergens, all of Minnesota, formed what has since been known as the Canadian Investment Company. Mergens, baing ont to Investment Company, Mr. Mergens being sent to the scene of operations in the capacity of manager. The Canadian headquarters was located at Wey-burn, at that time a village of shacks, 76 miles northwest of North Portal, and 92 miles southeast from

west of North Portal, and 92 miles southeast from Moose Jaw, on the main line of the C. P. R. Mr. Mergens, as his name implies, is of German parentage. Combining the far-seeing qualities of the Teuton with the capacity for work assimilated during his upbringing in the United States, he at once saw an opening for the proposed lumber in-dustry. In March of that year he established the first lumber yard in Weyburn. It called for something more than foresight and business acumen to successfully inaugurate such a

It called for something more than foresight and business acumen to successfully inaugurate such a connection in the Soo country ten years ago. Con-ditions were of the worst. There were no home comforts in Weyburn. Hotel accommodation was noticeable by its absence, business was at the very lowest ebb, and the outlook dreary indeed. One of the essentials to the conduct of the busi-ness was a safe for the care of the money and documents incidental to the daily transactions. A steel vault, the first installed between the border line and Moose Jaw, was secured and set up. It

line and Moose Jaw, was secured and set up. It was the first safe in that part of the country, and it grew into a bank. It was not long before the news of this Weyburn safe was noised abroad among the

settlers in the district. And in a very short time, the safe was made the depository for cash and valuables by the neighbouring farmers. So great indeed was the demand on the vault that at times So great it contained as much as eight or nine thousand dollars in hard cash, as the result of sales of wheat made by the farmers in the vicinity.

H. O. POWELL,

General Manager, Weyburn Security Bank.

On the occasion of the visit of the other mem-bers of the company, later in the year, the vault was crowded with funds.

"What are we going to do about it?" said a mem-ber of the Canadian Investment Co. "Hmm! This money might as well be circulating

on interest as lying tied up in a vault. "Why not-make the safe a bank?"



Where the Weyburn Security Bank Started Ten Years Ago.





W. M. LITTLE, Manager of the Head Office at Weyburn.

JOSEPH MERGENS Vice-President, and One the Founders.

The idea was freely discussed among the members The idea was freely discussed among the member of the company; a few, of course, rather doubting the advisability of starting a new bank with head offices in so small a place as Weyburn. But the genesis of this banking idea that began in a safe chockfull of money was so thoroughly sound that the members of the company and the citizens gener-ally gave it their hearty support. Weyburn Se-curity Bank was inaugurated as an offshoot of the Bank was inaugurated as an offshoot of the Canadian Investment Company, the direction being vested in the original members of the company as a co-partnership.

The management of the two concerns was placed in the hands of Mr. Mergens, and the business prospered. Within five years of its inception the bank had asthliched there is and bank had established branches in many towns and villages in the vicinity the first many towns and

bank had established branches in many towns and villages in the vicinity, the first to be opened being at Halbrite, where the company had holdings. During the earlier weeks of the bank's history, a young school teacher, W. M. Little, was in the habit of dropping in each evening to help the manager in the work. Later he threw in his lot with the bank, and towards the close of 1904, on the creation of the outside branches, he was ap-pointed manager of the Weyburn branch. As time went on, and the business connections of both sides of the concern increased, the task of

of both sides of the concern increased, the task of supervision became too heavy for one man, and the directors secured the services of Mr. H. O. Powell, of White Rock, N.D., as general manager of the banking business, Mr. Mergens applying himself to the lumber industry. Mr. Powell brought with him the experience of many years in finance.

with him the experience of many years in finance. The first business transacted by the bank was done in a two-storey frame. done in a two-storey frame structure, at that time the most pretentious building in the town. The upper floor was occupied by the staff as sleeping quarters. At the beginning of 1910 plans were adopted for a new home, and the magnificent new edifice shown herewith was constructed and taken edifice shown herewith was constructed and taken

conce shown herewith was constructed and taking into occupation in the early part of last year. The Weyburn Security Bank is one of the few financial houses in the west built up entirely on local capital. At the present time the bank has eight branches, besides its head office, these being at Habrite, Midale, McTaggart, Colgate, Radville, Pangman, Griffin, and Yellow Grass. It has a capital of \$602,000, with a surplus of \$15,000. The bill to incorporate the bank was introduced in

The bill to incorporate the bank was introduced in the Senate by Senator Douglas, in January, 1910. The directors met the banking committee of the Senate and the House later in that year. The cer-tificate was granted in December, 1910. The bank, under its new charter, opened in January, 1911.

# The Beauty Shop

A Woman's Scheme to Save Infatuated Son By GUY THORNE

RS. CAMERON walked slowly up and down the drawing-room of her modest, but comfortable, flat in Bloomsbury. She was a tall woman, plainly, but very carefully, dressed, and her age might have been any-thing between forty and fifty. Her hair was a dark, glossy brown, without a trace of grey, and very abundant. abundant. Her complexion was perfect—noticeably so, indeed; her figure was beautifully formed; and her hands finely shaped and, obviously, scrupulously cared for.

"A wonderfully well-preserved woman," was the epithet constantly applied to her, and it was literally true. She showed no trace of her age, and might have passed for a much younger woman than she was.

At this moment, however-about twelve o'clock in the morning of a summer's day—her face showed great agitation, and her eyes were full of anxiety. No wrinkles showed upon the smooth skin; but there was, nevertheless, a distinct expression of sorrow and travilla upon it sorrow and trouble upon it.

Once she stopped in her regular walk up and down the pleasant, cultured room. She stopped opposite the mantel-shelf of white-painted wood. Upon it, in the centre, was a large photograph transition of the gazed earnestly at it.

framed in plain silver, and she gazed earnestly at it. It was the picture of a young man with smooth hair and regular features, bearing a marked like ness to herself, more especially in the upper portions of the face. The chin, however, was noticeably weak, and, unless it belied itself, the small, clear-cut mouth showed a nature easily dominated and led. It was a photograph of her son, Arthur Cameron, who was articled to a firm of solicitors in the city.

There was a knock at the door, and the middleaged maid, who was the only servant that Mrs. Cameron kept, came into the room. "Mr. Gideon Stokes, madam," she said. Mrs. Cameron looked up quickly. She seemed to be bracing herself for a coming effort. "Show him in, Parker," she said. A moment ofterwards a middle-aged man clean-

A moment afterwards a middle-aged man, clean-shaven, slightly bald, and very well dressed, came into the room, holding a glossy silk hat in his hand. Mr. Gideon Stokes was the junior partner of the firm of Stokes, Stokes, and Munford. It was the firm to which young Arthur Cameron was articled. Mr. Stokes had steady, grey eyes, a resolute cast of countenance—though his face lighted up pleasantly enough when he smiled—and his hair was been enough or at the temples. Was beginning to grow grey at the temples. He greeted Mrs. Cameron with the quiet manner of a will be forced man, and accepting her

<sup>01</sup> a well-bred professional man, and, accepting her invitation, sat down upon a settee of blue linen by one of the windows.

 $M_{rs}$ . Cameron also seated herself, opposite to her suest, and for a moment or two there was a slight, almost embarrassed silence.

Mrs. Cameron broke it. "Well, Mr. Stokes," she said, in a voice which, "Well, Mr. Stokes," she said, in a voice which, try as she would, rang with anxiety, "I know, of course, what you have come to talk to me about— your note prepared me for that. It is no use beating about the bush, is it?"

Not at all, Mrs. Cameron," the solicitor replied, and I wish I had come upon a more pleasant errand than this. But I thought it best to see you in your boy's interests. Both myself and Mr. Munford have talked the thing over, and I have come to see if you and I may the something to pull Arthur up."

"Ave talked the thing over, and I have come to see if you and I can't do something to pull Arthur up." "Mr. Stokes," Mrs. Cameron said, impulsively, "I would do anything, oh anything! in order to save Arthur, but I feel so helpless. He is now of age. He has a couple of hundred a year of his own, and is his own master. I see very little of him now. is his own master. I see very little of him now. Ever since he left this flat and went into Chambers himself we seem to have drifted apart. Course, I know well what keeps my boy away from and the knowledge is horrible.

Mr. Stokes nodded gravely. "It is pretty bad," admitted, "and it is no use disguising the fact, rs. Cameron. This woman, this Valeria Gilbarte, not Mrs. Cameron. This woman, this Valeria Gilbarte, is notorious. She is about as bad as they make "And Arthur?" the woman faltered. The other made an impatient movement of his

The other made an impatient movement of his as : Arthur seems absolutely mad," he said. "It as : the stays away from <sup>18</sup> as if he were possessed. He stays away from business, and when he does come to the office he is useless. All his early promise—and both myself

and my partner at one time discerned in him the making of an excellent solicitor—seems to have de-parted. We can do nothing with him, and, moreover, his influence is not a good one in the office. We have other young men training with us, men of good family like your son. There is a sort of reflected glory about him now in the minds of these youths. They think it is a marvellous thing to be seen about always with a smart and notorious musical comedy actress. They envy what the young fools are pleased to think is Arthur's good fortune. He

is having a bad influence upon them. Mrs. Cameron sighed deeply—her sigh was almost a moan.

"I know," she said, in a despairing voice, "and the effect upon Arthur himself is dreadful. He is becoming coarsened. There is a subtle change in his manners, in his dress even. He is not what he was. I can't exactly define it or explain it, but he seems to be sinking out of his proper milieu. his health is suffering also, of that there can be no possible doubt. He is up at all hours of the night, And attends all sorts of horrible supper parties with the people with whom he now lives. He is be-ginning to drink too much—I am certain of it. As you know," she continued, sadly, "I have had enough experience of what drinking means in the past. Major Cameron killed himself by drink." "I can't tell you, Mrs. Cameron," the solicitor answered, as her voice died away, "I can't tell you

answered, as her voice died away, "I can't tell you how sorry I am for you. There is one other thing, however, that you must know. Your son has been getting into what for him is very heavy debt. We are the trustees with you of his capital of seven thousand pounds. That capital is to be handed over to him when he is five-and-twenty. I have good reason to believe—in fact I'm certain—that he has got into the hands of money-lenders, and is borrowupon his reversion."

Mrs. Cameron groaned. "Of course," she said,

Mrs. Cameron groaned. "Of course," she said, hopelessly, "it is inevitable. No young man can go about with a woman like Miss Gilbarte without spending a great deal of money." "She has ruined dozens of young men," Mr. Stokes said, bitterly. "And she is thirty-five if she is a day. Certainly she is very beautiful. Young men fall in love with a face. If she were to be-come ugly suddenly, all her charm and attraction would instantly disappear. Now, Mrs. Cameron, what are we going to do? I have spoken to your son, but what I said was not received in good part at all. He seems perfectly headstrong and reck-less. You are his mother, you must make a last appeal." "I will, oh, I will," she answered, earnestly, "and

I will, oh, I will," she answered, earnestly, "and "I will, oh, I will, she answered, earnestly, and Heaven grant that I may be successful. Arthur can't be so far gone in his folly as to entirely disregard his mother's voice. How I have worked for him! The two hundred a year which his aunt left him has been as nothing. He has had every-

thing that the son of a rich man could desire." "I know—I know," Mr. Stokes said, with deep sympathy in his voice. "You have been wonderful, Mrs. Cameron. And now I must leave you. You know that you have my best wishes for success in this matter. Anything that I can do please ask me at once.

He shook hands with grave deference and went away.

M RS. CAMERON was left alone. Stricken to the heart as she was, she had not yet given up all hope. Essentially a courageous woman, a woman of affairs, shrewd, capable, and energetic, Essentially a courageous woman, a difficult as this problem was, she did not despair of its solution. In all her life she had never had to face anything so hard. It meant her very life, and as she resumed her thoughtful walk up and down the room, she clenched her teeth and resolved that, come what might, she would conquer.

She had conquered in the fight of life. Left the widow of an officer in a line regiment, who had nothing but his retired pay, and whose dissolute habits had brought about his death, she had found herself when her son was at Wellington and fifteen years of age, with nothing in the world but a thou-sand pounds, for which her husband had insured his life. She was a woman of varied talents, quick to see and seize an opportunity. At that time the business of complexion specialists was in its infancy. The columns of the ladies' papers were not filled with advertisements of fashionable "Beauty Shops"

in the West End. The sorcerer of the electric needle and the complexion cream was not great in the land.

Mrs. Cameron, who was living in Jersey when her husband died, had made the acquaintance of a clever and vivacious French-woman, a widow like herself, Madame Manette. Together the two women talked over a scheme which owed its origin to the French-woman. Eventually they started two rooms in a street off Hanover-square, called themselves beauty specialists, and advertised as largely as their slender capital allowed. They studied the question scientifically, learnt the hygiene of the skin, instructed themselves in the elements of chemistry, compounded and invented this or that "skin food," and produced face powders of an excellence hitherto unknown outside Paris.

At first the venture hung in the balance. Then, by some chance or other, a well-known society woman, on whose face the feet of time were treadwoman, on whose face the feet of time were fread-ing crow's marks, and who was daily threatened with the tragedy of middle age, got to hear of the "Maison Manette." The two ladies treated her successfully, and she emerged from their operations radiant and young as ever.

From that time the establishment never looked back. Larger rooms were taken, assistants were trained, and at the present time "Madame Man-ette," of 200A, New Bond-street, was the principal establishment where ladies came to buy new faces for old.

Mrs. Cameron had drawn a comfortable income from this source for many years. The establish-ment was converted into a limited company, though all the shares were held by private individuals, and its success continued. During several years, how-ever, Mrs. Cameron had been forced to sell part of her interest to others, entrenched on her capital as it were, in order to pay the heavy expenses of her son's education at Oxford, and to maintain him in London afterwards. With foolish fondness she had treated him as if he were the son of wealthy parents, and the lad had never known what it was to be in want of money.

HEN had come this disgraceful, this notorious entanglement. Of good family, many houses in London were open to the young man and also to his mother. The fact that she was a partner and founder of the Manette Establishment meant nothing at all in an age when Countesses ran dairies, and young ladies of the aristocracy started and ran with cool judgment some of the smartest milliners' shops in London. Now, however, young Cameron's infatuation for Valeria Gilbarte-one of the most notorious sirens of the hour-had closed many doors to him, and was ruining him socially, morally and financially. The young man was a fool. He was infatuated,

though his mother knew well that it was his vanity that was flattered, and that he did not know the meaning of the word love. Nevertheless, the at-tachment seemed stronger than ever; and the poor mother could never pass the big photograph shops of London, open an illustrated paper, or even gaze upon an advertisement hoarding without seeing the hateful, sensuous beauty of this woman of thirtyfive, who dragged her son through the mire of her lie with chains that seemed unbreakable.

"Oh," Mrs. Cameron said aloud, her voice trans-formed with pain and hatred—"oh! If only I lived in the middle ages! A mother could have a woman like that killed in those days, and it was thought a worthy act. Such women are devils in human form -they destroy the honour and happiness of hun-dreds of homes. They should receive no more con-

dreds of homes. They should receive no more con-sideration—no more mercy—than the hunter shows the most dangerous wild beast." Her eyes blazed. "I think," she said, in a hissing voice, "I think I would commit almost any crime that would not mean that I should be punished in some way that would make me unable to look after and care for Arthur, if only I could remove this and care for Arthur, if only I could remove this woman from his path. Yes!" she said again, stamping her foot upon the ground, "I would comany crime!'

Her voice had hardly died away when there was the whirr of a bell in the little hall outside. The telephone was ringing. Mrs. Cameron hurried into the hall and took up

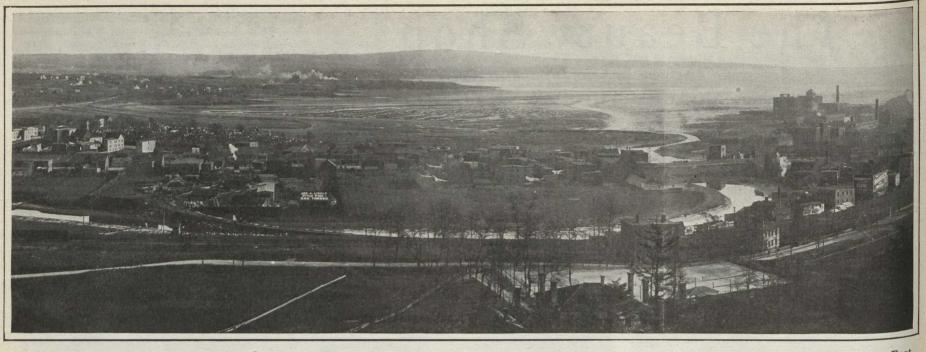
the receiver. Madame Manette was speaking to her from New

Bond-street.

"My dear," she said, in her high-pitched, voluble ice, "you know that I had arranged to go out of voice, town this afternoon. It is imperative that I as the German Princess is waiting for me at Wind-

sor. I must take Miss Smythe with me also." "Yes," Mrs. Cameron said; "yes, Lucile, but we arranged that last night."

(Continued on page 24.)



Courtenay Bay at Low Tide, Looking South, with the City Rising on the West, the Beginning of the Great Marsh on the East. The G. T. P. Own Two Miles of the East - se areall Shoreline. Both sides Will be Taken up by Docks.

# Twelve Million Dollars For a Harbour Making a Real National Port of St. John, N. B.

By D. C. NIXON

And we'll all be in clover, And we'll smile all over, When they dredge out Courtenay Bay. sings a local bard of St. John, N.B. The N. B. in the dead language is the abbrevia-The N. B. in the dead language is the abbrevia-tion of nota bene, which in the vulgar means take notice. St. John has taken its feet out of the mud. She is about to start spring cleaning, and the rest of the family will have to eat out in the kitchen for a few years before she calls a halt. About eighteen months ago St. John started to clean out city hall. She found there a council which retarded every progressive movement. A Board of Trade propaganda educated the people to the com-

Trade propaganda educated the people to the com-mission form of government. When this appears in print St. John will inaugurate a government in print St. John will madgurate a government under a mayor and four other commissioners, and will have the honour to be the first Canadian city to adopt the commission idea, which has worked so successfully in many leading United States cities. The council has been thrown in the discard, and a matching the table. Marked cards are guarded new deck is on the table. Marked cards are guarded against by the Initiative, Referendum and Recall. Each commissioner will be head of a department, and the salary will be such that he will devote all his time to the city.

The local government question settled, St. John turns to the most important event in her history, the one thing that will lift her out of mediocrity, that will change her from a port of call in New Brunswick to the Liverpool of Canada; from being the terminus of one transcontinental railway to be the terminus of one transcontinental railway to be the termini of three; that will make sky scrapers of her smoke stacks, add miles to her territory, and multiply her population. That one thing is her harbour, not that she hasn't a good harbour to-day, and what it is she made it herself—with the grudging assistance of former governments. But this is the assistance of former governments. But this is the particular place where she is going to make the mud fly. A flotilla of dredges will soon be at work cleaning out over 400 acres of Courtenay Bay. This bay lies on the east side of the city proper and can be seen in an illustration accompanying this article. The picture was taken at low tide in order to show the magnitude of the undertaking the Dominion Government has assumed.

From this bay 10,000,000 cubic yards of material will be excavated. Were this matter cut into cubes one foot each dimension and placed end to end, they would make a double girdle around the world. When this ten million cubic grade around the world. When pleted, the mightiest ships in the world may ride at the docks to line this bay in thirty-two feet of water at low tide. Fundy's wonderful ebb and flow



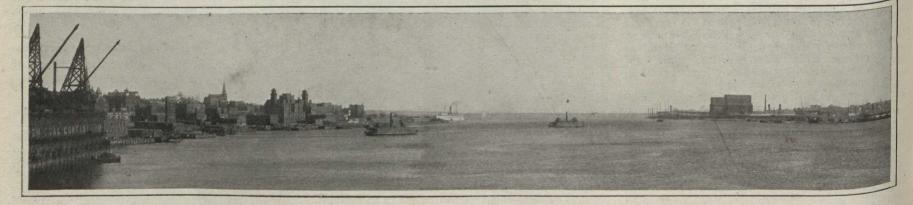
Prince William Street, the Wall Street of St. John.

will offer no problem then. Speaking in the millions, it will cost Canada twelve millions of dollars to make St. John harbour one of the finest in the world, the best investment any government ever made.

This twelve million dollar contract was let to Nor-ton Griffiths Co., Ltd. The value they are to give for this twelve million expenditure besides the dredging is two miles of docks and terminals for the Grand Trunk Pacific on the east side of Courtenay Bay; a mile of similar construction on the city side of the bay, presumably for another transcontinental railway; a dry dock 900 feet long; a ship-repairing plant to repair the largest vessels; and a breakwater pearly a mile long to andose the and a breakwater nearly a mile long, to enclose the whole outer harbour. Besides this, the Canadian Government will construct on the present harbour, eleven new docks for the C. P. R., which will give this corporation altogether a docking capacity of thirty-six ocean steamers at one time.

It is rather hard to describe the contour of the shore line of the whole harbour. The city proper sits on a rock, which I might describe as square-teed fairer with C in the describe as the squaresits on a rock, which I might describe as square-toed, facing south. Courtenay Bay lies along the east side. The present harbour is really the outer mouth of the St. John River, or it could be better described as the lip of the mouth, the river entering the harbour through half closed jaws of rock. Here are the famous reversing falls. Carleton, or West St. John. lies on the west shore of this small West St. John, lies on the west shore of this small harbour, the shore line being taken up by the Cana-dian Pacific docks and terminals. This company has spent millions in perfecting their terminal facili-ties. Behind the jaws of the river lice a river basin ties. Behind the jaws of the river lies a river basin much larger than the present harbour. With the growth of shipping that is predicted for St. John there is a possibility that a canal will be cut from the harbour to this basin, but that means for the there is a possibility that a canal will be cut from the harbour to this basin, but that remains for the future. The Kennebecasis River, which enters the St. John River just a few miles above, is one of the finest stretches of water in the world. It, too, like the St. John, expands into lakes and bays and coves. On the shores of both rivers are great deposits of coal. St. John has salt water in the front garden and fresh water in the back ward, a front garden and fresh water in the back yard, a

singularly blessed city. The shore line of the city and Courtenay Bay is by no means straight, but the quay walls which will be built will take a straight line effect. Behind these quay walls will go most of that 10,000,000 feet of excavating, making land for the factories and warehouses that will be born of the prosperity of the city, with deep water and railroad facilities. These sites should have eager buyers. At Battery Point, which is the south end of the site part lie Point, which is the south end of the city proper, lie



The West or Present Harbour of St. John. To the Right is West St. John, Where the C. P. R. Has Its Terminals and Docks.

about 100 acres of sunken rocks. The new commissioners could do nothing better early in their regime than secure this property for reclamation, and either give the land or rent it at a nominal price for manufac-

turing purposes. Mr. Griffiths hinted very strongly that he might establish a ship-building plant in St. John. No city, he said, could become great unless it manufactured iron and steel. Iron ore from the Bathurst iron mines to the north will entail a short rail haul. coal fields of Queen's County and the Joggins mines of Nova Scotia are reached by water, and it seems logical that St. John must become a steel town.

A company is developing electrical energy on the St. John River at Grand Falls. While these are not as high as Niagara, the flow is very swift and capable of developing great power, with delivery at a very low figure. Cheap coal and electric power with deep water and three com-peting transcontinental railroads will answer the manufacturer's problem. The Board of Trade claim 104 factories opera-ting in St. John at the present time, many ting in St. John at the present time, many of these with a national business.

Montreal, though ice-bound five months of the twelve, is the manufacturing met-ropolis of the Dominion, because the majority of her raw materials come in by water. She needs must look to her laurels when St. John's harbour is completed and ships of every nation fill her harbour. Vancouver's growth on the east was phenomenal, but Asia is not half as good a customer as Europe, nor do we import from the Orient as we do from the latter. As our prairie provinces roll up the census returns so must our eastern manufacturing cities grow, and St. John's greatest optimist does not fully appreciate her future.

St. John is one of the most densely popu-lated cities in Canada. The reason is that there was only one outlet for the over-flow—West St. John. The rest of the land adjoining the city has been held under Crown grants, and the owners would not sell.

The street railway had little inducement to extend its lines, and though it operates in West St. John, it does so at a disadvantage, there being no street railway bridge across the St. John River, but one is soon to be erected to accommodate the car tracks. Those who held their lands to the north and east of the city have recently parted with them at good figures to various real estate men, and the street railway has plans to immediately extend its rails eastward and along Courtenay Bay, with further extensions in view.

There is no doubt that the congested residential districts of the city proper must give way to fac-tories and warehouses, just as has been done on lower Manhattan Island. Business and factory sites as compared with other cities are being transferred at very low prices. With improved street railway facilities the city will be allowed to spread out over great great stretches of territory. Lancaster Heights overlooking the Bay of Fundy to the west, up the St. John River to the north and along the Kennebecasis and the heights overlooking Courtenay Bay, and the ridge running towards Loch Lomond on the east will be choice residential sections east will be choice residential sections.

St. John has a Garden Town Planning Board, and all sub-divisions will be laid out under its supervision. It will see that the congestion of the older Parts will not be repeated in the newer ones, and a general scheme of beauty be preserved. As to values, there may be a tendency towards boosted prices, but the demand will easily adjust these to Tational figures. For light manufacturing purposes a new district will be opened up along the Great Marsh, which starts at the end of Courtenay Bay, running eastward for four miles between the hills towards the Kennebecasis. This is the eastern out-let of the Intercolonial Railway. The C. P. R. has running rights over this road to Halifax. Parallel-ing the government railway will be the G. T. P.; the C. N. R., if it arrives, must also come in along-side. Resides the Valley Railroad, a New Bruns-Besides, the Valley Railroad, a New Bruns wick government project, tapping the great St. John River Valley, has also to traverse the Great Marsh. A Maritime marsh is low ground near the sea that will grow hay. There is nothing of the morass or swamp nature about this so-called marsh. Five railways, all seeking business, will do all they can to encourage freight makers in this district. Already an automobile company with local capital Wick Already an automobile company, with local capital, has secured a site at the eastern end of the marsh. As the city water supply comes from Loch Lomond, the main runs through this valley, putting a most



Reid's Castle, a Palace on One of the High Eminences of St. John.



Alexandra Street, West St. John, the First Street to be Opened in Thirty Years. The Beginning of the Building Era.

important facility at the disposal of the manufacturer without any cost of installation to him or the city. The sloping hillsides to the south will make ideal sites for working men's homes. The crest of the hill should be attractive for the better class of residences. Many men of means are going into fruit farming along the St. John River. Here also a great development is going on, and New Bruns-wick has proven that the St. John Valley can grow fruit equal to any in the world.

Some big men have come out of St. John-men too big to await the awakening of the city and province. Some sought fortune in the United States, but our great West claimed many of them.

In any live community of the West you will find a New Brunswickian at or near the head of the procession and progression. They are coming back, many of them; some of them are back now. While they helped to build up the West, they were helping to strengthen the nation. There is no East and West in Canada as far as St. John is concerned. She is to be the intake and outlet of the nation's commerce, and not alone of Canada, for the Western States will find that they can import and export will find that they can import and export to and from Europe through St. John cheaper than they can through the United States Atlantic ports. All of St. John's big men have not left her. Always there has been the feeling in the breasts of her optimists that St. John would come into her own. Their hopes are about to be realized. Her already have population of our 60 000 Her already busy population of over 60,000 will be augmented within the next eighteen months by thousands of men on the harbour months by thousands of men on the narbour works and railway construction. These men and their families will need homes. Of necessity there must be more tradesmen to clothe and feed them. There must be stonemasons, bricklayers, carpenters, plasterers, roofers to build these homes, for St. terers, rooters to build these homes, for St. John has a dearth of such labour. They will not be temporary residents, but seeing the progress of St. John will stay with it. Frame buildings will give way to those of brick and stone. The rap of the hammer and the clang of the trowel will make merry music for many moons to come. And these music for many moons to come. And then the industrial plants; there are a few under construction; a broom factory, another pulp and paper mill, a confectionery factory and a plant for explosives. A sugar refinery will be started almost immediately. A local foundry will spend close to a million dol-lars in expansion. Elevators, warehouses and railway terminal headquarters alone without another factory will all tend to swell the population to an appreciable ex-tent, but the factories and mills are coming, and with them the people. In five years, St. John should double its population. years, well, optimist and all as I am, I am

In ten In ten years, well, optimist and an as a afraid I would make the figures too low. You expatriates of New Brunswick, avail yourselves of the invitation your old province offers during the week of July 9th to 14th, the "Back to New Brunswick Week," promoted by the Boards of Trade of the Province. Outsiders, especially those with money, are cordially invited to be present. Three railways will take you to St. John, and fifteen steams' ip lines are at your disposal. If you are going to see St. John, see it this year, and again in ten years from now, so that you can say that you knew the met-ropolis—(who knows)—when it was only "so

#### The Men Behind

S UCH projects as the harbour works of St. John, N.B., call for big men. While Canada has given to the Empire and the rest of the world

many sons who have distinguished themselves, we have also drawn on other countries for men of intellect and initiative. Mackenzie and Mann stayed in Canada; J. J. Hill went to the United States; C. M. Hays came from

J. N. GRIFFITHS, M.P., Head of Norton Griffiths & Company.

We are short-Mr. Norton nessy. handed. Griffiths, M.P., saw that we needed him, and he and his associates will do much to further our nation-building.

Norton Griffiths. M.P. M.P. for Wednesbury, England, forty-one years old, a hero of the Matabele and Boer wars, en-gineer by profession, head of Norton Griffiths & Co., Limited, and many other Griffiths corporations on

the five continents engaged in contracting, means to make St. John harbour one of the finest in the world. Spent the early years of his professional career in Africa, knows it like a book. Has built railways in all parts of Africa, a railway in Chili, sewers in London. Is now engaged in an 120-mile aqueduct to supply water to St. Petersburg. Has

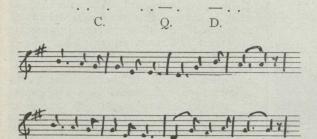
a railway project on in Mexico. Has a Canadian ngs. Will estabcompany constructing steel buildings. Will estab-lish a ship repair plant in St. John and a ship build-ing plant, too. An Empire builder, his constituents call him Empire Jack. Will bring several families to settle in Canada. Believes in an Imperial navy made up of ships from all parts of Greater Britain. W. Burton Stewart, Will bring several families

Burton Stewart, managing director of Norton Griffiths & Co., Limited (Canada), is a man well fitted for his duties. He is a member of the Scotch Bar, a soldier winsouth Bar, a soldier win-ning a medal with the Imperial Yeomanry in South Africa, member King's Body Guard (Scot-land Royal Company of Archers), was private sec-retary to the Marquis of ithgow (Scoretory of Lithgow (Secretary of State for Scotland) rowed for Oxford against Cambridge, and was in a winning Leander Eight, Managing Director, Norton Griffiths & Co.

tinent in his forty years of life. All the operations of Norton Griffiths & Co., and the Norton Griffiths Steel Construction Co., are under Mr. Stewart's di-rection. From his office in Montreal he will oversee the works of these two companies whose employees will number well into the thousands. Young, strong, virile, Canada has room for many such men

across the border; so did Sir William Van Horne and Sir Thomas Shaugh-

# The Terrible Drama of the Sea



N the three hours between the C. Q. D. signal and the last bars of the hymn heard before the dawn peered over a sea of ice, the most ter-rible unrehearsed drama ever enacted in so rible unrehearsed drama ever enacted in so short a time was staged on the Atlantic. From the time the *Titanic* was known to be "sinking by the head" until the survivors of the wreck landed at New York from the *Carpathia*, the eyes of the entire civilized world were turned to that one spot 41.46 N. Lat., 50.14 W. Long. It was Friday morn-ing, four days after the event, that the three-hours tragedy began to unfold itself to the world at large tragedy began to unfold itself to the world at large. In that four days the great busy world refused to think consecutively of anything else. The world that read books and magazines turned to the news-

that read books and magazines turned to the news-papers—for shreds and patches of news But the details of the overpowering drama were already enacted in about the same time that a play made by man takes before the drop of the curtain. The audience, scattered all over a wire-strung world, waited until the story of it should be told through the newspapers. In the world's imagination the scale of things was suddenly changed. The memory of all other calam-

The memory of all other calamities, of strikes and wars and political upheavals, was dwarfed to the scale of the marionette. To half the population of the known world it was as though the days' world it was as though the days works of civilization were the do-ings of pigmies. The Fates seemed to have flung this drama on the stage, and performed it with a terrible strength that leaves the imagination bewildered. Civilization was seen to be at once a tremendous thing, and a cosmic toyshop. Those who said that nature herself was the tremendous and the *Titanic* but a toy, said in the next minute that it was the triumph of civilization which prepared the stage.

P LAGUES and pestilences and wars have been more horrible in their operations. The Iroquois Theatre horror, the *Slocum* disaster, the sinking of the Burgoyne, the engulfing of the Republic, the most terrible railway calamity ever known—all combined into one tragedy, scarcely had the strength and the focus of this. For it was all such a vast overpowering simplicity. By a careless, almost casual stroke of nature, the world that conquers nature got a blow that staggered the imagination; because the *Titanic* was herself the epitome of the world. When the greatest ship in the world. When the greatest ship in the world struck the unknown iceberg—one among a field of icebergs—it was the im-pact of all the wonders of modern civilization upon nature. And be-cause of the strength and the speed of civilization-nature won.

And the world was dazed. It made no difference to what nation-It ality the ship belonged or to what nation-ality the ship belonged or to what port she was riding. The nation without a navy or a merchant marine was as profoundly affected as any of the great maritime pow-ers. It was not the loss to ship-ping; not the swift destruction of twenty million dollars of wealth; not the precise loss of human life ss than in any great war. It was the almost cosmic staging of the drama that gave the shock to

#### **By AUGUSTUS BRIDLE**

the nerves of the world. And it was a drama that no language of the poets, no music of the great masters, no brush of the strongest painter, could have added to or taken away a single stroke of the awful sublimity. It was the Impact of the Unexpected.

But a few weeks before thousands of people all over the world were unaware even that the *Titanic* had been launched. When almost every fortnight some huge battleship goes off the stocks into the deep, one more leviathan added to the world's fleet of great ships was a mere episode. The ten mil-lion dollars that went into the construction of the Titanic was but a circumstance compared to the Titanic was but a circumstance compared to the billions annually spent upon vast enterprises in the civilizing conquest of the world. And the setting out of the *Titanic* from Southampton on the 10th of April, 1912, was not particularly different from the sailing of any other great ship. The world that worships speed and strength ex-pected that within a few days the greatest vessel ever sent afloat would land, in the port of the world's second city. The two thousand passengers or less, and the eight hundred or more of the crew asked of the ship no other question.

asked of the ship no other question. Aboard of the *Titanic* they had most of the world, with most of its luxuries and refinements and diversions. In less than a week port would be reached; perhaps too soon for those that care much for the sea, and for the experience of travelling in the most tremendous craft that ever put out across any ocean.

#### IN MEMORIAM

Of the Passengers and Crew of the Titanic, April 15th, 1912



And hands so often clasp'd in mine Should toss with tangle and with shells. Drawn by Herbert Pizer. -"In Memoriam," Tennyson.

The days passed smoothly along even to the most *blase* of sea voyageurs. The weather and the sea were almost abnormally calm. The vibration of the *Titanic* became a sort of customary music to thousands who gathered together in one company for the first time with all the splendid social dis-tinctions that seem at their height upon an ocean liner. The steless down a set of the splendid social disliner. The stokers down among the coal bunkers thirty-five feet below the water-line, felt her day by day tuning up. Every man as he crawled to his bunk in the fo'csle said to himself in his grime, that she was a bit the most splendid old laying the bad was here but at the for the coal leviathian he had ever helped to feed with coal. The engineers said she was finding herself below as never they thought she would. And when the captain came down with the officers to see what the captain came down with the officers to see what the power-house of the world's greatest ship was doing —down a hundred feet from the bridge room-every man kinked up for a moment between the sling of a shovel or the lilt of a coal-barrow to get a thrill of pride that, thanks to a marvellous bat-tery of engines and boilers and triple screw tur-bine shafts, the *Titanic* was carrying her sixty-six thousand tons displacement and her forth six thouthousand tons displacement and her forty-six thousand net register at an average of somewhere near twenty-three knots every hour of the day that never knows any night in the stoke-hole.

The sixteen hundred passengers knew she was as good a boat as any of the deck-hands said she was. They looked out on the sea, almost wishing for a storm that might test out the terrible strength of the monster. They lounged in the reading-rooms, chatted and laughed in the cafes above and below, and they heard the ship's band play music of all kinds—and to many a man and wo-man life had never seemed so big

and brave a matter, home so beautiful, or pride in one's own coun-try so justifiable.

S UNDAY bright and clear. In the first saloon of the *Titanic* that morning divine service would be morning divine service would be held, the ship's band playing the service and the imaginations of worshippers strangely kindled by the music and the service and the throb of the ship. Now and then, as the ground swell heaved the ship in the easy swing of a 92-foot beam, idle eyes saw through the windows nothing but the vacant toot beam, idle eyes saw through the windows nothing but the vacant sea and the cloudless sky. All day passengers watched through their field-glasses casual clouds that sometimes gleamed like mountains of ice, skulking out of the sky-line. line.

The sun dipped down. The air was cold. Men said there were many icebergs loafing about. From the slight slowing down of the ship perhaps they were in a sea of ice. All day wireless had been steadily working. Many a passenger paid his toll at the cabin aloft as they got within aloft as they got within relay distance of land stations or other vessels, just for the joy of remembering that he had been one of the first to send a mes-sage from the world's greatest wireless at see wireless at sea.

After dinner some tramped the After dinner some tramped the decks to keep warm; measuring miles round the promenade when three times round was a mile. Many gathered in the grand saloon for a party; to see and diverfor a party; to music and diversion: women in the most lavish gowns from Paris, with jewels and diamonds; men of many millions; distinguished distinguished personages pointed out admiringly here and there to curious passengers who for days had been hearing of these unordin-ary men.

ary men. And if by chance there had been any walrus or polar bear adrift on an iceberg in that field of ice of an iceberg in that field of ice <sup>uf</sup> would have heard the strains of faint music from the long galler-ied streak of lights that plowed its way regardless of ice, setting by the compass south and west, now but 450 miles from the land of fogs and icebergs, and a thousand from the second greatest city in the world. Whales that spouted near by kept well out of the course. Down below they may have heard the palpitation of the *Titanic*. Porpoises that gamboled and plopped and receive the thick side and raced by the ship's side-

and raced by the ship's side Oh, there are many things at sea to divert even those who care little for the social whirligig of land life on a big ship. And those who were tired went to bed. Few, if any, were asleep. It was early yet; dark, but calm; windless and keen with stars. The pulse of the great ship had scarcely so much as slackened in this heavy sea of ice, slushing her way grandly through the dark. Passengers on the way up to bed glanced again at the day's log foot of the staircase. In twenty-four hours—more than 500 miles! It was a record to hours-more than 500 miles! It was a record to be proud of.

And if the *Titanic* had kept up her log as the passengers said she might—in two days and nights more she would steam into New York to the accla-

mations of a great city. In a smoking-room the President and General Man a smoking-room the president and railways In a smoking-room the Freshent and calways Manager of a great Canadian system of railways and steamships talked to another American about modern ocean travel. He knew the captain; knew the the general manager, Ismay. He knew the captain, knew Ismay what the *Titanic* cost, how she was built and equipped, what was her apportionment of crew, what all what she was expected to do in any sea or wea-ther. What else remained to be done in conquering the sea, except the further perfection of wire-

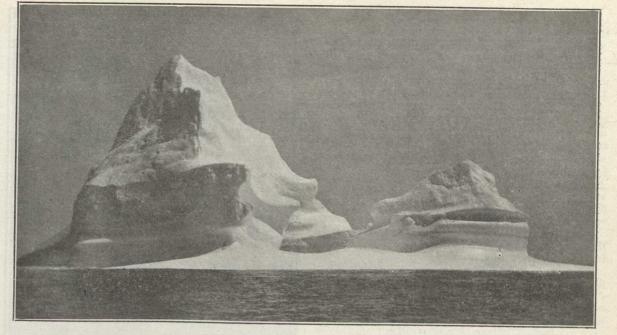
Some awful calamity—so he surmised. However, he said to himself that in two days more he would be in New York; third or fourth day back to his office in Montreal day back to his office in Montreal.

In the flare of the windows a thick-set, white headed man went to and fro, somewhat alone. A wise man in the affairs of this world and perhaps some of the next, he had entertained many a group of passengers by his flow of talk, as for many a year he had startled and amused two con-Lord Beresford took to writing, this man had told "The Truth About the Navy" in the *Pall Mall Gazette*. Rather less than twenty years ago, after the first World's Fair, he had told in a book what he considered the truth about Chicago. He had a he considered the truth about Chicago. He had a faculty for divining the unexpected. Now he was faculty for divining the unexpected. Now he was to talk to America again as he had done many a time before—on men and religion. His name want is the target on autograph album. In went into here and there an autograph album. In recalling the chief features of this voyage many Would say that among the distinguished passengers Was W. T. Stead.

The great ship ploughed arrogantly along. In the quiet of the sea and the stars perhaps Stead was built 

Sunday was almost done. Here light popped away from a window.

But for every electric light bulb that quit as one But for every electric light bulb that quit as one by one sleepy passengers turned in, a hundred fresh stars blazed into the cold dark blue! The four huge funnels of the *Titanic* sent a long black trail of smoke over the vacant sea. Somebody won a game of cords in the smoking-room. Somewhere same of cards in the smoking-room. Somewhere the band was faintly and gaily playing. Somewhere the captain dined in dress uniform. Best of a hund hundred feet below, the maws of the boilers opened



ONE OF THE SHIPS THAT HAVE THE RIGHT-OF-WAY.

The Foundations of This Mountain of Ice Would Ordinarily Reach Down Almost Ten Times the Height. The Base Might Be the Broad Shelf of a "Black" Iceberg, Such as is Said to Have Wrecked the Titanic.

in rows of flame as the Southampton stokers trot-ted with the barrows of coal out from the bunkers, down the lanes to the shovellers and back again. Maybe there was ice thirty feet above; but they knew nothing of that. They were in a floating coal mine.

The man in the crow's nest rang three bells to The man in the crow's nest rang three bells to the bridge. He had sighted a casual berg to star-board. But nobody seemed to hear that. Officers were still smoking; chatting with ladies—perhaps. The wind was far colder. Ice was coming down— somewhere. But most of the passengers had not so much as seen an iceberg; nothing the size of the *Titunic*. Titanic.

"Oh, dear! I wonder if we'll see one to-mor-row?" said a young lady to a friend. Somebody forward was just switching off his light to turn in; so used to the ship's vibration that he would have been unable to sleep if it ceased. Just rolling to sleep he fall some new vibration

Just rolling to sleep he felt some new vibration. It was like the rip of a taut chain across the floor -merely jarring the windows.

All over. But he snapped on the light.

All over. But he snapped on the light. Sitting up he noticed that the ship's throb was gone. The engines were stopped. He looked out. Astern yonder was an iceberg, glimpsed by the card-players in the smoking-room.

Pshaw! He yawned. Perhaps the engines started again: he was not quite sure—things seemed somehow to be different. Oh, well—in the morning the *Titanic* would be hundreds of miles from here.

He did not hear the splutter from wireless. Boots went scurrying by. Rousing from a nap he wondered if he had slept for hours—and was it the holystones?

But no-it was still dark. He had a notion to dress and go on deck-psh! it was too cold. Just

in front of his window he heard a man say as he looked up at the mountain of ice-that the *Titanic* had probably made a bad gash in the iceberg some-where; speaking of ice that had slapped on the decks.

The speaker turned in and went to his dreams. · · - · -.. . . .

A baby somewhere was fast asleep, as a baby sometimes sleeps in its carriage on a noisy street. And there was nothing in the dreams of the child to answer the thrill of that wireless repeat.

The captain came down from the bridge. Offi-cers went about to say: "There is no danger." People remembered—this was the *Titanic*: and

never as yet had she made a port.

The wireless operator in his spark-house aloft was now almost captain. Somebody in a forward state-room felt his bunk

getting an uneasy list. He sat up. "Hmh! I wonder-?" "Hmh! I wonder-

One rapped at his door.

"All passengers on deck with life belts on"courteously requested; as though the steward was

calling breakfast. But somebody was shouting the order.

A mere precaution. Most of the passengers were up now. The band was still playing. On the hurricane deck men were lifting covers from the boats, bobbing against

snap again.

wind.

command:



These Two Photographs, Taken by Miss Bertha Palmer, of Galt, Who Was a Passenger on the Carpathia, Give Some Idea of What the Decks of That Vessel Looked Like During Her Trip From the Scene of the Disaster to New Y ork Harbour. The Rescued Passengers of the Titanic Were Given Every Attention by the Officers, Crew and Passengers of the Rescue Ship.

The Titanic was dead still. Perhaps one above heard wireless sputter and

Some smoke was rising; wisped away by the

Here and there a voice ripped out a stentorian



"All men stand back away from the boats. All ladies to the next deck below-"" The voice may have come from dress uniform.

But it was authentic.

Wireless was no longer speaking. The instru-ment had sent out: "We are sinking by the head-!" Then she stuttered and stopped.

In perfect order the men obeyed. They were as quiet as people in a church; as though the voice might have been from on High. They were in the care of a great system seen at its best on this the world's greatest boat. Merely to obey was to be All a matter of management.

-safe. All a matter of management. Never yet had the *Titanic* reached a port; never felt a gale; never a wave had gone over her top deck as high as a six-storey building from the water-line.

Slowly now as the boats went creaking down by the new ropes in the pulleys never used before, some brave, big-souled woman said:

'No-no I shan't go in a boat. Please don't make me-

Her a grey-headed philanthropist, husband, nuch beloved for his good works, tried to persuade her. But she refused to leave him. He—by the "law of human nature" could not go.

"law of human nature" could not go. It was women and children first. Besides, the *Titanic* was a warm, splendid thing, blazing with light, lavish with luxury, spangled with diamonds, brave with men and women that had henced conquer the world had helped conquer the world. The railway President called from the deck to

one of the boats: "It will take hours to sink this ship-if that's possible. Help will arrive first."

Never a wave had gone over her.

But now, as the boats went down to the dark, the top deck was lowering by the head; inch by inch with the ease of a great elevator, accommodating herself to the sea she was built to conquer.

Down and down went the bunkers in the dark below; thousands of tons of the coal and hundreds of grimy men—they alone perhaps, besides the Almighty, knew just what had been done to the *Titanic* by the terrible impact of the engines on the walls of that "black" iceberg; how many hundreds under the fo'csle had been corpsed, when the starboard bow crushed in.

Fore and aft the boats were lowering. But the band kept on playing by order of the

captain. Wireless had done its work. Let the band play on.

Maybe it was past midnight-but who could tell by the stars?—when all the boats were off; when the shivering little fleet with the oil lanterns—all steerage now-obeyed some one's order to make for yonder or somewhere. They saw for the first time the awful length and part of the height of the *Titanic*; a tiered-up line of doubtful lights against the stars.



y Alliston and Nurse Andrews, the Only Members of the Alliston Family at Montreal Saved From the Wreck of the Titanic. This Photograph Was Taken in Montreal on Saturday. Photograph by A. A. Gleason. Baby

And the band was still playing-to the rear of amidships.

Where by now was the captain? Blink! went the lower lights out.

Another tier-gone.

But the stars were a The Titanic was dark. million times thicker and brighter than all the dia-monds going down with the ship.

The great unsinkable *Titanic* was down on her knees like a vast elephant. The band was still playing—as never a band

played in the world before; a tune they knew in the dark—heaven knows why the leader had his men play the old hymn they all remembered from child-hood: but the Sunday was just gone by an hour or so.

Shifting their bandstand foot by foot to the stern, the heroes at the instruments could see that the bridge was down: compass and chart and wheel gone under. Water was up to the forward funnel when the other three yawned down the slope, knowing by the smoke and the steam that water had got into the fires below, soon to be in from above.

The boilers burst—now a mere episode! Higher and still higher—till at last they unable further to climb up—the bandsmen felt the stern of the great ship rising as the head went down. The ship got ready to dive; such a spectacle as might have changed awe and grief into a sort of shuddering, paralyzing laughter. For a hundred feet or more the stern swung up till the hundred-ton rudder was heaved against the stars. Engines and machinery by thousands of tons toppled and tumbled away from their bearings, down among the coal and the boilers and the driving shafts that must have snapped in two like canes, when the life of a man anywhere in that wreck was only a whim and a cir-cumstance. According to one in a boat watching Titanic Drama minute by minute: the

"The machinery roared down through the vessel with a rattle and a groaning that could be heard for miles. To our amazement she remained in that upright position for a time, which I estimate as five miles. minutes, others in the boat say less, but it was cer-tainly some minutes, while we watched at least 150 feet of the *Titanic* towering up above the level of the sea and least head are installed at least 150 the sea and looming black against the sky.

Somewhere up in the new rigging by the rudder, music-inspired as never was any orchestra, a bandsman paused now and again to feel if his life-beli was still on. Only the hundreds shivering in the far-off boats heard the hymn from the topmost peak of that awful fantastic upheaval; the same old simple and godly hymn that but for the awe and the fright must have fit her to the ave and the fright must have fetched tears from that scattered congregation.

As though the great Genie of the sea himself were playing it!

Soon the water would be up into the instruments. Then-? One more verse-

-"The ship dived !"

When the drifters in the boats looked again-as civilizathough by some convulsion of the world, civiliza-tion itself had suddenly been snuffed out there on the sea-the hymn was done.

There was no longer any *Titanic*. But the great shrouded ships of the ice were round and about the lifeboats; and the people in them seemed to themselves like lost souls adrift on a sea that might have been, not the old Atlantic, but some sea that began with the beginning. sea that began with the beginning of time and ended with eternity.

And the Titanic, with all her hundreds of dead in and about her submarine tangle of wreckage; with her hundred-ton rudder berthed alongside one of the boilers; with compass and about a log book, and the instruments that played the hymn to the God of the sea—all gone below and beneath: she, the unsinkable conqueror of the sea, was making port ing port among the foundations of the icebergs bringing her awful contingent, such as no ship ever had done, to the army of the dead men in the deep.

# The Personality of W. T. Stead

AULTS W. T. STEAD had. They were as dust **F** AOLIS W. 1. STEAD had. They were as dust in the balance. They say he was vain. His vanity was only skin deep. Half of it was but the candour of a mind as natural as a child's. He wrote for publication exactly as he talked. When he was merely unaffected and intimate, people thought he was conceited. He had no need to feel conceited. No man who ever discussed large affairs with him over falt that he had to talk down to an inferior ever felt that he had to talk down to an inferior intellect. He was a genius; and like all geniuses, he was full to the eyes of contradictions—as full as Sir William Mackenzie is. You read weird stories about his spiritualism—he always spoke of it as being entirely a question of evidence. His conception of religion was broad as the Atlantic which has silenced him. The first time I stayed in his house we walked up the hill to Wimbledon Park from the midnight train discussing religion. I asked him where he was, as the result of all his excursions into the realms of belief. The simplicity, the great-ness of his answer is worth remembering: "I am where I was at my mother's knee."

Bigotry had no place in his mind—only vehemence for what he believed to be right. Last summer, when he heard that I was bearing a lance in the war against reciprocity he wrote a regretful letter over what he regarded as a falling from the grace of the true English-speaking gospel. Ten weeks ago, in London, he was only anxious to know whether in the fight I was sure of what he called the "signposts." Seeing that I was in no doubt, he had nothing critical to say.

#### **By ARTHUR HAWKES**

But this was not intended to be an intimate and personal sketch, so much as a tribute to a great journalist, by a humble, permanent debtor. He believed in and practised journalism as a means and not as an end. He had the most vivid pen in the world, but he had no pride in how he said things. To him the printed word was worth while for what it accomplished and not for how it looked. That is why his disappearance will be a personal loss to more men and women and children in all the corners of the earth than will the death of any other victim of the Titanic. Take illustrations of the effect of his personality on world politics, on industrial leaders, and on undistinguished colleagues.

STEAD first came into prominence over the M<sup>R.</sup> **IVI** Bulgarian atrocities, which brought Gladstone from retirement to denounce the Turk, and exalt the influence of Russia. He was editing the Northern Echo, at Darlington, the first halfpenny morning paper in the Empire, and he conceived the new, re-pellant idea that, in the Eastern world, Russia should be magnified as a civilizing, peace-keeping powerthe real way to judge Russia was by comparison with her Eastern neighbours. He preached this gospel persistently. After John Morley brought him to I onden he heralded the Czar Alexander as the peace-keeper of Europe, the restraint on France's desire to be revenged on Germany. Of course he

was laughed at—but not in the Imperial Court. In 1886 Lord Rosebery became Foreign Minister. Three months afterwards he sent for Mr. Stead to say that he used to think his idea about the Czar was mistaken, but now he knew it to be absolutely true

That was the most potent fact in the world poli-tics of the eighteen-eighties. Stead the journalist sensed it, seized it, preached it, while statesmen knew it not. The longer you live the more you re-spect men who areas his for the state of the states. spect men who grasp big, fundamental, far-reaching spect men who grasp big, fundamental, far-reaching ideas; for it is ideas that ultimately govern man-kind. Mr. Stead's attitude towards Russia was founded on this conception: The influence modern civilization on Asia, greatest, most populous of all the continents, is in the hands, broadly, of Brit-ain and Russia. Britain's sphere is the southern half and Russia's the northern half of Asia. The two nations have got to keep house together. two nations have got to keep house together. In Almighty may have been mistaken in making them sians, but a hundred and thirty millions of along are too many to exterminate, so we must get along with them with them.

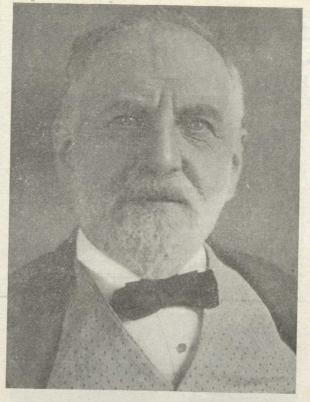
There is to-day an entente between Britain, Russia and France. The Hague Peace Tribunal is the child of the Russian Czar's rescript of 1898, which would have fallen doublet for the tribunal perve would have fallen dead but for the insight, nerve and amazing energy with which Stead responded to the appeal from Russia to create public opinion in England in support of the Czar's propaganda. happen to know something about this, because, as

special correspondent of the Manchester Guardian, I toured England with Mr. Stead, nearing him ad-dress great audiences every night. Travel with a man day after day; see him at work privately; go to his home; talk with him for hours after the night's engagements are over and you will know night's engagements are over, and you will know what manner of character he is.

If you want a study in personality, read "The Last If you want a study in personality, read "The Last Will and Testament of Cecil J. Rhodes: with eluci-datory notes, edited by W. T. Stead." Cecil Rhodes is widely regarded as the greatest Imperialist of them all. Rhodes died early in 1902. When he was an unknown diamond hunter in South Africa, he used to see the *Pall Mall Capatta*. He found in was an unknown diamond hunter in South Africa, he used to see the *Pall Mall Gazette*. He found in its editor a kindred Imperial thinker, and when he came to London in 1889 he sought Mr. Stead's acquaintance. Rhodes had made three wills. In 1891 he made another, leaving everything, for public purposes, to "X" and Mr. Stead; "X" to look after the money and Stead to decide how it was to be spent in furtherance of the union of all the Englishspent in furtherance of the union of all the Englishspeaking peoples—and to which he and Rhodes were in perfect sympathy. This was amended in 1893, and several years afterwards the will, which is in execution and execution now, was made, with Mr. Stead as one of the executors. With his knowledge his name was removed after the Boer War broke out. In con-

nection with it, I quote a statement by Mr. Rhodes's solicitor, Mr. B. F. Hawksley: "It is quite true that Mr. Rhodes associated my friend Mr. W. T. Stead with those upon whom he has imposed the task of carrying out his aspira-tions. In the for back down when Mr. Stead exnons. In the far back days, when Mr. Stead ex-pounded in the *Pall Mall Gazette*, the common in-terests of the English-speaking peoples, his acquaint-ance was souther by Mr. Phodos ance was sought by Mr. Rhodes—an acquaintance-ship which ripened into a close intimacy and con-tinued to the last. Mr. Rhodes recognized in Mr. sup which ripened into a close intimacy and con-tinued to the last. Mr. Rhodes recognized in Mr. Stead one who thought as he did, and who had a marvellous gift enabling him to clothe with a literary charm ideas they both held dear—even as the dia-mond cutter will by his work expose the brilliancy of the rough diamond. As Mr. Rhodes frequently said to me and to others, including Mr. Stead him-self, the friendship of the two men was too strong self, the friendship of the two men was too strong to be broken by passing differences on the South African war. The removal of Mr. Stead's name from Mr. Rhodes testament arose from other causes Quite and which did quite appreciated by Mr. Stead, and which did honour alike to both men."

MR. STEAD was congruous in every company. He were everyday human beings in great people—they Before he made the round of European courts in 1898 he had not owned a pair of kid gloves or a silk hat for a dozen years. He lost one glove on



The Late W. T. Stead.

the way to see the King of the Belgians, and came back to London without buying another. At Carlisle one night he told why he was never abashed in exalted presences-his account of how, unwittingly, dismissed the Czar Alexander-he didn't know what fun he had caused till years afterwards-was one of the most humourous things I ever heard.

The difference between a snob and a real man is that the snob, when he has contacted with high and that the snob, when he has contacted with high and mighty people, affects a deep condescension to men of lower estate. Mr. Stead's behaviour to the humblest journalist was exactly the same as to the most powerful lord. His willingness to serve ex-tended to the obscure craftsmen of his own loved profession. In proof of it, I may tell something of his connection with John V. Borne, a young Man-chester writer who became London editor of the chester writer who became London editor of the Manchester Daily Dispatch ten years ago. Borne had a London letter and special articles to

do. He found a great, free source of rare copy in Mowbray House. He also ran a series of special articles, covering the Government's failure to prose-

cute Whitaker Wright, whose creation and wreckage

cute Whitaker Wright, whose creation and wreckage of the London and Globe corporation was the great financial scandal of the early twentieth century. The law offices of the Crown said the Companies Act did not damnify Wright's conduct. The scandal persisted, but Wright seemed as safe as the men who were moving against him were impotent. One day Borne was invited to see Mr. Stead, who asked if his proprietors would be equal to putting up five thousand pounds for the prosecuto putting up five thousand pounds for the prosecu-tion of Whitaker Wright. Borne said they would if he could influence them. Stead said he had just left Sir George Lewis, his personal solicitor, and left Sir George Lewis, his personal solicitor, and that the Whitaker Wright matter being mentioned, Sir George had laughed at the stupidity of the Solicitor-General, Sir Edward Carson. Though the Companies Act might not reach Wright, the Petty Larceny Act would. Anybody could set it in mo-tion by laying an information; but it would be no read doing that unless money were behind it to put tion by laying an information; but it would be no good doing that unless money were behind it to put the thing through, if the Government refused to prosecute. "Get Whitaker Wright before a jury, and he will surely be convicted," was Sir George's judgment; and five thousand pounds would do it.

Mr. Stead gave Borne a note to Sir George Lewis Mr. Stead gave Borne a note to Sir George Lewis so that he might satisfy himself. Borne saw Sir George and went back to Mr. Stead, who said that if the proprietors of the *Dispatch* would not put up the £5,000 he would gladly write a letter to Borne offering to give a hundred pounds if forty-nine others would do the same—that to start a prosecution fund in the paper. The proprietors wouldn't. Stead did. He did not sign the letter, because he was very un-popular on account of his hostility to the late war, and to this day it is not known in England how a provincial morning paper came to start the London and Globe Prosecution Fund, which eventuated in a sentence of seven years' penal servi-tude, and Whitaker Wright's suicide by cyanide of potassium, in the law courts, a few minutes afterwards.

Mr. Stead wrote an editorial about the case, prais-Mr. Stead wrote an eutorial about the case, plais-ing Borne, and giving no hint of who had really caused the law to be set in motion. It was charac-teristic of him. He was often misunderstood— sometimes reviled. He was afraid to do such things carachift or ound his office staff if he thought it would as shift around his office staff if he thought it would hurt their feelings to be moved. He would stand alone, against friends, foes, contented godliness, en-trenched wickedness; he would face any loss, any personal suffering, if he believed his duty as a wit-ness for the truth as he saw it demanded that he stand alone. Those who knew him best, and were most conscious of alienation from some of his views, will agree in this-that in the range and power of his mind he was great; and in the ordering of his life he was noble.

# Mr. Bonar Law Reviews the Anti-Home Rulers of Ulster



<sup>A</sup> Crowd Gathered at the Belfast Railway Station to Cheer Mr. Bonar Law, Who is Here Seen Driving Away in a Motor Car. Later, With Lord Londonderry, Sir Edward Carson and Mr. Walter Long, He Reviewed the Army of Sixty Thousand Anti-Home Rulers.



Law Addressing the Crowd Outside the Ulster Reform Club, Belfast. Mr. Bonar Photos by Topical and L.N.A.

#### The Late President Hays.

ANADA'S interest in the loss of the Titanic was more than the world's interest in a great world tragedy. A number of Canadian citi-zens were aboard and this fact added emphasis to the impatience with which people waited for news. It also added emphasis to the public grief at the loss of the great ship and her precious human cargo. For more than a week, this subject has occupied the chief place in all public and private conver-sations sations.

The chiefest feature of Canada's grief is the loss of Mr. Charles M. Hays, President of the Grand Trunk and the Grand Trunk Pacific Railways. His death is more than a personal loss. It is a national loss. Canada never needed President Hays more than he is needed at the present time. The great undertakings with which he was connected have just been brought to a position where they need his closest attention and his firm guiding hand. It seems hard to have to exchange the life of Charles M. Hays, with all that it means to the Grand Trunk Pailway stock holders and employees and all that Railway stock-holders and employees, and all that it might mean to Canada as a whole, for the life of some stoker who perhaps was able to do nothing at all for his fellowmen and not even much for himself.

President Hays' great success as an administrator of railways depended largely upon his physical as well as mental ability. Indeed, the world is slowly coming to recognize that physical force must co-operate with mental force to produce a man who is strong enough to become a leader, under our complex industrial and commercial system. A man without physical superiority may be an expert artist without physical superiority may be an expert artist, musician, or writer, but in the more active spheres of life genius is only genius when it reposes within a strong body. President Hays was able to work long hours without reference to the clock. Although

a strong body. President Hays was able to work long hours without reference to the clock. Although not physically large, he had a body which might reasonably be described as being "sturdy" and "well-knit." As he walked down the street he showed his strength in his swing and in his carriage. Mr. Hays was born in Illinois, and began his railway work in Missouri at seventeen years of age. So rapidly did he find promotion that at thirty years of age he was made assistant general manager of the Wabash Railway, and the following year general manager. In 1895 he came to Canada to reorganize the Grand Trunk. He has been at this task ever since, except for one year spent with the Southern Pacific Railway. Under his manage-ment the old Grand Trunk has been transformed into the new Grand Trunk, and the Grand Trunk Pacific has been created and almost brought to completion. He undertook one of the greatest tasks which has ever fallen to the lot of a railway man. which has ever fallen to the lot of a railway man. which has ever fallen to the lot of a railway man. He had to avoid all the ordinary mistakes which railway builders and managers are likely to make and in addition he had to rectify the mistakes of his predecessors. He had to unmake as well as make. Over and above all, he, an American citizen, had to win the confidence of the Canadian people and a British Board of Directors. That Canada should lose such a man at this par-

That Canada should lose such a man at this par-ticular juncture is exceedingly sad. To his be-reaved family and his sorrowing tellow-workers in the Grand Trunk Railway, Canada extends a broad, deep sympathy, tinged with national grief over the passing of a great citizen of supreme constructive ability.

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#### Marriages Here and There.

USTICE seems to be as fair in Britain as in Canada. The Protestant who read the two mar-Canada. The Protestant who read the two mar-riage decisions of last week, one in Montreal and one in London, may wonder if Quebec is as exceptional a country as is sometimes claimed. Ussher vs. Ussher, an appeal decided by the Lord Chief Justice, confirms the previous decision in this case. The "ne temere" decree is in force in Ire-land, says the Chief Justice, but its rules apply only where a Catholic priest performs the ceremony and where the participants intended to follow these rules. This particular marriage is valid at common law, although two witnesses were not present. The intent to be married was clear. intent to be married was clear.

On the other hand, the case of Tremblay and Wright, decided last week in Montreal, a marriage was annulled on the ground that the young lady was a minor and could not be married without the

consent of her parents or guardians. If I remember correctly the same decision was reached some years ago in the Agnew case, when a young man, a minor, married a woman of full age without his parents' consent. This decision was based on the civil code of Quebec rather than on canonical law.

From these decisions it is clear that much of the objection to the marriage situation in Quebec is due to peculiar laws which have nothing to do with "ne temere." So far as the Catholic Church the "ne temere." So far as the Catholic Church is responsible for these laws, it must bear its share of these objections. Where it disclaims responsi-bility the blame must be placed upon the legislators. At first, Archbishop Bruchesi may have been in-



#### THE LATE CHARLES M. HAYS, President of the Grand Trunk Railway. May 16th, 1856—April 14th, 1912.

clined to force "ne temere" somewhat, and may have been pleased when a zealous judge took notice of it. Recently, however, he and those who take their cue from him are taking the more reasonable ground that "ne temere" applies only to the consciences of Catholics and that the Church is not responsible for and does not influence the decision of the courts. This does not wholly clear the air, but it certainly goes some distance in that direction. A few minor amendments to the Quebec laws would help con-siderably. A Protestant marriage must be kept as sacred and as inviolable as a Catholic marriage and vice versa. **经 疑 疑** 

T must be a terrible thing to come up in the Ot-tawa police court. The magistrat week a woman came to him with a com-Last plaint that her husband for ten years had con-tributed nothing to the support of her and her chil-dren, and that she had paid his room-rent elsewhere because the family were afraid to have him in the Then this terrible magistrate arose house at night. house at night. Then this terrible magistrate arose in his wrath and vindicated the inalienable and un-alterable rights of a wife and children. He fined the man \$30 and costs. Think of that for severity for a lazy duffer who had done nothing for his family for ten years except collect money from them! Then to add to the man's discomfiture, the magistrate suspended the sentence on condition that man keep away from his family!

Is it any wonder that there are women in this weary world who think that they are not getting justice?

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#### Home Missions Neglected.

S EVERAL times during the past two or three years I have intimated that Canada has a great task ahead of it in the education and Christianization of its newer citizens. In so doing, I have expressed a preference for home missions over foreign missions. As a consequence I have been

classed as one wholly opposed to foreign missions,

classed as one wholly opposed to foreign missions, which is manifestly unfair. Nevertheless, the opinion is growing that the Laymen's Missionary Movement has laid too much stress on the foreign mission. Last Sunday, Bishop Lofthouse, of Keewatin, preaching in an Anglican Church in Toronto, declared that our home missions are being neglected, because people do not realize how much work there is to be done "at their very doors." He made special appeal for broader and doors." He made special appeal for broader and more energetic work among the Indians and other settlements in the hinterland of Ontario and Mani-

Similar statements are coming from clergymen all over the country. The public is being educated to the great needs in the newer districts of Western Canada where people hear a minister once in six months, or once a year, and where schoolhouses and church buildings are practically unknown. It is also being educated to a feeling that it is our duty to look after these citizens of our own country, rather than to send missioneric our own country, rather than to send missionaries and money to the people of Japan and China, already well supplied with ancient religions and religious opportunities.

#### Pension Hysteria.

A PROMINENT Canadian publicist speaking with the writer a few days ago predicted that it would not be many years before the Socialists would have possession of the German Parliament and would either abolish the Kaisership or reduce it to the same position as that of the Kingship in Great Britain or the Presidency in the United States According to his view the world United States. According to his view, the world does not fully recognize how socialistic has been

does not fully recognize how socialistic has be recent German legislation. This is confirmed by the report of a recent ad-dress delivered in Berlin by Professor Bernhard, in which he lay stress upon what he terms "pension hysteria." He says that in the minds of the masses the idea has been formed that every illness, every accident, must lead to a pension. Consequently, the people are morbidly concentrating their atten-tion on their own bodies and this produces a nervous tion on their own bodies and this produces a nervous tion on their own bodies and this produces a netro-phenomenon which doctors describe as "pension hysteria." The protection afforded to the working people of Germany has attained such proportions that the Professor thinks it will produce weak and dependent artisans rather than vigorous, happy 'pension human beings.

There are people in Canada who are determined that the pension system shall be introduced into this country, and it behooves all students of our economic and social life to give attention. and social life to give attention to the situation. The pension system is not wrong nor dangerous if properly restricted. The difficulty is that pension legislation follows a course such as has been fol-lowed by suffrage legislation. The more the people get of it, the more they want, and every time a get of it, the more they want, and every time a politician gets into trouble or desires to cover up his other difficulties he proposes a further extension of these privileges. Canada cannot avoid having some form of pensions, but the country should make some form of pensions, but the country should make a fight against the introduction of this terrible disease which has afflicted Germany and the United States and which is now spreading to Britain, viz. "Pension Hysteria."

#### 990 990 990

#### Responsibility of a Citizen.

ONTREAL is taking a new stand in regard to the responsibility of the average citizen. that city they have finally reached the conclusion that the governing of a city is the work of all the citizens and not of a self-appointed few. Two years ago a Citizens' Association was formed and a new set of administrators installed at the City Hall after a strenuous election compaign. City Hall after a strenuous election campaign. Instead of passing out of existence this Association was kept alive, and subsequent events demonstrated the wisdom of such action. All was kept alive, and subsequent events demonstrated the wisdom of such action. When the next election for aldermen came along, the dethroned civic poli-ticians tried to get back into the seats of the mighty and were almost successful. Shortly afterward a vacancy occurred in the Board of Control and another election was held. For the third time the another election was held. For the third time the Citizens' Association turned in to do battle, and this time with a duplicate of its fort

Citizens' Association turned in to do battle, this time with a duplicate of its first success. It is now proposed to strengthen the Citizens' Association by forming a branch association in each and every ward in the city. These are to affiliated with the central governing body as now existing. The branch organizations will be free and independent in their local affairs, but will co-operate with the central organization whenever the public interest demands such action. There is a lesson in this for every city in Canada.

There is a lesson in this for every city in Canada-No city will be well governed, whether ruled by aldermen, boards of control, or commissioners, un-less the citizens take a constant of interest less the citizens take a constant and active interest in public questions relating to the civic life.



STEPHEN PEARSON BROWN, Who will Bore Mount Royal for the Canadian Northern Railway.

HO is the author of the idea of a tunnel through Mount Royal in order to double the size of the city of Montreal? This is the question I asked a Canadian Northern official and to which I got no definite answer.

"It was in the air, I guess," he said. "Though I believe that man Wicksteed had been dreaming of it for twenty years."

When I inquired further I heard a little story which seems authentic. When Wicksteed, the en-gineer, carried the idea to Sir Donald Mann he found that that shrewd railway builder had been in possession of the idea for some time. He had in possession of the idea for some time. He had quietly kept it "up his sleeve" to see if his engineers would would reason it out as he had.

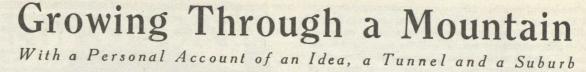
would reason it out as he had. Take up the map of the Island of Montreal and look at it. It is shaped like the foot of Italy, with the toes turned north instead of south. In the south end of it, the heel of the foot, is Mount Royal. Squeezed in between the St. Lawrence is a narrow strip of precious land known as the City of Mont-real—the largest, the wealthiest and the greatest city in Canada. For three hundred years that city has been climbing up from the river bank to the edge of the mountain, even up and along its steep edge of the mountain, even up and along its steep sides. Wherever there was a foothold, there you Will find a street and a habitation. Indeed it swept will find a street and a habitation. Indeed it swept on past the Big Mountain to the little mountain, and around the ends of both. The streets are some-times narrow, and always three houses are piled one on top of another in narrow, short lots. In Toronto the average lot is 35 feet wide and 100 feet deep. In Montreal it is 25 feet wide and 60 or 70 feet deep. On a single lot, Toronto houses one family; in Montreal, three families live in super-imposed flats on a single lot. Small wonder that Engineer Wicksteed and other men dreamed of a tunnel through the Mountain, out into the thousands of flat, succulent acres which lie between the Huge Rock and the Back River. And now the dream is come true. There is to be a tunnel from the street of the stree

now the dream is come true. There is to be a tunnel

the dream is come true. I nere is the from the middle of the big city, under St. Catherine and Sherbrooke Streets straight through for three and a third

Wicksteed may have planned this, but Brown will execute the work. Brown comes from New York, where tunneling for the sake of a congre-sated humanity for the sake of a congregated humanity has become an accepted art, an exact science. Brown helped to pierce a hole under New York City, from the II to Fast River, big from the Hudson to East River, big enough to let the Pennsylvania trains run the Hudson to miles an hour. Brown will now pierce Mount Royal to enable the Canadian Northern trains to carry passengers in eight minutes from the centre of Montreal to a model suburb or model suburbs on the orth side. Brown is young and tall and smooth-

#### CANADIAN COURIER.



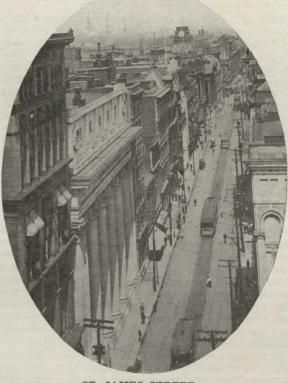
#### By NORMAN PATTERSON

faced, but he is enthusiastic about tunnels. He can tell you how they built the famous tunnel under the Euphrates into Babylon, of the Egyptian tunnels, and the Roman tunnels, and the modern Alpine tunnels. He knows how engineers did the work before the invention of black powder and nitro-glycerine and compressed air rock-drills. In a little glycerine and compressed air rock-drills. In a little office in St. James Street, Montreal, he sits and plans to make a new record in tunnel piercing. It may take him three years, it may require four, but Brown will be a disappointed man if he does not complete it in twenty-four months. Brown is out to make a reputation—and with ordinary luck he will do it will do it.

"Do you expect to find hard, solid rock all the way through?" I asked him. "I hope so," he replied, "the harder, the better.

Soft rock and earth tumble down and around your ears and make the work slow. With hard rock you do not need supporting timbers and you can even operate big scoop excavators to gather up the broken rock and put it in the dump cars."

And then he told me about the Loetschberg tunnel, and how they struck a soft spot from which came water and mud and gravel enough to bury twenty-five men, all the drilling machinery and to fill up



# ST. JAMES STREET. Financial Centre of Montreal.

thousands of feet of the hardly won passageway. He hopes that Mount Royal is really solid rock right down to the water-level.

So much for Stephen Pearson Brown, Managing Engineer for the Montreal Tunnel and Terminal Construction Company, behind which stand Mackenzie, Mann & Co.

#### How to Pay the Bills.

Easy enough to think of the tunnel and of what



MONTREAL HARBOUR.

Nearly 3,000,000 Tonnage of Shipping in a Year.

it would do to get Montreal citizens quickly into the country, but how to pay the bills? The clever men in the Canadian Northern Railway spent some of their grey matter on the problem. It was Colonel Davidson, manager of the land department, who hit upon a workable scheme. They would buy up all the habitant farms north of the mountain, beyond Outremont, out toward St. Lambert and Cartierville and lay out some new suburbs. They would buy this at the price of farm lands and sell it at the

buy this at the price of farm lands and sell it at the price of city lots. The profit would go to help pay for the tunnel. And they did this very thing! But to sell farm lands at city lot prices is not an easy task. There must be a reason. Hence they called in the city planner—an expert, Frederick G. Todd by name. To him they said "plan us a model town, with diagonal streets, circular driveways, gar-dens and parks, public buildings, and street-car services. Make it the best model town in the world." And this man went to work. Examine the result services. Make it the best model town in the world." And this man went to work. Examine the result and you see the latest thing in town-planning. It is more perfect than any town or suburb ever laid out in Canada, except, perhaps, the town plot of Goderich on Lake Huron. It is equal to any thing in America, except possibly the city of Washington. In future, when people plan new towns and new sub-divisions in this country they will take Mr. Frederick G. Todd's "Mount Royal" as their model if they are real town builders and not amateur real-

if they are real town builders and not amateur realif they are real town builders and not amateur real-estate agents. Perhaps the lots might have been a little deeper with advantage; but the Montrealer is not accustomed to large patches of green sward in front of his house and a capacious kitchen, garden. Perhaps the parks might have been larger, but as it is they are more numerous and broader than any hitterto dedicated to public use by any Capadian it is they are more numerous and broader than any hitherto dedicated to public use by any Canadian

hitherto dedicated to public use by any Canadian planner of an annex or a sub-division. On the whole, the work was creditably done. Because of this scheme, when the lots were put upon the market they sold at high prices. The lowest priced fifty-foot lot was about \$1,200, and from this it ran up to \$6,000 for central business lots thirty-three feet wide. Everybody agreed that the price was high, yet on the morning that the sales began the purchasers tumbled over each other in their anxiety to get a slice of the new domain. in their anxiety to get a slice of the new domain. The writer was on hand that day, and saw for himself that the people of Montreal thought highly of the tunnel and the new model town. The prospect of having a home which could be reached in ten minutes where hitherto they had required minutes, was too alluring to be withstood. thirty Then again, no snow or rain penetrates the tunnel. There is neither snow-plough in winter nor street sweeper in summer to contend with.

#### Can Montreal Stand It?

Does Montreal need this new town? This is a question which one naturally asks when he sees a new town, capable of housing 50,000 people, brought into the market. The Montrealer immediately and unhesitatingly answers "Yes." The outsider needs

Inhesitatingly answers "Yes." The outsider needs more convincing. In 1901, Montreal exported goods to the value of \$56,000,000; in 1911 the exports were worth \$71,-000,000. During the same period, the imports grew from \$65,000,000 to \$129,000,000. In 1901, the amount of duty collected at Montreal was \$9,000,000; in 1911 it was \$19,000,000. This is proof number one.

In 1901, Montreal had a population of 283,590; in

1911 the census figures placed it at 515,570. If Montreal grows at the same rate during the next ten years, it will have a population of a round million. If it merely makes the same net increase it will have 750,000 people within its borders. This is proof number two.

Judging by its bank clearings, Mont-Judging by its bank clearings, Mont-real is now the ninth city in North America. While last year bank clear-ings have been showing declines in New York, Philadelphia, Pittsburg, Chicago and Kansas City, on the other hand Montreal shows an increase of 13 per cent. Montreal has become a 13 per cent. Montreal has become a great financial centre and this means much for its future development. As Canada grows Montreal must grow. This is proof number three. Montreal has been on the line of only

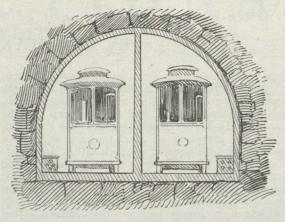
one transcontinental railway up to the present year. The Canadian Pacific has held this unique position in Montreal. During the present year, it is expected that transcontinental trains will be running on the Grand Trunk Pacific from Montreal to Edmonton. Within three years, the transcontinental trains of the Canadian Northern Railway may be running into Montreal. In the next five years those three railway systems will spend forty or fifty millions in and around Montreal. Proof number four. But why go farther? The amount of building in

this most ancient city in Canada, Quebec excepted, is enormous. Usually, the older the city, the smaller its need for large buildings. Judging from what is happening now in Montreal, there is as much work of this kind under way and in contemplation as in the newest big city in the rapidly-expanding West. Central property has increased in price tremendously during the past five years, especially on St. James Street "down town," and on St. Catherine Street "up town." Up west in Westmount or up east in Laurier and St. Denis Wards, residential property has quadrupled in value in five years.

#### In Conclusion.

A gentleman who has made a considerable fortune in the West during the past fifteen years and who

now comes East to take part in the business activity of older Canada, recently ventured the prediction that Eastern Canada would show greater progress



Cross-section of the Tunnel which will run through the Mountain at Montreal. Length 3 1-3 miles, width 26 feet, height 16 feet. These figures and designs are not yet fully settled.

in the next decade than in the past decade. He says the West has had its boom and that the East will now have its turn. As proof he pointed out the will now have its turn. As proof he pointed out the growth of real estate values in St. John, Montreal, Toronto, Ottawa, Hamilton, London and other eastern cities and towns. He also added that the two largest purchasers of real estate in Montreal's new suburb were Hansen of Winnipeg and McBain of Regina, while the two largest dealers in real estate in St John are Straton and Bruce of Sasestate in St. John are Straton and Bruce, of Saskatoon.

I agree and disagree. The progress of the West cannot be stopped so long as the immigration stream is headed that way. Eastern Canada may not contribute as much capital and as many business men as she has done in the past, and therefore the East will show greater progress comparatively. Indeed, the banks and loan companies are now sending money from the West for use in the East, whereas the movement has bithered been east the movement

money from the West for use in the East, whereas the movement has hitherto been all the other way. Yet the progress of the East and the progress of the West are one over a series of years. Whatever prosperity the one has must stimulate the other. The East may boom, but if so the West will continue to expand. The growth of Montreal is both a counterpart and a reflection of the growth of Win-nipeg, Calgary and Edmonton.

# The Wherefore of Good Roads

The Second of a Series of Three Articles

By R. S. NEVILLE, K.C.

the aid of the provinces and the people and the Pro-

vincial governments are doing a share, it must be

HAVE shown that good roads would save \$30,-000,000 in the cost of hauling field crops alone. This would pay interest at 4 per cent. on \$750,-

000,000 invested in road making and the saving would be greater as the crops annually increase. I have also pointed out that the hauling of field crops have also pointed out that the hauling of held crops was, probably, less than half the use to which the roads are put. These figures compare well with the estimates of Mr. L. W. Page, Director of the Office of Public Roads at Washington, who says: "Between \$500,000,000 and \$1,000,000,000 would be saved annually in the United States if every State would improve its main highways to the highest would improve its main highways to the highest point of efficiency." How much more would be saved if, besides "main highways," all the township roads and side-lines were so improved that an uni-form maximum load could be hauled from every farmer's gate? The farmer whose farm lies off the main highway can only take to market such load as he can haul from his farm, and if he can only haul half of a proper load to the main highway, that will be all he can take to market. So it is plain that, to get the best out of the roads, there must be a completed system which will include the township roads as well as the county and State highways.

The main country highways are, of course, those into which rural traffic converges as it makes its way to the markets. They will include roads lead-ing to the county towns, perhaps chiefly, but also roads leading to such other towns within and with-out the county as attract a considerable deeper out the county as attract a considerable share of the traffic. These much travelled highways should, the traine. These inten travened inginways should, therefore, have the first attention. The township lines will be tributary to the main streams, and must be dealt with by the local authorities. The incentive would not be wanting if the main roads were made right.

Mr. Page is in charge of a great national work and has shown himself thoroughly practical. He is no visionary and his views fully warrant the esti-mate I have given, that the Canadian people could profitably invest hundreds of millions in perfecting their roads.

Of course, no one will propose to spend such sums on the roads all at once and immediately. The ex-penditure must go hand in hand with the other large penditure must go hand in hand with the other large outlays necessary to develop the country and must be proportioned, as far as Government money is concerned, to the portion of the Dominion and Pro-vincial revenues that can be spared in view of the requirements for other public purposes. But the figures illustrate the enormous importance of the subject and ought to bring good road-making into the very forefront of public consideration. It is a great national question and a most important ele-ment in the whole system of transportation upon which national development depends. The railways which national development depends. The railways and waterways will provide for the long haul within the country and for export; but 80 per cent. of farm produce is consumed in the home market, and much of it is never hauled by the public carrier. Its market is local. Besides the carrier's long haul is market is local. Besides the carrier's long haul is always preceded by the short haul. Every pound goes over the highways whatever its destiny may be. Although the Dominion Government is coming to

emphasized that altogether the governments can supply only a fraction of the money required. The supply only a fraction of the money required. The roads are for the people, and apart from colonization roads and some leading highways, must be built by the people mainly through their municipal organi-zations. The really great work that the government can do is educational. Even where they contribute to or wholly build national or provincial highways these will be such a small percentage of the total road mileage that they will serve mainly as object lessons; and where the governments contribute to county roads the best effect will be to stimulate the and township councils to undertake local county

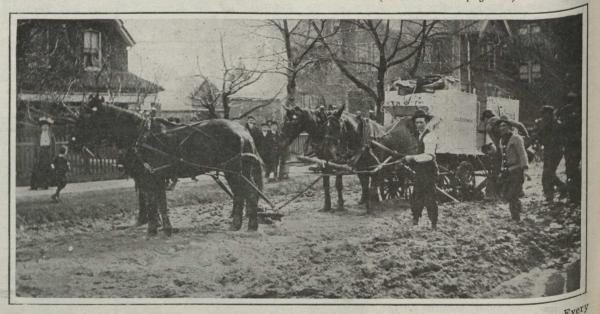
county and township councils to undertake local expenditure in a scientific way. In considering what may be done in the way of education, it should be borne in mind that most native born Canadians and many immigrants have never seen a good road. They do not know that the cost of hauling on the highways is only nine cents a ton per mile in England and ten cents in France a ton per mile in England and ten cents in France or Germany, while the cost on some of our bad roads runs up to 60 or 70 cents, and on all our roads the average is 25 to 30 cents. When our people, and particularly the farmers, realize this and indi-When our people, vidually count the tons and the miles they haul, they will be eager to remedy the present evils. But they will not know how. Those communities that are populous and rich enough will seek for competent road engineers only to find that there are not enough to go around. And beyond these are the outlying less populous districts that could not afford a fair salary to a professional man, or a large enough annual expenditure to warrant his employment.

We must have a large number of engineers

especially qualified for road-building, and also general diffusion of knowledge with regard to building ordinary country roads, so that, when engineers cannot be continuously employed, the people them-selves can do tolerable work. Why should there not be departments of highway engineering at the uni-versities? They because and the universities? They have made a beginning along this line in the United States. Columbia University established such a department last Fall with a con-

siderable staff and a laboratory. Why should not every agricultural college add to Why should not every agricultural college add to its usefulness by giving special instruction in road-building? There should be models showing how gcod roads are constructed at every one of these institutions and competent, practical lecturers em-ployed. There should be a special course of high-way engineering that would turn out certificated road engineers capable of doing all kinds of road work required by the municipalities, and there should be general instruction given to all the stu-dents that would enable them to lead and direct the construction of ordinary country roads where dents that would enable them to lead and direct the construction of ordinary country roads where road engineers are not available or at hand. The general body of graduates scattering throughout the country would then become educators in their re-spective communities and at the same time would be able to show the way. They would know how a road should be drained; what are the necessary foundations; how to grade and how the finishing should be done. They could direct the building of the culverts and small bridges which would not require bridge engineers. They would understand the requirements of building where soils are dif-ferent and would be able to make the best of natural earth roads where stone is not available. They how They earth roads where stone is not available. They would understand the most economic and best methods of keeping the roads in repair and thus

(Continued on page 22).



What if this Suburban Road were "so Improved that a Uniform Maximum Load Could be Hauled from Every Farmer's Gate"?



#### CHAPTER VII.

HE hall was still brightly lighted, and looked as vast and as cold as ever.

Edna, trying to remember that she was expected to be dignified and stately, failed signally in fulfilling those expectations, and after attempting to walk with a tread as measured as that of Mrs. Holland as far as the stair-case, let her fears get the better of her

dignity, and ran upstairs like a frightened mouse. Once in the great gallery, she turned to cast a glance behind her, at that other and more mysterious one where the blind had been drawn down before the door while she played.

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The blind was up now, but the door was ajar, and Edna, with a nervous shudder, fancied she caught sight of a shadowy something moving up there in the half-light. For the numerous lights on the walls below threw but a faint illumination into that second gallery.

Her heart seemed to stand still as she asked herself whether it could be someone watching her on behalf of the Viscount, or perhaps Lord Lockington himself, whom she thus dimly saw or imagined that she saw.

For even now she could not get rid of that fancy that she was watched by unseen eyes. She hurried into the corridor and reached her room, where at once she plunged into a different atmosphere.

Susan-Susan-bright, merry, full of excitement over her new work-was standing by the bed, arranging the red silk curtains with an air of busy importance. The first notes of her bright young voice were music in the ear of her poor little mistress.

"Oh, miss, I thought you would never ring! I

was that anxious to come up!" The girl spoke with a strong Lancashire accent, which the strong the was such which Edna liked. And in her voice there was such a tone of robust enjoyment of her new duties that at one of robust enjoyment of her own cheeronce she communicated some of her own cheer-

fulness to Edna, who smiled and said: "Indeed, I'm very tired. But I was talking to Mrs. Holland."

Oh, here !" said the girl, casting up her eyes, and then, recollecting her good manners and check-ing herself, she added: "I never thought Mrs. Hol-lond would have brought anyone so young as you, mise miss, to this old place, begging your pardon for the liberty. But it's that good to have a young lady liberty. about the house again, after so much quietness as we've had !"

"It's livelier, I suppose, when Lady Lockington comes ?"

"Lively! That it is. But it's hard work, too. For my lady likes everything just so, and complains there aren't enough of us servants to do the work. And she brings her own footman and maid, and We have to wait upon them, and upon the valets and maid maids of her friends that she brings with her. So

We get no rest till she's gone away again." And does Lord Lockington come am guests then?" asked Edna, knowing very among his asked Edna, knowing very well that

<sup>she</sup> would get a negative answer. The girl stared. "Oh, no, indeed, miss. He never shows himself at these times no more than what he does now. my lady." We never see him, and no more doesn't

An exclamation of surprise, involuntarily uttered,

An exclamation of surprise, in the second proke from Edna's lips. "I don't think," went on the girl mysteriously, "if what they say is true, as my lord and lady got on very well together at any time. But they got on very well apart," she added, with a demure look. "For my lord seems satisfied to stay on in his rooms in the old wing from year's end to year's end. And my lady—well, she amuses herself in other ways. She's

"Oh, hush! you mustn't talk like that, Susan," "Indexd

"Indeed, miss, I mean no harm," said Susan, de-nurely. "Except that my lady likes company, and always brings Sir Gilbert Salesbury with her, who-ever the brings of the bar mey bar. And such ""<sup>ways</sup> brings Sir Gilbert Salesbury with her, who-ever the other visitors with her may be. And such a merry young gentleman, and handsome too, as you ever saw! Much younger than her ladyship, ""I mustr't listen to gossip, you know," said Edna,

"I mustn't listen to gossip, you know," said Edna,

feeling it her duty to tell this little fib, although she was so intensely interested in all she could hear of this strange family group, that it was difficult for her to hide the fact.

"No, miss, of course not," said Susan, in the same demure tone as before. "And I wouldn't tell you, only just enough to prepare you for the dif-ferent sort of life that's led here when my lady and her friends come. And then," she added, in a strangely reserved tone calculated to pique curiosity to the utmost, "why, then Mr. Tom Kage is always about. But, of course, miss, you don't neither know nor care who Mr. Tom Kage is." And the girl, who was brushing her young mis-

tress's fair hair, glanced at the reflection of the pretty face in the mirror, and saw easily enough that Edna's curiosity was aroused, however discreet her tongue might be.

"A friend of Lord and Lady Lockington's, I sup-se," said she. pose.

"And a neighbour, too, miss. They say as his father and my Lord used to run their horses together, and own them together, in races, in the old before my Lord was an invalid. days, before my Lord was an invalid. And then old Mr. Kage, who wasn't so very old, I believe, died, and his son took his place and lived at the farm here, like his father before him. But he don't do no farming himself, he's mostly away hunting down in Leicestershire in the winter, and yachting in the summer. But that's his house-the pretty farmhouse as you'll see just outside the park when you get to know this place better. And a rare one he is to enjoy himself, they say. And they do say other things about him, too !" added the girl, artfully letting her remarks fall, as if she could not help it, out of the fulness of her information.

You seem to know a lot about the neighbours," said Edna; and she thought this a discreet remark. "Oh, yes, miss, I hear all I can. It's all one can

do, in a place like this, to keep alive, to gather all the news that's going. And little enough at that !" "Well, you're not so far from towns, after all.

Don't you go into the towns about, sometimes?" "Oh, yes, miss, I shouldn't be able to stand it, nor none of us wouldn't, if we couldn't. But for all that we must have something to talk about when we can't get out, and so we can't help being in-terested when they say as how Mr. Tom Kage terested when they say as how Mr. Tom Kage drinks, and that he's going mad, either with that or from some other reason. And when you come to see him about so often, him as was always too lively to live shut up here, and when you puts two and two together, and you sees that, if he's not mad, why, he's getting as eccentric as my Lord himself!"

"But why should you be so much interested in this Mr. Kage? Does he visit here?" "Visit here! No, not he. Except when my Lady's

here. Then there's always something going on, and he comes, of course. For he's the handsomest man about here, is Mr. Kage, whatever the stories about him may be."

E DNA frowned painfully. Here was an unhappy tangle of affairs, not untouched by scandal. vealed in these haphazard remarks of the gossiping girl

An invalid husband, a careless and inattentive wife who loved gaiety and flirtation even at an age when most women have done with such things and are ready to spend their time quietly in the atmosphere of home. And there were strainly story, sadder, more unpleasant side to the family story, of friendships which made people talk, and of neighbours whose habits excited the scandal of the county.

It was ugly, and so much the uglier that it was For all that Edna had learnt of the unexpected. house and its unseen master might be uncanny, mysterious, exciting, but at any rate there had been about it all a half-fearful, half-pleasant feeling of romance and interest utterly free from anything of this sort.

'Don't tell me any more," said Edna, quietly. "T

don't like to hear about such things as that." Susan became apologetic directly. "Indeed, miss, I didn't want to say any harm," she said, "and cer-tainly not of Mr. Kage; for whatever his faults may be, and whether he's mad or sane, he always has a kind word for everybody; and if he drives over the country at night at a pace like Old Nick himself, as they say he does, and in his motor-car at a rate that seems to make it fly, why, after all, that's the p'lice's look-out, isn't it? And if they can't catch him out at it, no more than if he really was Old Nick himself, why, most like it's not true, after all." Edna could not help listening. Here was a glimpse of another strange story, of

another eccentric being living close to the house in which Lord Lockington was shut up.

But, after all, Mr. Kage's deeds did not concern her greatly, and there were certain points on which she wished to be enlightened, and as to which she could not doubt that Susan would have something

to say. "And how long has Lord Lockington led this strange, shut-up life?" she asked the girl.

"I don't rightly know, miss, except that it began years before I came here, and I've been here since I was fourteen, and now I'm twenty-two." "That's eight years."

"That's eight years." "Oh, but it began before that, long before." "And doesn't Lord Lockington ever come out of that old wing of the house?" she asked. Susan hesitated. Then she bent her head to whisper: "They tell us all he don't, miss," she said. "But if you listen when you're in hed at night we "But if you listen, when you're in bed at night, we footsteps up and down, up and down the all hear house, miss. And we wonder whose they are. And don't you be frightened if you hear them yourself."

Edna shuddered, and refused to hear any more. But when her hair was done, and Susan retired for the night, Edna locked her door and, getting into bed, lay awake a long time in a state of keen ex-

citement, waiting for the footsteps. And at last, tramp, tramp, slowly passing her door to the end of the corridor and back again, they came.

And she hid her head in the bedclothes, and shuddered with a kind of awe. The thought of the ghastly patrol of the lonely invalid made her ghastly heart ache.

#### CHAPTER VIII.

WHEN Edna Bellamy awoke on the morning after her arrival at Lockington Hall she found her room full of light, and knew even before she got up that it was a fine morning.

Her spirits rose when she sprang out of bed, and drawing aside the curtains of one of the windows saw that the country was looking fresh and fair on bright, frosty October morning. There were ships and small boats on the wide a

which looked like the sea; and between that and the house there was a pleasant stretch of open ground, broken up by trees under which she caught sight of a dappled deer. It was the first time she had ever stayed in such

great house, or one that owned the dignity of a park, and she looked with delight at all she saw.

Her fears of the previous night had faded under the influence of the sunshine, and she began to feel sure that not only would she not find the Hall lonely as she had thought on the previous evenand dull.

ing, but that she would find her stay delightful. She loved the country and the open air, and she longed to be out in the sunshine, trying to feed the deer, and hunting for acorns and oak-apples under the wide-spreading, almost leafless branches of the gnarled and knotted oak-trees.

She had asked for her hot water at eight o'clock. after having learned that Lord Lockington would certainly not want any music before twelve or one, and that she would be free to go out to amuse herself as she pleased until then.

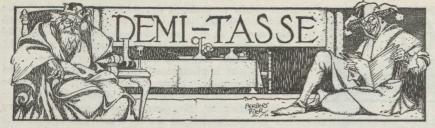
This was good news, and Edna meant to make the best use of her time. She had informed Susan that she could dress without assistance, much to the new maid's chagrin; and having been told that her breakfast would be laid in her own sitting-room, she went in when she was ready, to find a blazing fire in the grate, the bright daylight streaming through the windows, and a little table spread for her in the daintiest manner.

To her great relief she was allowed to enjoy her meal without the overpowering attendance of the men-servants, and she felt as happy as she had ever done in her life, comparing her experience with that of the heroine of the fairy tale of "Beauty and the Beast.

But when this thought crossed her mind, her face fell a little, as she recalled that strange sound of footsteps, and that story told her by Susan, of the restless patrol of the house, night after night, by that mysterious master who was never seen by day and only heard at night.

Perhaps her aunt would have done well to tell her the truth about him, as far as she knew it; for certainly that haunting sound of footsteps, unexplained, was as uncanny as the story of the accident and its results.

(Continued on page 28.)



#### **Courierettes**

THE cost of boots and rubbers is going up. Blessings on thee, barcfoot

Quebec is to hold elections on May 15. Quebec believes in being in the fashion.

Toronto is to dig on her island in earch of water. If some of the basesearch of water. If some of the base-ball sluggers live up to their reputations, there may be some truth in the fans' cries, "It's in a well."

A Montreal minister says that women can make men whatever they want them to be. Either the women are loafing, or they don't aim high.

A Baltimore man has undergone twenty-four operations. About all he has left is his susceptibility to being operated on.

In the Earl Grey dramatic competi-tion at Ottawa the Winnipeg Strollers' Club played "You Never Can Tell." Their modesty was rewarded—they won first place.

Inst place. Thought Toronto Eskimo Village.— It is queer that pupils in United States schools know so little about Canada. Inspector W. H. Elliott was surprised, on a recent visit to a Boston school, to be told by a class of big boys and girls that Toronto was a fishing village on the north shore of Lake Ontario, and that Eskimos were frequently seen in its streets. The main fact they knew about Canada was that it was cold.

They looked their incredulity plainly in their faces when he told them that Toronto had nearly half a million people, and that sometimes it was 90 in the shade in that site shade in that city. He saw the explanation, how-

ever, when he examined one of their otherwise fine geographies, and found only four out of 540 pages devoted to Canada. And most of those four pages were taken up by cuts of Arctic scenes, dogs, and lumber camps in the northern woods. in

in the northern woods. Ontario geographies differ vast-ly from those of the United States in this regard, for the United States is given seven-eighths as much space in the On-tario text-book as is given the whole of Canada. Tetrazzini's English. — Luisi Tetrazzini, the great operatic

Tetrazzini's English. — Luisi Connor Tetrazzini, the great operatic Philis singer, who recently sang in To-ronto, speaks English with some diffi-culty, and she has an amiable husband who tries to do a bit better than his noted wife.

In conversing with a Canadian friend,

In conversing with a Canadian friend, Tetrazzini remarked regarding the severe weather, "It has been much winter." Her husband fancied that she had blundered, and sought to improve mat-ters a little. So he chimed in, "Yes, it has been very winter."

#### \* \*

Inder, Suspicion.—The benchers who value over matters of law in the Province of Ontario sat at Osgoode Hall the other day for hours to elect a secretary. There was much division of opinion, and it required six ballots to determine the will of the majority. Naturally, the balloting occupied some time, and was the longer because the visited upon himself unfolding the bal-iots, reading out the names, and writing down the results. Finally the benchers became impatient

down the results. Finally the benchers became impatient, watches were opened, important engage-ments were talked about in undertones; a general air of restlessness pervaded the meeting. Sir Aemilius continued his labourious occupation apparently quite undisturbed. undisturbed.

At last Sir Alan Aylesworth, who sat

beside the chairman, conscious that the situation was becoming strained, leaned over and said, "Sir Aemilius, perhaps we would get along faster if I opened the

would get along faster if I opened the ballots and called out the names." Sir Aemilius sat back, adjusted his spectacles, and looked benignly upon the former Minister of Justice. "Oh, no, Sir Alan," he replied, shaking his head and raising his voice. "You have returned too recently from Ottawa."

\* \* A Joke and a Cheque.—Mr. E. N. A. Phoenix, of the Toronto Globe, is a good churchman, and gives liberally to church funds. But Mr. George L. Wilson, of the same staff, played a practical joke on him which nearly cost his church a good donation good donation. The congregation of which Mr. Phoenix

The congregation of which Mr. Phoenix is a member got out a handsome booklet announcing the opening of their new church. One which came to Mr. Phoenix's desk was seen by Mr. Wilson, who slipped it out of its wrapper and wrote across the face of it, "Come with open heart and purse," underlining "purse." So indignant was Mr. Phoenix that he showed the inscription to everybody in showed the inscription to everybody in the office, not knowing they were aware of the joke that was being played. "I was going to give them a cheque,"

what they would have, and returned in all haste with their orders. "Here, waiter," said Mr. Tweedie, "you didn't bring me what I ordered." "I'm sure I brought you just what you asked for," replied the waiter. The Governor gasped with astonish-ment, but had a good laugh when the waiter was introduced as the president.

#### \* \*

### MANY a woman loses a good friend

M ANY a woman loses a good friend when she weds him. Most of the homely stenographers have to thank jealous wives for their jobs. Pretty women may win praise, but the wise women win the husbands. It takes a dressmaker to disguise the family schelaton

family skeleton. A man may be as old as he feels, but a woman is older than she tells. The woman whose face is hardened probably never loved—and then again she may have loved too much.

Her Idea of Chickens.—A Toronto lady whose family recently joined the Picker-ing farm colony, was proudly relating at an afternoon tea, the arrival of ten young chickens. — "What are you feeding them ?" kindly enquired her hostess, whose early youth on the farm was not forgotten. — "Feeding them ?" exclaimed the poul-try enthusiast. "Nothing. I thought a big, healthy hen could nurse ten little chicks."

chicks." Nesbitt's Orange Address.—The recent arrest of Dr. Beattie Nesbitt in Chicago has started the tongues of story-tellers wagging again in regard to the rotund doctor, and, of course, most of the tales relate to Dr. Nesbitt's spell-bind-ing chility.

relate to Dr. Nesbitt's spell-bind-ing ability. Peter Ryan, a Roman Catholic and a Liberal, and Dr. Nesbitt, Orangeman and Conservative, were in the same building, side by side, as registrars of deeds and titles for East and West To-ronto. Of course, being both what is known in the vernacular as "joshers," they often indulged in practical jokes on each other, and once Mr. Ryan bargained not to make any fuss on March 17 to make any fuss on March 17 if Dr. Nesbitt wouldn't walk on July 12. A few days before the 12th Mr. Ryan went in to Dr. Nesbitt's office and teased him about his bargain, indulging in a long address chouse the order about his bargain, indulging in a long address, eloquently and mockingly given, on the glories of the Reformation, the pious and immortal memory of William of Orange, the battle of the Boyne, and all that sort of thing. When Mr. Ryan gets going he is really eloquent. The doctor lis-tened and pronounced it good Wouldn't you like that for a 12th July oration to the 'boys,' Beattie?" queried Mr. Ryan. Dr. Nesbitt just smiled.

tion?" Imagine Mr. Kyan's feelings when he took up a paper on the morning of July 13 and read the identical speech he had delivered, word for word as he had spoken it, but on this for word as he had spoken it, but on this occasion coming from the eloquent tongue of Dr. Nesbitt at an Orange celebration in Trenton. Nesbitt had not "walked," but he couldn't help giving the boys the bene-fit of the Orange address, prepared in sport by his Catholic colleague in the Begistry office Registry office.

#### 2 2

Plays Piano in Pantomime.-Leo Ditrichstein, the German-American comedian

richstein, the German-American comedian who has been playing the impression-able and temperamental musician in "The Concert" through Canada lately, has a scene in that amusing play in which he has to play a beautiful sonata. Mr. Ditrichstein plays—or rather seems to play—the piano so cleverly that invariably his audience is deceived and never guesses that the sonata is played by an expert pianist behind the scenes, while the actor gives a very fair imita-tion of a certain famous pianist in his pantomime playing.

tion of a certain famous planist in his pantomime playing. So completely does Ditrichstein deceive his audiences that he is invariably asked by his admirers wherever he goes to play the piano, but he is by no means an expert at it, and smillingly invents an ex-cuse whenever his friends make a request for him to parform for him to perform.







Connoisseur---- "What do you think of the artist's execution?" Philistine--- "I'm in favour of it."

he said, "but now they won't get a cent." After the joke had gone far enough the culprit confessed, and the church

\* \*

A Handy President.—Mr. J. M. Curry, of the Rhodes, Curry Co. and the Cana-dian Car Co., was president, not long since, of the Marshlands Club of Am-herst, N.S.

One night the club servants went on strike and left the refreshment end of

the club in a predicament. It happened

the club in a predicament. It happened that this evening many prominent peo-ple were in town, and the club rooms were full of guests, among them being Lieut.-Governor Tweedie, of New Bruns-wick, the distinguished guest of the

evening. Refreshments in Nova Scotia entail

Refreshments in Nova Scotia entail the use of glasses, and as the same glass has to be used several times in one evening there has to be much wash-ing of glasses. The house committee absolutely refused to do scullery work, so, as Mr. Curry was only the president he said he would fill the breach. It was some time before there came a lull in the thirst allowing Mr. Curry to get away from his glass washing. Knowing Mr. Tweedie only by sight, and seeing that his wants were not being filled, he asked him and the gentleman with him

got the cheque.

18

Words About Women.

# MUSIC AND MONEY

COMPARATIVELY short but de-A cidedly swift musical season is just about at a close in Canada.

just about at a close in Canada. The unfortunate thing about the Cana-dian music season is its brevity. Be-tween May 1 and October 1—just six months every year—there is practically no music in Canada except in the churches, the parks and the cafes. In the United States there are similar feverish conditions; but in the largest centres of population there is at least an attempt at a summer season of music. In continental Europe and in Great Britain much of the best music comes in the summer. The famous Wagner pro-ductions at Bayreuth are always in sumthe summer. The famous Wagner pro-ductions at Bayreuth are always in sum-mer when the tourist traffic is heavy. The tour of Arthur Nikisch and the Lon-don Symphony Orchestra alone extends the American season a few days in imdon Symphony Orchestra alone extends the American season a few days in im-portant centres, including two engage-ments in Canada. Otherwise the real season this year would have been over before the end of April. The season is too short. Between October and May concerts and operas come in such rapid succession that the public become musicsuccession that the public become music-weary. Between May and October comes the reaction.

weary. Between May and October comes the reaction. During the season just coming to a close perhaps Montreal heads the list for expenditure of money on music—mainly in the form of grand opera. In twelve weeks the Montreal Opera Co. took from the pockets and the bank accounts of Montreal not less than half a million dollars—at a loss to the management of many thousands. In comparison to this the amount spent on regular music pro-grammes in Montreal was a mere wrifle. In ratio to population Montreal may be said to have spent this season more on music than any other city in America. But grand opera, though financed and managed and performed in Montreal, was a pure importation from Europe and the United States.

In Toronto less than one-fifth as much was spent on grand opera—in all three or four weeks, including two engagements by other than the Montreal Opera Co. by other than the Montreal Opera More than five times as much as in Montreal was spent in Toronto on regular music programmes, most of which were given by Toronto talent, both pro-fessional and amateur. The Toronto Symphony Orchestra, which gave the last of algorithm of the season of eleven regular concerts for the season on April 10th, took from Toronto not less than \$40,000. Above this gross aggregate there was a loss of more than \$20,000. The Symphony Orchestra is to Toronto— in a somewhat smaller but more funda-mental way—what the Montreal Opera Co. is to Montreal; the difference being that a majority of the players in the orchestra are Canadians, and all are regu-larly resident in Canada. Of course, Montreal also has an orchestra—though less ambitious than the Toronto Sym-phony. The latter has just entered on a new phase of its evolution in enlarging its original list of guarantors to form an association, distributing the guaran-tee over a wider area, applying for a civic grant and very largely expanding its cycle of programmes which during 1911.12 already contained nearly half the really big works done by the orchestra since its inception five years ago. The once tentative experiment has become an assured fact. The Toronto Symphony is now as indispensable a part of the musi-cal if in Toronto as the Thomas Or-chestra is of Chicago. In years to come the management may be able to spend less on expensive imported soloists and more on the orchestra itself, which will be altogether necessary if the orchestra is to keep pace with its own develop-ment. The Mendelssohn Choir, with the Theothan \$40,000. Above this gross aggregate there was a loss of more than \$20,000. ment.

The Mendelssohn Choir, with the Theo-dore Thomas Orchestra, cost Toronto for five concerts this season between \$25,000 and second the season between \$25,000 five concerts this season between \$25,000 and \$30,000—representing a small margin of profit to the Society. The orchestral programmes alone cost about twenty-five per cent. of this amount. By the best of business management, and the fact that its programmes and performances are made interesting enough to keep 225 peo-ple working hard without pay, the Men-delssohn Choir has become 'well-estab-lished enough financially to rank as a real business concern on an investment basis. business concern on an investment basis. The programmes this season were much in advance of any previous cycle—which

a year ago looked like an impossibility. The reception accorded the choir in New York was even more enthusiastic than the ovation extended five years ago when the Canadian choristers were a pure ex-perimental innovation in Carnegie Hall. In critical Boston the atmosphere was pure enthusiasm. Thus the Canadian choir extended its continental reputation, placing itself more emphatically in the inaccessible front rank of singing organizations in America, and establish-ing its almost professional claim to be considered on a par with the world's greatest orchestras—with, of course, a comparatively very small repertory. Next season the choir will go into retreat for a year, while the conductor, Dr. A. S. Vogt, makes a musical pilgrimage

a year, while the conductor, Dr. A. S. Vogt, makes a musical pilgrimage through Europe. One new society started in Toronto during the season 1911-12—conducted by Dr. J. Edward Broome, somewhat for the purpose of doing oratorio. Two con-certs were given with the aid of the Philharmonic Orchestra of New York. At one of these Mendelssohn's "Elijah" was most excellently sung. The new so-ciety is expected to become a real addiwas most excellently sung. The new so-ciety is expected to become a real addi-tion to the musical life of that part of Canada—more than might be said of some others. Dr. Ham's National Chorus is still in yogue and doing creditable work: import

Dr. Ham's National Chorus is still in vogue and doing creditable work; import ing this season Bonci, who did not as usual cover himself with glory. The Schubert Choir under Mr. H. M. Flet-cher, paraphrased the Mendelssohn Choir by going to Detroit, Ann Arbor, London and Chatham, Ont. They had a good time. Most of the audiences were appre-ciative. The Elgar Choir, of Hamilton, after a most successful season in its own town gave a concert in Toronto to a very slim but keenly appreciative audi-ence. The concert was reviewed at some length in The Courier. Dr. Torrington length in The Courier. Dr. Torrington retired from oratorio in two perform-ances, both amply analyzed in the col-umns of this paper.

#### **Earl Grey Competitions**

A LL last week the chief music and drama event in Ottawa was the annual Earl Grey Competition—this year conducted under the auspices of H.R.H. the Duke of Connaught. Playing and singing companies came from nearly all over Canada; as far east as St. John, and as far west as Edmonton. The sole judge in the musical contests was Dr. A. S. Vogt. Sir John Hare was to have A. S. Vogt. Sir John Hare was to have been sole judge in the dramatic com-petitions, but the distinguished English actor in high-class comedy, so well-re-membered in Canada for his leading part in "A Pair of Spectacles," took seriously ill of threatened pneumonia soon after he arrived in Ottawa. A committee of three, Col. Lowther, Mr. F. C. T. O'Hara, and Mr. Norman Smith, managing edi-tor Ottawa Free Press, was formed to take his place. take his place. The results are:

Drama Competitions.

Winner of the Trophy-Winnipeg Strollers' Club in G. B. Shaw's comedy, "You Never Can Tell."

"You Never Can Tell." Next in order of merit by percentages came the London Dramatic Club, four points lower; the Walters' Dramatic Club, Ottawa; the Edmonton Dramatic Club (winner of last year's trophy); Loyalist Dramatic Club, St. John; Pri-deaux Dramatic Club, Kingston; Thes-pians of Montreal; Romaine Amateurs, Montreal Montreal.

Winner of the Margaret Anglin brace Winner of the Margaret Anglin brace-let for best individual actress—Mrs. H. McD. Walters, of Ottawa; tied by Miss Dorothy Castle, of Winnipeg, who will get an additional bracelet. Winner of the J. E. Dodson signet ring for best individual actor—J. L. McManus, of Winnipeg; second, H. McD. Walters; third, W. G. Elmslie, of Edmonton.

#### Musical Competitions.

Winner of the Trophy—The Ottawa ymphony Orchestra; Donald Herin, Symphony Orchestra; Conductor.

Next in order of merit by points— The Orpheus Glee Club, Ottawa; the Presbyterian Choir, Brockville, Ont.; the Hamilton Operatic Co.; the Methodist Choir, Pembroke, Ont



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difference between national and municipal government. The degree of safety is just that difference between national and municipal government. The yield to the investor from municipals runs to as much as  $1\frac{1}{2}$  per cent. per annum higher than in the case of governments, that is, from 3 to 5 per cent. Actually, and experience has proved the fact in Canada, municipal debentures are an ex-cellent investment of considerable safety and giving a moderate income. These bonds are the promises-to-pay, of counties, cities, towns, villages, school districts and other similar bodies, which have power of general taxation to provide for the principal and interest of the bonds. They are issued for the purpose of payment of public works or improve-ment, such as school or other buildings, fire departments, roads, sewers, water systems, parks, etc. The credit of the community and its power to levy taxes on all the taxable property within the municipality to meet the bond obliga-tion, stands at the back of the municipal bond. In Canada, general develop-ment and progress is so rapid that a large aggregate sum is raised every year in the shape of bonds or debentures by our municipalities. Last year, for instance, 179 Eastern and 232 Western Canadian municipalities, together with many small villages and school districts of the West, issued securities amount-ing to more than \$47,000,000. Canadian investors purchased nearly 35 per cent. of that total, practically the whole of the remainder being bought by the British investor. British investor.

British investor. The records of Canadian municipal bond issues have been uniformly good and, therefore, their right to be considered as "next to government bonds" cannot be disputed. Only twice, within our recollection, have Canadian towns or cities failed to meet their bond interest or principal on the day it was due. In both cases, unusual temporary circumstances were the cause, but in both cases matters were quickly adjusted to the complete satisfaction of the bondholder.

The names of municipal bonds vary according to the purpose for which they are issued. The city of Edmonton, for instance, may emit 4 or 5 per cent. waterworks bonds, which would indicate that the securities were issued for the purpose of constructing a waterworks plant and that they bear 4 or 5 per cent. interest, as the case might be. If there were a tendency in our civic authorities to over-borrow, the general

If there were a tendency in our civic authorities to over-borrow, the general credit and strength of municipal bonds would suffer. The amount required by our municipalities, last year, was equal to the municipal borrowing of 1908, when accumulated bank loans of several years had to be liquidated. This, however, was an indication of the great development among Canadian municipalities, due to the rapid expansion of Canada. We may unreservedly accept the assurance of Mr. E. R. Wood, a bond authority, that it is not unnatural that the output of securities among Western municipalities should increase in a much greater ratio than in older Canada, and the record of 1911 thoroughly establishes that fact. The prevailing tendency in Western Canada for municipalities to own and operate all public utilities swells very considerably the annual output of securities.

siderably the annual output of securities. It is usual to have a competent lawyer approve of any municipal bond issue. The financial houses which make a specialty of handling these issues invariably make the purchase of bonds from civic authorities conditional upon the approval of their attorney. The investor may take it for granted that reputable bond houses have taken this precaution before the municipals are offered for sale. Several points may well be considered by the investor before he purchases. For instance, the net indebtedness of the town or city in its re-lation to the assessed valuation should be examined. The revenue-producing property and the past and present financial standing of the municipality are other important points. Those municipalities which establish a sinking fund or other sound method for the ultimate payment of their bond issues should, and do, obtain better investment patronage than those which simply "refund" the indebtedness. The sinking fund is made up of sums put aside at periodical intervals to provide for the payment of all, or part, of the principal of a debt. Conditions attached to sinking funds vary, but the best form is that which applies the money as raised directly to the extinguishment of the debt for which it was created. This avoids any possible loss by temporarily investing it otherwise. it otherwise.

It otherwise. The character of the population of the city or town issuing a bond has a vital bearing upon the value of the securities. Similarly, the value of bond issues is enhanced if the citizens administering public affairs are of a high type, and is depreciated if the civic rulers are otherwise. The bonds of com-munities entirely dependent upon mining or the lumber business are not a good risk. Such towns sometimes issue their bonds at an attractive rate of interest to counterbalance that fact, but it is obvious that there is a speculative element in the issues of such communities. element in the issues of such communities.

Do not purchase bonds which run longer than the life of the improvement for which the indebtedness is created. For instance, if the life of a sewerage plant is thirty years, the bonds issued for the financing of its construction should become due and payable within that time. The investor must exercise his common sense in selecting a municipal bond as in anything else. He must consider the type of town which issues the security, its industries, re-sources, prospects of increase or decrease in population and so on. A good town issues a good bond. A good municipal bond is a good investment.

#### On and Off the Exchange.

#### The Merger Germ.

A LTHOUGH the general manager of the 'Traders Bank protested that no was planned, the market was extremely skeptical. It was argued that Traders' stock which was offered at 151½ without buyers at the beginning of the month would not ordinarily cross 170 in the third week upon its intrinsic merits alone. Some of the directors of the Traders said that the



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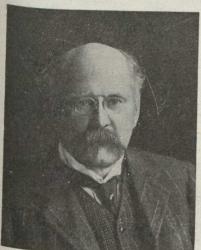


CANADIAN public was just beginning to appreciate the fact that stock in the Traders had been selling away out of line with other similar securities, considering the assets back of it. The market received this explanation and continued to discuss the probabilities of a merger. That a sudden realization of a bargain in Traders Bank stock should strike where their bids two points at a time, was a little too much to ask the "street" to accept. Therefore people turned to the merger theory as being the most natural—and since the Commerce absorption of the Eastern Town-ships Bank—the most plausible. It is one of the characteristics of the specu-tive community that it invariably looks for a hidden motive. Anything has appears to be above board is at once the object of suspicion, perhaps be-served in importance, to throw the market off the scent, if it is at all pos-bile. Therefore, whatever happens to the Traders Bank will be a surprise. In the first place there is no reason for a merger except to bring into exist-ment of the first place there is no reason for a merger except to bring into exist-ing into exist of the other traders bank will be a surprise. In the first place there is no reason for a merger except to bring into exist-se a bank which in the number of its branches and its consequent power is unisitakably in the direction of concentration, and some bankers are is unisitakably in the direction of traders bank will be a surprise. In the first place that the accumulation of Traders' shares has been for been doing exceptionally well by itself, but the trend of the banking business is unisitakably in the direction which new lead. The Traders has been doing exceptionally well by itself, but the trend of the banking business is unisitakably in the direction of concentration, and some bankers are to be purpose of a new combination later or. The Royal Bank was not been doing exceptionally mentioned as the probable partner of the Traders and where is unisitakably mentioned as the p

#### A New Steel Director.

THE acquisition of Sir Edmund Osler as a director by the Steel Company of Canada will strengthen that board materially. Sir Edmund's long connection with the Canadian Pacific Railway as a director, and his associa-tion with other large corporations which

200 200



are natural customers of the Steel Com-pany should prove beneficial to it, and the first effect would probably be to increase the regard in which these new securities are held. 继继

#### British Columbia Packers.

**G** RADUAL changes in the character of its business has made the name of the British Columbia Packers Com-pany somewhat of a misnomer. The pany somewhat of a misnomer. The company is still a large packer of salmon, but it is becoming more and more a dealer in fresh fish. The Pacific halibut fisheries have made heavy inroads on the Atlantic halibut industry. In fact a very large proportion of the halibut served on the breakfast tables of To-ronto and Montreal comes from the West, and some of the Pacific Coast

SIR EDMUND OSLER. Tomoto and Montreal comes from the West, and some of the Pacific Coast companies market their product in Bos-tom. The business is apparently quite profitable and British Columbia Packers last year is said to have made eighteen per cent. on the common stock. The company is required to use a quarter of these profits each year in retiring the preferred stock, and while this prevents a larger distribution at the moment it is of course year by year reducing the company's fixed charges. While it is a profitable industry, deep-sea fishing is also precarious. Besides being subject to risks of the elements, British Columbia Packers is also sub-ject to Parliamentary regulations which at any time may curtail its operaject to Parliamentary regulations which at any time may curtail its opera-tions. The stock, however, is evidencing an optimistic view of the future on the part of holders as it is quite scarce. 

# The Navigation Merger.

The Navigation Merger. M IAGARA NAVIGATION at 160 appeared to be selling at all that it was worth. Last week's enhancement in market values illustrates the dif-fully of placing an absolute value upon the securities of any public corpora-tion. The market rarely gives a stock credit for its full earning power. The Richelieu & Ontario Navigation Company to round up its merger which previously included besides itself the Northern Navigation Company and the Inland Navigation Company, wanted the Niagara Navigation—which itself recently absorbed the Hamilton Steamboat and the Turbinia Steamship Companies. The big interests in the Niagara Company, which have controlled its destinies since the beginning, were reluctant to allow the Montreal crowd in, but when Sir Rodolphe Forget and his associates offered \$200 a share the larger holders evidently concluded that the minority ought to have a chance or refuse a price which probably none of them ever expected to get in the open market. The Richelieu & Ontario crowd posted \$100,000, as an evidence of good faith, and agreed to take all of the stock at the price mentioned, and to be relieved of their bargain if they succeeded in obtaining less than hity-one per cent. The natural sequel of this consolidation of all the lake lines would be the acquisition of the Collingwood ship yards, but the present the all will probably require the complete attention of the promoters for some time to come. Rumours that the Inland Navigation Company was to be let out of the final merger because its inclusion meant the loss of control are not panies have actual control of the stock. If this were necessary the activities of most of our financiers would not be extended over so wide a field. Panies have actual control of the stock. If this were necessary the activities of most of our financiers would not be extended over so wide a field.

98 98 98

New Land Company. M ESSRS. Gundy & Gundy, of Toronto and Calgary, announce that ar-rangements have been completed here for the organization of the Peace River Land and Investment Company, with an authorized capital of \$1,000,000, of which \$675,000 is now issued. A strong group of financial interests in both Eastern and Western Canada have become largely interested in the enterprise. The Company has purchased 100,000 acres of agricultural land in the Peace River District of British Columbia, the land being situated

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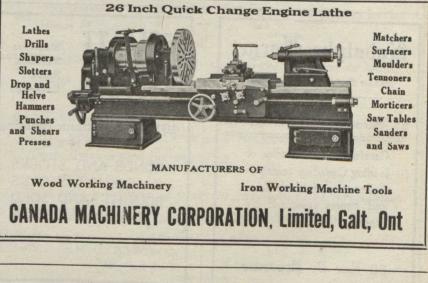
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### CANADIAN GOVERNMENT MUNICIPAL AND CORPORATION BONDS



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on both sides of the Halfway River, immediately adjoining the Dominion Government block in British Columbia. The company, by its charter, also has the right to deal in townsites, timber, coal and other minerals, and on this account should play an important part in the future growth and development of the entire Peace River district. A year ago the British Columbia Government, by an Order in Council, withdrew from sale all lands not previously disposed of in the Peace River district, and the land purchased by this company was the only tract of its size secured from the British Columbia Government previous to the withdrawal of the land from sale.

#### Wherefore of Good Roads

(Concluded from page 16.)

lessen the cost of maintenance. They would know the machinery required for various kinds of work and how to use it. A national bureau—perhaps provincial bureaus as well—should be established, and as fast as road models and lecturers could be provided the bureau should send

could be provided the bureau should send them to every county fair to illustrate road-building in the surrounding country, and interest and instruct the farmers. At the more important exhibitions there might be picture shows that would supply both entertainment and instruction.

At the more important exhibitions there might be picture shows that would supply both entertainment and instruction. In the United States there are sent out special trains with models, picture shows and lecturers to give illustrated lectures. These are particularly useful for backward communities where there are no road engineers. The railway companies haul the trains free of charge and are glad to do so, for the whole scheme means agricultural development and increase of railway traffic. In fact there is so much demand for these trains and so much competition between the different railway systems that the National Bureau has been unable to keep nace with the demand.

charge and are glad to do so, for the whole scheme means agricultural development and increase of railway traffic. In fact there is so much demand for these trains and so much competition between the different railway systems that the National Bureau has been unable to keep pace with the demand. Much is being said now about building national and provincial highways, and the governments are expected to contribute handsomely to these, but the chief use of such highways will be to improve the facilities for local traffic along their routes and to link together populous communities that are close enough together to have a large interchange of traffic by the roadway. Tourist traffic, however important, is not to be compared in importance with local business. The long haul is, and must continue to be, provided for by the railways and waterways. For instance, a great, first-class highway from Montreal to Windsor passing through a host of cities and towns on the way would be a great boon to the local traffic of the country through which it would pass; and this would be its chief benefit, notwithstanding the fact that it would also be useful as a through road for tourists. But to fulfil its purpose there would still have to be main county roads running into it, and these would in their turn require to be fed by improved township roads and side-lines. The aim should be to make a complete system, more particularly for the short haul; and this will be best accomplished by a county road system in each county and good connecting links from one

The aim should be to make a complete system, more particularly for the short haul; and this will be best accomplished by a county road system in each county and good connecting links from one county system or county town to another. With the county systems thus linked together, through roads for all purposes would be effectively provided in all directions, while the local traffic would be amply provided for. At present the county roads in Ontario are aided by the Provincial Government to the extent of one-third the cost, but no aid is given to the far greater mileage of the township roads.

In a spire to the farge energy of the township roads. Of course colonization roads must be built largely at the expense of the Government for the purpose of opening new districts, but as these are constructed and settlement is followed by county roads, the township roads will have to be built or improved largely at local expense. In the end, in all districts, old and new, the people will have just such roads as they are willing to pay for, and their roads will be an indication of their enterprise. But to the extent that the national and provincial governments can be induced to contribute from their revenues for main roads the burden will be distributed over the whole population, urban as well as rural, to the relief of the local municipal taxpayer.



#### To Intelligent Investment

The main point to be considered in investing is to know when a genuine opportunity presents itself —to separate the alluring from the legitimate. To be sure of the safety of your principal and at the same time to be able to feel certain as to the stability and size of income and even of increase in capital through rise in value of your stocks or bonds.

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# **PEOPLE AND PLACES**

#### An Unusual Accident.

An Unusual Accident. THE accompanying photograph shows graphically what happened to the big "stand-pipe" at Cobourg, Ont., a few days ago. This great steel cylinder, 116 feet high, with a capacity of 16,000 gal-lons, suddenly toppled over after twenty-four years of faithful service. The cause is said to be an accumulation of ice in the lower part, and perhaps im-prisoned air. When the pumping engines started to pump more water into the "stand-pipe" the accident followed al-most immediately. As many towns in Canada have similar

ordinary trolley on suburban service costs about twenty-five cents per train mile.

#### Water Rich in Sulphur.

Water Rich in Sulphur. A <sup>N</sup> important discovery has been made by Mr. L. V. Cochran, a broker of Vancouver, says the Van-couver World. Mr. Cochran has been living for some time past at Burnaby, and had long noticed that the water obtained from a nearby spring for the family use had a peculiar, rather un-pleasant flavour. When the water was analyzed, it was



What Happened to Cobourg's Stand-Pipe.

stand-pipes for the purpose of fire pro-tection, this accident will probably have a lesson for them.

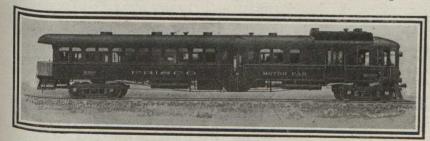
#### A Gas Electric Car.

N Gas Electric Car. N EARLY a year ago The Canadian Courier published a short article dealing with the progress which had been made in the United States in the production of gas electric cars for use on inter-urban railways and small branch lines of steam roads. The other day the Canadian Northern Railway bought one of these cars from the Gen-eral Electric Company and brought it to bought one of these cars from the Gen-eral Electric Company and brought it to Canada. It was tried out on one of the suburban roads of Toronto and after-wards taken to Trenton, where it will un for a few weeks on the short line between Trenton and Picton. After-wards it will go to the Province of Que-bec to be used for tourist traffic between Quebec City and Indian Lorette. Through the kindness of Mr. Harry Bayne of the Canadian General Electric Company a party of newspaper men took the trip from Toronto to Trenton. The distance is a hundred and ten miles, and the run was made in less than four hours. The motive power is generated

discovered to be rich in sulphur, and Mr. Cochran has decided to place the sulphur on the market.

# Rural Ontario's Population.

Editor, CANADIAN COURIER: S<sup>IR,-In</sup> your issue of April 13th your contributor, Norman P. Lambert, has fallen into a serious error in sup-porting his contention that "since 1906 the trend of rural population has fargured Ontaria area "the table has fallen into a serious error in sup-porting his contention that "since 1906 the trend of rural population has favoured Ontario again." In the table of twelve counties for which he gives the population according to the census returns of 1911 and 1901, and according to the Ontario assessment returns, he in-cludes with the population of the town-ships that of the incorporated villages and towns. Had he taken the township population of the forty-three counties south of the Georgian Bay—that is, that of old Ontario—as set forth in the cen-sus returns of 1911 and 1901, he would have found a net decrease in these ten years of 99,865, or, in round numbers, 100,000. That is, in old Ontario. If he had calculated the natural in-crease of the rural population of old Ontario, the immigration into old Ontario alleged by the Minister of Agriculture



#### A Transportation Feature-the Gas Electric Car.

A transportation reach, by a 200-h. p. gas engine operating an electric generator. The gas engine is placed in a separate compartment in the front of the car, and from there the electricity is carried in the ordinary way to electric motors on the front axles. The car is ten feet wide and fifty-seven even and capable of developing a separate equipment for making its own electric light, and also to supply com-pressed air for the brakes. If the car proves successful a number for them will be ordered for the Canadian Northern feeders. The makers claim that the car can be operated at about wenty cents per train mile, whereas an

and such agencies as the Salvation Arm; and such agencies as the Salvation Arm; and the urban overflow into the town-ships adjacent to the growing towns, he would not have been surprised, I am sure, by the assertion that the exodus from the farms of old Ontario was twenty-five thousand a year during the past ten years.

twenty-five thousand a year during the past ten years. A careful examination of the census returns of 1911 and the Ontario assess-ment returns up to the Municipal Buile-tin No. 4 of 1910, convinces me that the statement that "since 1906 the trend of rural population has favoured Ontario again" is unwarranted. GORDON 'WALDRON.

GORDON'WALDRON. Toronto, April 15th.

# Nowhere is There a **Better Opportunity**

of securing with the certainty of good financial returns so delightful a home as a fruit farm in the scenic St. John River Valley, New Brunswick.

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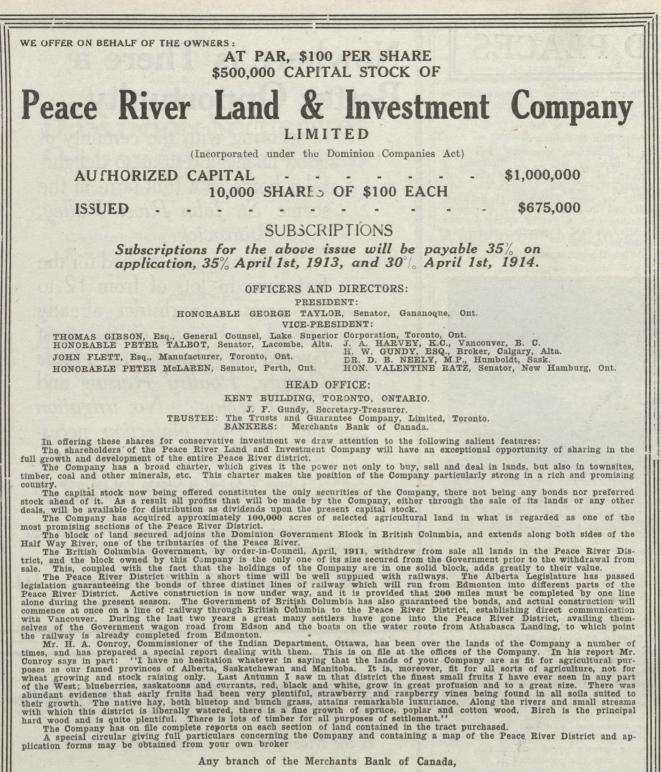
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#### The Beauty Shop

(Continued from page 7.) "Quite so," came the answer. "But now Ella Jackson has been suddenly taken ill. She was overcome with the heat "But taken ill. She was overcome with the heat this morning, and I have had to sent the poor girl home. There was no help for it. It is most unfortunate coming at this moment, especially as Freda Williams is away on her holidays. It means that the four of us at the head are all away from the rooms this after-noon. The engagement book is full, and there are some important names. I dare noon. The engagement book is full, and there are some important names. I dare not trust everything to the others. You must come, Mary; there is no way out of it. Have lunch, and come at once; or come and lunch here." "Very well," Mrs. Cameron said. "I suppose I must. I am not well myself, and I was going for a motor drive into the country with the Arbuthnot girls. But, of course, we cannot leave the rooms in the charge of the juniors." "Bien," said Madame Manette, and there was a rattle as the receiver was replaced at the other end, and the bel

replaced at the other end, and the bell rang off.

rang off. In less than an hour Mrs. Cameron arrived at the business. Madame Man-ette had already left for Windsor. She passed through the beautifully furnished waiting room, with its artistic paper of faded green, its comfortable Chippendale lounges, its choice etchings of Mulready Stone upon the walls. A tall, handsome girl in a black dress was sitting at a little table. She rose as Mrs. Cameron came in.

as Mrs. Cameron came in. "Shall I bring you the engagement book?" she said, with her hand upon a volume bound in Morocco. "Please, Miss Pashley," Mrs. Cameron answered, going into her own private room.

room. The private room was also furnished with great luxury, and there was a large writing table covered with papers and memoranda, while a safe was let into the wall at one side. In one corner of the room was a spiral stairway of open ironwork. It led to the laboratories shows where there girls

In one corner of the room was a spiral stairway of open ironwork. It led to the laboratories above, where three girls in the charge of a qualified woman che-mist prepared the celebrated creams, lotions, and powders of the Maison Manette. Mrs. Cameron sat down at her writing table and looked at the letters and memoranda left for her perusal by her partner. She had gone through about half of the little pile when suddenly she gave a loud exclamation of surprise as she took up a letter. Then the hand which held a sheet of violet notepaper began to tremble ex-ceedingly. Attached to the letter by a pin was a sheet of paper, with this note upon it in pencil: "Pay special attention to this client, dear. Ac admentioned to the letter by a saway.]

upon it in pencil: "Pay special attention to this client, .dear. As almost everyone is away, wish you would take her yourself for to-day. You will know the name; it is Valeria Gilbarte, the well-known musi-cal comedy girl. She will be a splendid advertisement for us, and we want to get hold of some of the better-known actresses. Women in society nearly always follow their lead. "Lucille."

Des Moines, Iowa

always follow their lead. "Lucille." The letter fluttered on to the table from Mrs. Cameron's nerveless hands. Her face grew pale as linen, and then flushed deeply. She sat staring at the letter, as if fas-cinated by the big, sprawling handwrit-ing in violet ink. She realized the situation at once. Her son had told the woman, with whom

She realized the situation at once Her son had told the woman, with whom he was infatuated, nothing of his mother's connection with Manette and Company. It was the last thing he would have done. The woman was com ing to Bond Street in the ordinary way of business. For nearly five minutes, with a face which was statuesque in is immobility, frozen into deep thought, as it were, Mrs. Cameron stared at

letter. Then suddenly she rose, with both hands clenched at her sides, and a curi-ous expression of resolution upon and placid, were gleaming now. There a strange red glint in them—a face hungry, predatory look—which trans-formed the pleasant face, and robbed ic of all its beauty. It was a dreadful face now—a face such as Jaal might have worn when





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GRAND UNION HOTEL Toronto, Canada. Geo. A. Spear, President. American Plan, \$2-\$3. European Plan, \$1-\$1.50.

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HOTEL MOSSOP Toronto, Canada. F. W. Mossop, Prop. European Plan. Absolutely Fireproof. RATES: Rooms without bath, \$1.50 up. Rooms with bath, \$2.00 up.

THE NEW FREEMAN'S HOTEL

(European Plan) (European Plan) One Hundred and Fifty Rooms. \$2.00 per day; rooms, without bath, \$1.50 and day and upwards. St. James and Notre Dame Sts., Montreal.

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Ottawa, Canada. 250 rooms. American Plan, \$3.00 to \$5.00. European Plan, \$1.50 to \$3.50 \$150000 spent upon Improvements QUEEN'S HOTEL, MONTREAL

\$2.50 to \$4.00. American Plan. 300 rooms.

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THE TECUMSEH HOTEL

American Plan, \$3.00 per day and up. All oms with running hot and cold water, also lephones. Grill room open from 8 to 12 m. GEO. H. O'Neil, Proprietor.

LA CORONA

Favorite Montreal Hotel, 453 to 465 Guy St. oom with use of bath, \$1.50 and \$2. Cafe the Best. La Corona and its service knowledged Montreal's best, but the charges re no higher than other first-class hotels.

Cicera came to the goat skin tent by the field of battle. Mrs. Cameron rang a silver bell which

stood upon the writing table, another door opened, and one of the junior as-sistants came in with a notebook and pencil in her hand. Mrs. Cameron gave the girl directions, apportioning the work for the after-

noon.

"I myself," she said, "as Madame and

"I myself," she said, "as Madame and the others are away, will take Miss Valeria Gilbarte, who is coming at three. Don't let me be disturbed till then." The girl went away, and Mrs. Cam-eron, with quick, light footsteps, mount-ed the iron staircase in the corner of the room. Arrived at the next floor, she entered the long laboratory, where the assistants, in their white linen overalls, were busy with great phials of essences, rows of porcelain and ivory jars, and great zinc boxes full of fragrant cream. In one corner a girl was superintending In one corner a girl was superintending a large marble basin full of something that looked like violet-coloured butter, and in which, actuated by an electric motor, two stone rollers revolved incessantly. Mrs. Cameron bade her assist-ants good-afternoon, and passed to the which led into the room, opening a door which led into the inner laboratory, where she and Madame Manette experi-mented with and invented the prepara-tions, which were made in bulk in the larger place. She entered, closed the door, and noise-

lessly shot a little brass bolt upon it. Taking off her hat and gloves, she cov-ered her costume with a large linen overall, and then, quietly and methodi-

cally, began to work. First of all she took a porcelain jar, the size of a small saucer, and lifted off the lid.

It was full of pale, pinkish cream, from which came the delicate aroma of Parma violets.

With a thin silver knife, flexible as a palate knife, she carefully took all the cream from the jar, putting it upon a slab of green Serpentine. Then, with a rolling-pin of ivory, she spread it out upon the board as if she were making pastry

All the time that she was doing this her face was unaltered. It was as if An the time that she was doing this her face was unaltered. It was as if nothing could change it, and even when she caught sight of herself in a little mirror, framed in beaten copper, which hung on the wall over the table, she gazed at the reflection without seeing it —as if it was something remote, de-tached, which did not in the least con-cern her cern her.

Finally, she went to a cupboard in the wall; the cupboard in the wall; the cupboard, which was of oak, was secured by an ordinary lock, which she opened with a key taken from a drawer. Inside there was another draw-er, also of oak, and to open this she took a small Bramah key from the silver bag she wore from a chatching having from she wore from a chatelaine hanging from her waist. The cupboard contained short,

fat bottles, with glass stoppers, such as one sees in chemists' shops, all of them full of different-coloured and mostly transparent liquids.

ent liquids. She selected two of the bottles and carried them to the slab upon the table. Then, with a calm, regular motion she worked the liquid into a paste, mov-ing the ivory roller up and down the sticky surface for nearly five minutes, turning it over and over with the silver palate-knife at intervals. When this was done she scraped up the cream with the knife and placed it in the box from which it had come, carefully smoothing which it had come, carefully smoothing it down and covering the surface with a circle of oily paper. Finally, from the drawer in the table, she took a band of gold and purple paper with an adhesive surface and stuck it round the jar, where the lid met the lower part. She also pasted a label upon the top of the jar. With this, concealing the jar in part of her gown, she left the labora-tory nausing to give a four directions tory, pausing to give a few directions in the outer room as she did so, and descended to the first floor.

descended to the first floor. She went into one of the rooms, the innermost of all. It was beautifully fitted up with marble basins, a padded chair with a curiously-contrived head-dress, strong electric lights with bur-nished reflectors upon standards, which could be moved to any part of the room, and, fixed to one wall, the apparatus which supplied current to the little electric handle which was used for the



one, thereby lessening kitchen work by half—allowing more time for other household duties, and saving countless One of the five handsome styles—beauti-fully finished in Oak. The Knechtel Kitchen Cabinet has Flour, Sugar and Meal Bins; Spice Jars; Air-Tight Canisters; Plate Racks; Pot Cup-board; Sliding Shelves, and many other practical features.

Industrial duties, and saving countless unnecessary steps every, day. It will be worth your while to examine a KNECHTEL before deciding on any cabinet for your kitchen. Your dealer has them in stock. Ask him to show you the five Knechtel styles. Or-write for Bocklet "F" minist describes the for Booklet "E," which describes the Knechtel Kitchen Cabinet in full.

Knechtel Kitchen Cabinet Co., Ltd., Hanover, Ontario



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A Big Ben in the home beats a time clock in the plant. It tells you how late it's safe for you to sleep-it tells you just when you ought to start down town.

It insures you a perfect way to beat the time punching score-it makes the old man nod when payraise-time comes around.

> There's something about Big Ben that seems to open everybody's eyes.—If you'd rise early, just say when and leave your call with him-Big Ben.

> Big Ben is sold by 5,000 Canadian dealers and his price is \$3.00 anywhere—If you cannot find him at your dealer's, a money order sent to his designers. *Westclox, La Salle, Illinois,* will bring him to you duty charges prepaid.



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removal of superfluous hairs. Quickly removal of supernuous hars. Quickly she took the jar from her pocket and placed it on a shelf, where there were three or four others exactly the same in appearance. The prepared jar she put at one end of the row. Then she began to walk up and down the room trambling a little as she did

the room, trembling a little as she did so. Suddenly she stopped—a thought seemed to strike her. She rang a bell, and a tall, pleasant-faced girl came into the room.

and a tail, pleasant-faced giff came into the room. "Now, Miss George," she said, "I am going to let you take an important case, but I shall be with you to watch and to assist. It will be a good lesson for you, and I hope, shortly, you will become one of the principal assistants. Miss Valeria Gilbarte, the well-known actress, is coming for treatment this afternoon, and you shall apply it." The girl murmured her thanks, and blushed with pleasure, for this was pro-motion indeed. She had hardly done thanking her employer when a page knocked at the door, entered, and an-nounced that Miss Valeria Gilbarte was in the waiting-room.

nounced that Miss Valeria Gilbarte was in the waiting-room. "Show her in," said Mrs. Cameron. In a few seconds a tall, handsome woman, perfectly dressed in a costume of heliotrope China silk, trimmed with priceless biscuit-coloured lace from the famous convent at Bruges, rustled into the room. Her figure was perfect, her face very lovely, though to the keenest eye it betrayed the very first hints and symptoms of departing beauty. To the professional eyes of Mrs. Cameron and her assistants there was no doubt about it at all. it at all.

It was time that Miss Gilbarte came to the Maison Manette and bade the operations of nature a temporary defiance.

Mrs. Cameron shook hands, suavely and graciously, and for a quarter of an hour the two women had a low-voiced, technical discussion.

At last, with many pleased nods of the head, Miss Gilbarte removed her hat and gloves and sat in the operating chair. The assistant soaked white linen

The assistant soaked white linen towels in boiling aromatic water, wrung them out, and pressed them gently over the patient's face, constantly renewing the supply until the whole skin was flaccid and steaming. Then from a tube of tin-foil she squeezed an ungent upon the face, smearing it all over. When she had completed this duty she looked at Mrs. Cameron, who nodded. The girl wheeled up to the side of the chair a pedestal, upon which was a mahogany box something like a camera, and with electric switches upon the top. A flexible wire came from this box and ended in a vulcanite instrument which Mrs. Cameron took in her hand.

which Mrs. Cameron took in her hand.

The girl turned on the switch, there was a sudden humming noise, and tiny little hammers at the end of the instrulittle hammers at the end of the instru-ment began to vibrate more than a thousand times a minute. With great care Mrs. Cameron moved the electric massage tool over and over Valeria Gilbarte's face, smoothing out the lines, working cautiously round the corner of her eyes, touching the corners of the beautifully-curved lips with sure pro-fessional touch fessional touch.

fessional touch. After ten minutes she nodded once more, the switch was turned off, the humming noise ceased. "And now the final cream, Miss George," she said. "You can apply that, as I have other work to do. I will say good-afternoon, Miss Gilbarte, and will you' please make an appointment for what time to morrow will suit you what time to-morrow will suit you best?"

Mrs. Cameron saw the assistant go to the shelf on the wall, take down the porcelain jar at the end of the row, open it, and prepare to apply the cream. Then she left the room.

It was six o'clock in the evening. Once more Mrs. Cameron sat alone in the drawing-room of her flat. The air was hot and oppressive, and, early as it was, London outside was growing dark. A heavy thunderstorm brooded over the city

A heavy thunderstorm brooded over the city. The woman's face had lost its stony calm. She was sitting upon the blue settee trembling, her face covered with little beads of perspiration, her lips ashen, her hands twitching dreadfully. At last she realized what she had done

She had no fear of consequences, her



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A MAN tried to sell me a horse once. He said it was a fine horse and had nothing the mat-ter with it. I wanted a fine horse, but, 'didn't horses much. And I didn't know the man very well

<text><text><text><text><text><text><text><text><text><text><text><text>



methods had been too thorough for that, the scheme of her fiendish revenge too well thought out, but she was sick to the very depth of her being, filled with a dreadful horror of what she had done, for she knew well that when the sun rose once more the sinful beauty, that was ruining her son, would be no more, that she had taken from this siren her destroying weapon, that never more would headstrong youth be caught in its nets of evil.

destroying weapon, that never more would headstrong youth be caught in its nets of evil. And yet, her revenge accomplished, the horrid deed done, so skilfully and cer-tainly that no human agency could stay its operation, she was filled with fear and dreadful loathing of herself. There was no comfort in her thoughts. Even that her son was saved—for she knew him well enough to be sure that he was but a moth caught by the glit-ter of a candle—was no consolation to her. Her deep love for Arthur seemed to turn to something bitter and unholy by what she had done; and in her mind —for she was a religious woman in her way—certain words beat steadily like a dreadful gong: "Vengeance is mine; I will repay, saith the Lord." Hot, scalding tears, warm like blood, rolled down her cheeks; the twitching hands seemed to her unclean, foul, and spotted with hideous crime. Althougn she knew that what she had done she had done, that there was no hope for her, no way out of it, in her torture and despair she sent up a wordless prayer of agonized contrition, though she had hardly done so when she laughed a loud and ghastly laugh of self-scorn. She did not hear the bell of the flat ring or the front door open, and she gave a little scream as the door of the drawing-room was flung aside, and a young man in grey tweeds and with a white, drawn face, staggered into the room. He stood swaying for a moment, and then closed the door, leaning back against it. "Oh, mother," he said, in a broken voice—"mother! I have come back to you. Mother, forgive me! It is dread-

against it. "Oh, mother," he said, in a broken voice—"mother! I have come back to you. Mother, forgive me! It is dread-ful—dreadful!"

ful-dreadful!" "Arthur!" She rushed up to her son, putting her arms around him, gazing into his face with horror in her eyes. "What has happened? Tell me, dar-

"What has happened? Tell me, dar-ling." "Valeria!" he gasped—"Valeria! This afternoon, just after lunch, I got a let-ter from her at my chambers. It was a dreadful letter. She had just become engaged to young Lord Helston—a man in the Guards—she told me. She threw me over, after all she has sworn to me and after all I have done, like an old shoe. And then"—he struggled for utterance, and put his hand to his throat with a convulsive gesture—"and then, this afternoon, about half-past three, as she was driving down Bond Street and

this afternoon, about half-past three, as she was driving down Bond Street and turning into Piccadilly a motor-omnibus ran into her cab, and she was killed in-stantly. Oh, mother, mother!" She led him gently to the sofa as if he were a child, and sat down beside him, holding him close to her with lov-ing, soothing words. And all the time, as she soothed him and saw him grow gradually calmer, the awe-inspiring words still pulsed within her brain: "Yengeance is mine; I will repay, saith the Lord."

A Certainty.-Heck-"If I ever marry I'll rule the roost or know why." Peck—"You'll know why, all right." -Boston Transcript.

\* \* Still Equal To It.—A certain man, the size of whose family is a standing joke among his friends, has a story to offset any jokes that may be thrust at him about his offspring. He tells of the cen-sus taker who, in the course of his calls in the East End, came to a tenement that was literally crowded with young-sters. Said he to the lady who was bending over the washtub: "Madam, I am the census taker, how many children have you?" "Lemme see," said the woman, straightening up and wiping her hands on her apron. "There's Florence and Mary and Angelina and Lucy and Charlie and Bob and Will and Horace and Jim and"—She paused for breath. "Madam," said the census man, "if you could just give me the number—" "Number," she replied, indignantly, "we ain't got to numbering 'em yet, we ain't run out o' names." Still Equal To It .- A certain man, the

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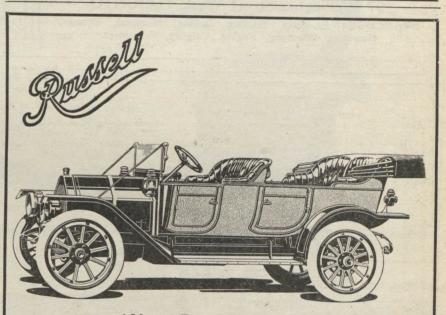
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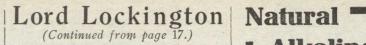
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(Tre

MONEY



(Continued from page 17.) And how was Edna to reconcile what she knew, that Lord Lockington was able to walk about the house at night, with what she had been told—with the statement, that is to say, that he was a helpless invalid? When she had finished breakfast and rung the bell, Edna sat down to her piano and practiced hard for two hours. This brought her to eleven o'clock, and then, with a whole hour still at her dis-posal, she put on her second-best hat, wondering whether it was good enough even for a walk in the park, and went softly downstairs. softly downstairs. When she reached the hall she was at

When she reached the hall she was at loss how to get out. There to be sure was the big front door, as she knew, behind the wooden screen which kept out the draught. But she did not dare to go out by that. She was wandering, in a helpless and timid fashion, across the desert of matting, when the con-sumptive-looking footman came out of a door and said: "If you wish to walk in the park, miss,

"If you wish to walk in the park, miss, I can show you the way. It's by a door at the end of the passage by the library

He led the way through a long, wide passage to the back of the house, and opened the door at the end for her. In front she saw a stretch of grass,

with a footpath across it, and flower borders on each side which now held little but a few rather poor chrysanthe-mums. The reason of the meagre show was plain; for this part of the garden was too much shut in by the wings of the house and by the tall hedge of ever-green which masked the entrance to the ervants' quarters, to allow much sun to shine there.

Edna went forward, down a path which led to the right, and brought her, by means of a little gate in a wire fence, to the park itself.

Here she let her high spirits have full play; she ran, she sprang, she sang, she tried to come quite near to a deer, coaxing the animal with head on one side and outstretched hand; she basked in

ing the animal with head on one side and outstretched hand; she basked in the autumn sunshine, and went to the river bank to watch the ships go by. Lonely! Dull! Here? Never! That was the thought in her mind as she looked at her watch, after a de-lightful ramble, and found that it was still only twenty minutes to twelve. Instinctively she had kept to the river-side of the mansion, and had avoid-ed that old wing where the invalid Vis-count passed his secluded life. Now, however, she thought she would venture in another direction which was open to her, and explore the park in front of the house, that part through which she had driven on the previous evening in the darkness. the darkness. Here she was more discreet in her

the darkness. Here she was more discreet in her behaviour, walking instead of running, for she saw two or three men at work, trimming the trees and rolling the gravel, and she knew that she was now in sight of the windows of the house. Before she had been on this side for more than a few minutes she heard foot-steps running after her, and, turning saw a gardener coming towards her from the direction of the house. He was carrying a big key in one hand, and he saluted and at once addressed her, speak-ing with a strong Lancashire accent. "Eh, miss, I've brought you a message from his Lordship. He told me to let you into the flower garden, and to say as you're welcome for to pluck what you like, and to go into any of the hothouses you like, and for to pluck what you like there, too. This way, miss." Edna, although she recognized the kindness of this message, would much rather have been allowed to ramble about herself. However, there was no help for it, and she thanked the man, and fol-

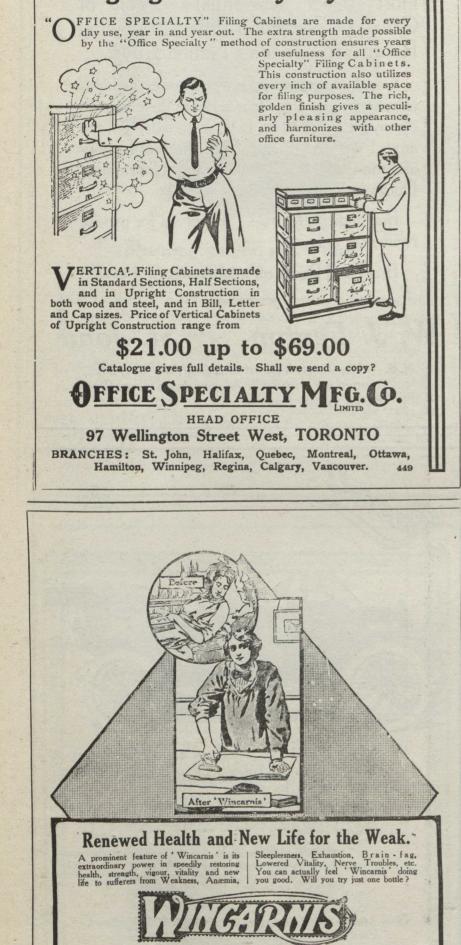
herself. However, there was no help for it, and she thanked the man, and folit, and she thanked the man, and fol-lowed him back to the old wing of the house, from which a fine old wall of red brick, lofty, well and handsomely but-tressed, and with carefully trained ivy forming a glossy covering on this the outer side, stretched for some distance until it was lost in the spreading branches of a group of fine trees. In the wall was a door half-hidden by the ivy, and painted dark green of the colour of the leaves. This the man opened, leading her into such a garder, full of flowers and fruit trees and vege-

full of flowers and fruit trees and vege



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tables, as made her utter a little pleased ery: "Oh, what a lovely place!" The gardener was delighted. "Aye, miss, it's a good garden," he said, proudly. "We takes a deal o' pains to keep it oop, and his Lordship he takes that interest in it, he knows the name of every fruit that grows in it." "Does he walk in here?" asked the girl, with a pang of fright that yet had

"Does he walk in here?" asked the girl, with a pang of fright that yet had something of hope in it. For she felt that she would dearly love to get a glimpse of this mysterious employer. "Oh, no, he don't walk in it—least-ways, not as I knows on," added the man with sudden caution. "But he can see all over it from his windows." With a heightened colour. Edna threw

ways, not as I knows on," added the man with sudden caution. "But he can see all over it from his windows." With a heightened colour, Edna threw a stealthy and discreet glance upwards at the old red wing of the house, and saw that a row of windows in the upper storey commanded a good view of this garden in every part. At the same time she noticed that the windows of the lower storey were not only filled with ground or coloured glass, through which it was impossible to see anything from the outside, but that they were also fitted on the outside with iron bars placed so close to each other that she was sure they must impede what little light could come through the glass. To add to the gloomy look of this part of the house, trees of all sorts, rose bushes, evergreens, and fruit trees had been suffered to grow up in front of the lower windows, so that it was not easy to see much even of the iron bars which made them look so prison-like. Then Edna gave another glance at the storey above, and saw quite plainly that there was a dark figure standing behind the thin lace curtains which hung be-fore one of the windows. For the side of the curtain had been displaced, so that the movement of the figure could be seen. She hastily withdrew her eyes, feel-ing are the tree of the intermant of the see of the curtain had been displaced to so that the movement of the figure could be seen.

She hastily withdrew her eyes, feel-ing sure that this was the Viscount himself, and being anxious not to be accused of attempting to see more than she was meant to see. "And now miss you'd like to see the

she was meant to see. "And now, miss, you'd like to see the houses, wouldn't you?" Edna said "Yes," and followed the man to where, screened from the sight of the house by a hedge of evergreens, the long rows of hothouses and green-houses spread, with the irritating outer ugliness which contrasts so strongly with the beauties inside. She was introduced to houses where peaches grew, and grapes, and where

with the beauties inside. She was introduced to houses where peaches grew, and grapes, and where orchids, looking like strange insects, contrived to flourish on little strips of wood. And into fern houses which were a delight; and, above all, into a paradise of choice flowers, where her admiration touched the heart of the gardener, and made him generous in the size of the bunch he cut for her. She went out with a sense of the ex-ceeding vastness of all this display of luxury and beauty, and walked sedately back to the house, as if almost over-weighted by the honour done her in loading her with these lovely flowers. —ae had scarcely reached her room, and taken off her hat, when a summons came to her. It was Revesby who brought the message that his Lordship would be glad if Miss Bellamy would come and play to him again, and if she would sing some more of the old songs from the book he had sent her on the previous evening. — Edna smoothed her hair, placed two or

Previous evening. Edna smoothed her hair, placed two or Edna smoothed her hair, placed two or three hothouse roses and ferns in the front of her dress, and went downstairs, following the stately Revesby with a fast-beating heart. When they reached the hall she turned

<sup>Last</sup> beating heart. When they reached the hall she turned at once to the piano, but the butler said: "Not here, ma'am. If you please, his Lordship wishes you to play to him in the old wing." Edna could almost have uttered a cry. Was she, then, to see Lord Lockington at last?

Was she at last?

In a state of excitement so acute that her fingers trembled, she followed Rev-esby through a door into the back of the house, and along a long passage on the left, lighted only by two or three electric jets.

At the end was a door, which the man opened with a key, and then Edna, fol-lowing him rather frightened, found her-self in a room so dark that at first she dared not advance but waited to be dared not advance, but waited to be told in what direction to move, and to get used to the obscurity.

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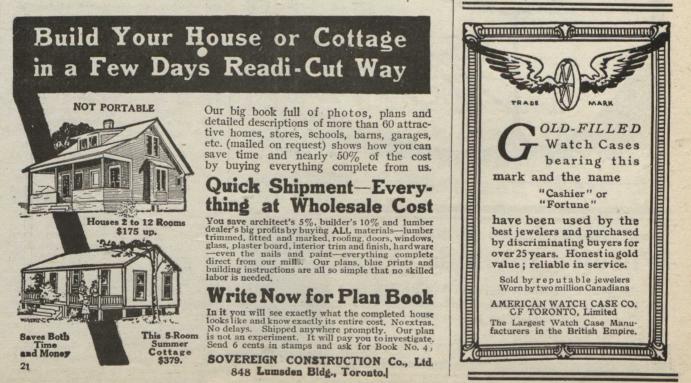
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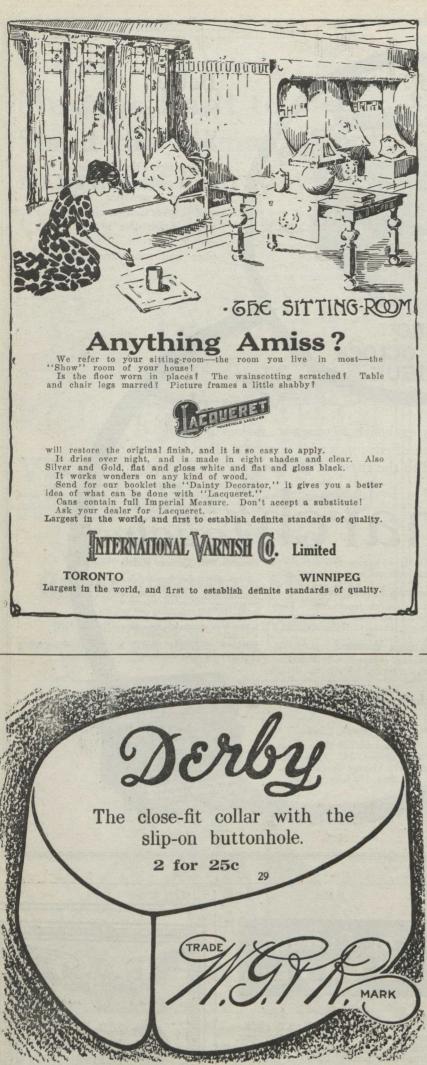
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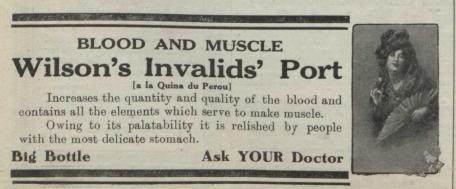
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IN ANSWERING ADVERTISEMENTS, PLEASE MENTION THE "CANADIAN COURIER."

The room she saw when she had got used to the absence of light was neither very long nor very lofty, and the semi-darkness which reigned in it was caused by the fact that the two windows with which it was provided were filled with painted glass, which, she felt sure, from her South Kensington experience, must have been brought from some old church or abbey. or abbey.

The room itself bore the strong im-press of similar tastes to those which had inspired the choice of the windows. Tapestry, old and handsome, hung on the walls; quaintly carved chairs and cabinets, an old altar, and some ancient chests, all helped to give the apartment the appearance of belonging to someone deeply interested in old times and old interested in old times and old deeply treasures.

Edna's gaze travelled slowly round the walls until her attention was arrested the fact that, at the end of the room here a wall divided this apartment where a from another one in the front of the house, there was a pair of massive wrough-iron gates, with gilt bosses, which stretched almost from wall to wall, and reached to within a couple of

wall, and reached to within a couple of feet of the ceiling. Behind these gates was the wall which separated this room from the next; but in the middle, near the top, there was an open space of perhaps five feet long and a foot wide, through which Edna could see a little light coming, and which she knew, therefore, must be a sort of window between the two rooms. Nothing, however, could be seen of Nothing, however, could be seen of the room on the other side, as a sort of blind of some thin stuff covered the

space Edna examined this wall in vain for any sign of a door; the magnificent gates, indeed, left no space for one, and there appeared to be no way of going from the one room to the other. She had noted all these things when the butler's voice startled her.

"Would you be so kind as to take a seat, ma'am, and to sing any of these songs you please," said he, as he pro-duced from one of the old chests against the wall a second old song book, much like the one from which Edna had sung the night before; and handing it to her with great solemnity, he brought for-ward a lofty, old, carved Spanish chair, placed it facing the great gates, and withdrew from the room by the way they had both come.

THE circumstances in which she was expected to sing filled Edna with amazement and a sort of vague alarm.

amazement and a sort of vague alarm. To have to lift up her voice in this darkened room, and to sing her songs unaccompanied and without any more encouragement than she had had be-fore, seemed to her a terrible thing. The light, too, was so bad that it was only with difficulty that she was able to make out either the words or the notes on the yellow old pages of the song book. But, remembering that all this was but part of her duty, which she was bound to fulfil as best she could, she steadied herself, threw one more frightened, pleading glance up in more frightened, pleading glance up in the direction of the veiled window behind the iron gates, and, finding a ballad she knew well, began, in a trembling

she knew well, began, in a trembling little voice, to sing. She had scarcely, however, finished the first verse, singing very nervously, and not by any means well, when the swell-ing notes of an organ struck upon her ear, and, startled, she seized the arms of the magnificent chair in which she was seated, and, leaning forward, lis-tened with quick-coming breath while the instrument pealed out the melody the instrument pealed out the melody which she had been trying to render. At the

which she had been trying to render. At the end the organ stopped. There was one moment of breathless excitement, of fear and hesitation. And then, realizing what was expected of her, Edna, with a little more courage, began again. Her heart swelled with triumph, and she could almost have cried aloud for joy, when the sequel proved that she had guessed aright. Instead of playing the melody again, the unseen organist played the accom-paniment to her song, verse by verse, with variations suggesting the musician of experience and taste, and wound up by a swelling and brilliant finale. Then there was another pause. Wish-ing, oh, so keenly, that she dared ad-

Then there was another pause. Wishing, oh, so keenly, that she dared address some words to the unseen player,

but far too nervous and shy to do so, Edna wondered what she should do next, and decided that she could not do other-

wise than she had previously done. So once more she sang a verse of a song, and this time the unseen musician did as he had done before, and played the melody after her, thus helping her to find the right key, which in her ner-

vousness and comparative inexperience she was unable to do unaided. This second song ended, however, Edna grew bolder. And, before beginning the third, she announced boldly the name of the held also are active to the second the ballad she was going to attempt. There was a moment's pause, and the There was a moment's pause, and the musician played the opening bars, and thus aided she was able to take it up at once and to sing it through without so much preliminary trouble. And so an hour passed, she giving her-self a little rest while the mysterious organist played variations which showed her that he was a practiced player.

A T the end of the hour the door opened, and Revesby, as if he had been a clock-work toy wound up to move when the clock struck, came in and said: "His Lordship is much obliged to you, ma'am, and will not trouble you again till this afternoon, when he will be de-lighted if you will favour him by try-ing the organ in the hall." Hoping that Lord Lockington was still within hearing—if indeed it was the Viscount who had been playing—she gathered up her courage and said:

viscount who had been playing—she gathered up her courage and said: "I shall be very happy to do my best. But I don't play the organ properly, and I hope his Lordship will be very in-dulgent."

As she ended she instinctively turned her eyes towards the window in the wall, hoping that some word of encourin the

agement might be vouchsafed to her. But no word was uttered by anyone but the butler, who said: "I'll take but the butler, who said: "Pll take your message, ma'am." And then he stood aside for her to pass out of the room into the dark pas-

sage where the electric light was burn-

sage where the electric light was built ing. Preceding her solemnly down this cor-ridor, after having locked the door of the room in which she had sung, and taken away the key, Revesby opened the door at the other end, and ushered her out. Then he relocked this door also, and put the key in his pocket. while Edna, blinking in the broad light of day, made her way, shivering a little. though not with cold, across the hall. Was it Lord Lockington whom she had heard at the organ? She could not tell. It might have been the village organist. who had been, as she knew, to the Hall on previous occasions, and whom the Viscount had dismissed on account of his grotescue attitudes. But she had an idea that the standard of playing which she had heard was above that of most village organists. and on the whole she inclined to think that it was Lord Lockington himself who had accompanied her songs. But in that case, how had he com-municated with the butler when he wished her to leave off singing? There had been no break or pause in the play-ing. The moment the organ finally ceased, the door from the corridor had opened like clockwork, and Revesby had appeared with his message. It was, however, hopeless to try to piece out any of the various puzzles pre-Preceding her solemnly down this cor

It was, however, hopeless to try to piece out any of the various puzzles presented to her mind; and Edna, with a sigh, gave up the attempt, and retired to her own sitting room, from which she was summoned, about helf to her own sitting room, from which she was summoned, about half an hour later, by the lunchear bell the luncheon bell.

This, the second meal which she had eaten in the state of the great dining hall, was served in the same way as the dinner on the previous evening, except that one footman, instead of two, was attendance. Not once did Revesby omit, at any of in

Not once did Revesby omit, at any of the repasts she thus solemnly enjoyed alone in the lofty hall, to ask her, de-canter in hand, whether she would take the various wines he offered. She al-ways declined, as she drank only water, but she wondered what became of the long array of full decenters and whether but she wondered what became of the long array of full decanters, and whether the men-servants emptied them out of pure courtesy to a lady, lest she should be offered on the following day wine that had already been decanted some hours; or whether it was the same wine that was regularly produced that was regularly produced.

(To be continued.)



# **No-Rim-Cutting**

Northand Child Sheek

Rim-Cutting ruins 23% of ordinary tires.

Goodyear No-Rim-Cut Tires are fitted to the round surface of the side-rings. They cannot rim-cut because they come in contact with no sharp edges.

Hence Goodyear No-Rim-Cut Tires give 23% more wear than ordinary tires.

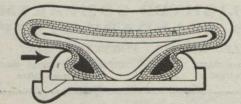
#### 10% OVERSIZE NO OVERLOADING

And Goodyear No-Rim-Cut Tires are 10 % oversize.

They have 10% more weightcarrying capacity — provide for overloading --- extra equipment extra passengers.

With the average Car this means 25% more mileage.

Total Saving, 48%.



THE CONSTANT RUBBING OF THE SHARP EDGE OF SIDE-RING RUINS 23 ORDINARY TIRES IN EVERY 100.

# **No-Skidding**

Non-Shide Tread

And here is safety!

A tire that cannot skid---a No-Rim-Cut Tire with a thick tread of extra tough rubber.

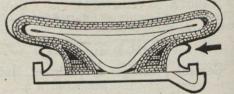
A Non-skidding tread to take the place of damaging chains.

Not merely a corrugated tread of regular thickness, but thick diamond-shaped blocks of hardwearing rubber, vulcanized on to the regular tread. Blocks wide at the base, spread out and distribute the load over the whole tread surface.

Countless edges and angles grip the road.

Skidding is prevented.

And the thick, tough blocks lessen the chance of puncture 30%.



NO-RIM-CUT TIRE HELD IN PLACE BY ROUND SURFACE OF SIDE-RING. CANNOT RIM-CUT.

1,000,000 No-Rim-Cut Tires have been sold. Not one has been ruined by Rim-Cutting.

The Goodyear Tire and Rubber Co. of Canada Limited HEAD OFFICE---TORONTO