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THE NATIONAL

Monthly of Canada

JUNE 1905

Leading Features This Month

THE NATION'S PROGRESS	-	-	-	-
THE COMING OF THE PEOPLE	-		(Illustrated)	
AN AUTO TRIP IN WESTERN ONTARIO	-	-	-	-
THE AMERICAN INVASION	-	-	-	-
INDUSTRIAL STORY OF CANADA	-	-	(Illustrated)	
PROMINENT MEN OF THE DAY	-	-	(Illustrated)	
SIX COMPLETE STORIES	-	-	-	-
FROM THE WORLD OF PRINT	-	-	-	-

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The NATIONAL MONTHLY OF CANADA

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THE NATIONAL MONTHLY OF CANADA

VOL. VI.

TORONTO, JUNE, 1905

No. 6

THE NATION'S PROGRESS

THE fact of greatest interest in Canada to-day is that the country is filling up. The people are coming; gradually the vacant places are being occupied, and year by year the blanks on the map are being reduced. That means much to Canada. It means national progress and the infusion of new life; it means the addition of capable wealth producers; it means the possibility of more numerous and more daring enterprises.

We know by this time, with at least a fair degree of accuracy, the proportions and industrial capabilities of our country; and every intelligent Canadian also knows that hitherto our great national drawbacks have been the lack of people and the lack of capital. In both respects Canada is now gaining ground, with every reason to believe that the day of her fullness is coming.

Space is given in this issue to various phases of the immigration movement, in recognition of its national importance. During the spring months immigration has been one of the live topics of interest, and the arrival of thousands and their passage through to the West have been announced almost daily. To have seen the immigration ships embarking, and the colonist trains en route, has been, even to the average Canadian, a tangible prophecy of the future. Naturally the question arises: will all these people make good Canadians? Will they prove adaptable material for new citizens? And which of them will most likely prove the best?

There is little ground of fear but that the

new arrivals will speedily adapt themselves to the conditions of their new home. Those who have already come and settled have done so, and in most cases are now proud to call themselves Canadians. The most irreconcilable have been the Doukhobors, but even they are now settling down to reasonable quiet and industry. It is hardly necessary to point out that some peoples are much more readily adaptable than others. First in this scale are the immigrants from the United States, who in most cases are already familiar with Western conditions, and who at once fall in line with the requirements of pioneer settlement. Very rarely is there evidence of the Americanizing influences that were so much feared at one time; the man who comes to Canada to better his fortunes comes prepared to be a Canadian. Another class of immigrants, however, furnish, perhaps, even better material for future citizens, once they have gained familiarity with the conditions. These are the Swedes, of whom last year something over 2,000 came to Canada, and of whom we have room for more. The Swede is essentially a worker, a creator and producer, and being of industrious habits he has the making of a good citizen. So far the Swedish-Canadian has proved an altogether desirable type.

INFUX OF SETTLERS

THE facts and figures of the immigration to Canada fully bear out the impressions gained from the occasional reports. For the

nine months ending with March last the total arrivals were 76,120, a net increase of 6,614 over the same time last year. There were 50,880 by ocean ports, making an increase of 8,061 over the same nine months last year, and 25,240 from the United States.

An interesting idea of the division of races and the remarkably cosmopolitan character of the immigration is given in the official statistics of last year's arrivals, as published in the report for 1904. The immigrants thus classified were all declared settlers.

BRITISH		
English and Welsh	36,694	
Scotch	10,552	
Irish	3,128	
		50,374
CONTINENTAL		
African. South	21	
Australian	58	
Austrian	516	
Bohemian	91	
Buckowin an	1,578	
Croatian	16	
Galician	7,729	
Hungarian	1,091	
Slovak	116	
Belgian	858	
Brazilian	2	
Bulgarian	14	
Dutch	169	
French	1,534	
German	2,966	
Prussian	11	
Saxon	8	
West Indian	52	
Bermudian	3	
Greek	191	
Hebrew	3,727	
Italian	4,445	
Newfoundland	519	
New Zealand	23	
Polish	669	
Persian	5	
Roumanian	619	
Russian	1,955	
Finn	845	
Mennonites	11	
Spanish	5	
Swiss	128	
Servian	10	
Danish	417	
Icelandic	396	
Swedish	2,151	
Norwegian	1,239	
Turks	29	
Armenians	81	
Assyrian	22	
Egyptian	9	
Syrian	347	
Arabian	58	
		34,728
UNITED STATES		
United States	45,229	
		130,331

THE TEMISKAMING RAILWAY

MR. Whitney's government will continue the policy of building the Temiskaming railway by a commission. Instead of five members, however, the new commission has been made a body of three only, with a trained expert at its head in the person of Mr. C. B. Smith. Under the control of this commission the construction of the road is being rapidly pushed forward, and arrangements have been made for financing it for another half year. The loan of \$6,000,000, placed by the late government in London, and which fell due on May 1, has been renewed for an additional six months on satisfactory terms.

Some prominence has been given to a report that the commission is considering the practicability of operating the road by electricity. It is stated that an estimate of the cost of such an undertaking for the first hundred miles from North Bay, has been made, and that the figure is \$500,000. While it is not at all likely that the Government will authorize an expenditure of such an amount at present, it is the opinion of some of the cabinet members, as it is of the commissioners, that the use of electric motive power would ultimately mean a great saving in operating expenses. There seems to be no doubt in the railway world that the trains of the future are to be run by electricity, and it would be in keeping with Ontario progress if the first experiment of this kind in Canada were made on the government-owned Temiskaming road.

CANADIAN SHIPBUILDING

THE Dominion Government was recently asked by a delegation of business men interested in shipbuilding for a bounty of six dollars per gross ton on the boats built during the next ten years. They claimed that a Canadian shipbuilding industry was not possible without some such encouragement, on account of foreign competition, for under the Merchants' Shipping Act all British-built ships are entitled to enter Canada duty free. The delegation further claimed that if this temporary encouragement were given, Canada would in ten years' time be building fifty thousand tons of shipping annually.

Facilities for steel ship building in this country are of the best.

Signs are not lacking that Canadian ship building is even now becoming more active, as, for instance, the formation of a million dollar company at Collingwood, the increasing operations on Lakes Ontario and Erie, and the reported negotiations for steel shipyards in Nova Scotia.

On the lakes the most active operations are at present on the American side. Twenty-five freighters are now building, to have an average carrying capacity of 9,063 tons each. Twenty-two of these are for the carrying of iron ore. Larger ships than formerly are now in favor, for but two years ago the average capacity was only 4,812 tons, and now nearly doubled. There should be similar activity on the Canadian side of the lakes, and if a bounty will give the encouragement needed there is good reason for its being granted.

RIDER HAGGARD'S VISIT

EXPERIMENTS in colonization still continue to be announced. Separate colonies are not encouraged in Canada, and the general tendency of settlement life is to break down racial divisions and mix the people together. But naturally immigrants of any one race, on first arriving, seek a place where they can settle as a colony by themselves. There are Swedish, Welsh, German, Doukhor, Mormon, and other colonies in the Canadian West, and even the English have attempted the same community system, as witness the Barr colony. One of the most recent experiments along this line is the immigration scheme of the Salvation Army, already referred to in these pages.

The British government very recently sent the well-known writer, Rider Haggard, to investigate the charges under which the Salvation Army particularly is carrying on its immigration work and how it proposes to settle its colonists in Canada. Mr. Haggard was convinced of the excellence of those plans, and while he was not at liberty to announce the results of his investigations, he stated, before returning to England in April, that he hoped to propose a plan to the government by which Canada would secure a still larger influx of Anglo-Saxon settlers.

He believed that before long there would be an enormous competition for immigration and that the time was coming when the most desirable classes would be bid for.

Mr. Haggard was also impressed with the advantages of Canada as a field for settlement. Like most other oversea visitors, he liked the country, and he saw here a solution of the problem of England's overcrowded cities. His message was "back to the land." But one-seventh of England's population, he says, is living on the land, and matters are very little better in the United States; people are herding in the cities. Canada provides a way of escape, and it is his hope that by means of the Salvation Army schemes or others, an increasing multitude will be attracted hither. And Canada wants them.

BUSY WORKERS, FEW SOLDIERS

A significant evidence of good times in Ontario is the fact that considerable difficulty was encountered in enlisting men for the permanent corps to be settled in the Halifax and Esquimalt garrisons. The time was when fifteen dollars a month, improved rations, and the glory of a soldier's life would have attracted hundreds of young men, and the lists would have filled up quickly. But nowadays there is abundant work and good wages in any part of Ontario, and the Government's offer goes at a discount. The average young man with a taste for adventure probably has, at some time or other, an inclination towards the soldierly life, but not to such an extent that he will abandon for it the trade or craft in which he is already winning success. Canada is a land for workers; soldiers may be necessary, but the first instinct and need is for work.

THE DOMINION OBSERVATORY

A NATIONAL astronomical observatory has been opened in Ottawa, on the grounds of the Experimental Farm. It is a two-story building, with a revolving dome, and cost \$125,000, being fitted with the finest and newest appliances. Its telescope, with a 15-inch lens and a maximum magnifying capacity of fifteen hundred times, is the largest in Canada.

The observatory is intended to be to Canada what Greenwich is to Great Britain,

and Paris to France, the initial meridian to which all future longitude in Canada will be referred. One of the immediate practical functions of the directory will be the exact determination of the positions of various points throughout the Dominion to which the various surveys conducted by the Dominion staffs may be joined and the whole Dominion scientifically delineated, a work which is said to be much needed.

IMPROVING THE OTTAWA

HISTORIC in its interest and for centuries a travelled highway, the Ottawa river is still a neglected water. Some of its power has been developed, but its water supply is uncontrolled, and the result is that at times there is a flood and at other times so low a level that navigation is difficult. The Capital is also in grave danger every winter of a water famine.

As a remedy, an Ottawa river improvement scheme has been proposed, which involves neither engineering difficulties nor, in view of its benefits, a heavy expense. The lakes which supply the river have already been surveyed, and the plan is to control their head waters by a series of four dams, thus maintaining a practically constant level in the river at all seasons. These dams will be built at the foot of the Temiskaming and Kippewa Lakes, the Cass Expanse, and Barriere River, and it is thought that \$160,000 will cover the cost. The industrial interests of the entire Ottawa Valley are concerned in this scheme and look to the government for relief.

NORTHWARD IN QUEBEC

OLD Quebec is having its day of progress too. In that province, not west, but north, is the source of future hope, the industries and resources of the eastern coast having practically reached their height. But an immense northland dominates the map of Quebec, reaching to James Bay and the wilderness territory of Ungava. Much of this country is rich in virgin resources and gives promise of as great importance as the northland of Ontario.

As yet, however, northern Quebec is commercially inaccessible and its wealth of mine and forest is to that extent valueless.

The announcement therefore that the Lake St. John Railway is to be extended to James Bay has been hailed with great welcome. The extension from Roberval, the present terminus, will be about four hundred miles long, and the necessary capital for the enterprise, \$10,000,000, has been secured in England. In the opinion of Mr. J. S. Scott, the manager of the road, the opening up of the northern territory, through which the extended line will pass, will be worth thirty-five million dollars to Quebec province.

PROGRESS AMONG OUR INDIANS

IT is pleasing to know that even the Indians are sharing in Canada's general prosperity. The red man is a fact that we must reckon with, and his affairs have rightly been made the care of a special department. The general impression that the Canadian Indians are decreasing is not borne out by the figures, which show that while at Confederation time they numbered 80,000, their present population is 108,000. Nor is it any longer necessary to speak of the "poor Indians," for these Canadian red-men have property valued at more than \$24,000,000, and earn each year an income of \$4,000,000. A trust fund held by the government, being chiefly the proceeds of sales of Indian lands, now amounts to over \$4,000,000. The rights of the Indian to his land are absolutely safeguarded by the Indian Act, and not a foot can be sold without permission of the Department.

There is also an educational policy for the Indians. Some 225 day schools, distributed all over the Dominion, have been provided for them, and in addition forty-six boarding schools and twenty-four industrial schools for manual training. The Indian is still a national word and still a problem, but the various institutions for his betterment are bringing him an encouraging measure of prosperity.

THE COUNTRY OF THE FUTURE

CANADA is by this time accustomed to compliments. Things fair and unfair are being said about us just according to the measure of acquaintance which the critic has with the country. As a very good example of much in little, may be quoted the impres-

sions of a visitor from England, Mr. Joseph Sutherland, of Bilston, who is reported as saying:

"I have travelled four thousand miles over Canadian soil. I have been in the bush and on the prairie, and I have come to the conclusion that Canada is the country of the future; I know of none greater. Her mineral resources alone make her the richest country in the world. This is not mere conjecture; I have arrived at this conclusion after a fair investigation in several parts of the country and a thorough study of the reports of the Dominion Government's Geological Survey Department and an inspection of the ores to be seen in the collection at Ottawa. The resources of Canada are such as to make her a Britain, France, Spain and Russia, all in one. She possesses the iron of Britain, the fruit and salubrious climate of France, the rich minerals of Spain, and wheat fields that rival the best in Russia."

ANOTHER EXPEDITION TO THE NORTH

BECAUSE of the new importance attaching to Hudson Bay, the Canadian Government is continuing its exploratory work along the coast of the great inland sea and has arranged another expedition. This will leave early in June, the earliest date yet attempted for the North, and will be in charge of Mr. A. P. Low, an experienced explorer. On arriving in Hudson Bay, Mr. Low's expedition will relieve the Arctic, which has wintered there in command of Captain Bernier and Major Moodie, of the Mounted Police.

A division is to be made in the patrol of the North. Hereafter the police, under Major Moodie, will confine their work to the shores of Hudson Bay, while the Marine Department will look after the foreign whalers and Canada's interests generally in the Arctic archipelago. One of the main purposes of these expeditions to the North is to prove the feasibility of navigation in Hudson Bay. So far the investigations show that the Bay is open for ships for at least a third of the year, from early June till late in October.

CHAMBERLAIN AND CANADA

MR. Chamberlain's interest in Canada is unabated. He is still desirous of closer relations between England and the colonies, and in the advocacy of his preferential policy he and his supporters have had considerably to say about Canadian loyalty. The sum total of these campaign remarks is not at all flattering to Canada, since while recognizing its importance they seem to place its national spirit upon an entirely commercial basis. Mr. Chamberlain himself was thought to see more clearly. In a letter a short time ago to the Canadian Manufacturers' Association, he said:

"I have noted with great satisfaction the general patriotic spirit in which the manufacturers of Canada have received the proposals for preferential trade. . . . I have never assumed that Canadian loyalty was dictated by interest; but, in the affairs of this world, sentiment, however strong, is none the worse for being associated with mutual advantage."

Yet in April Mr. Chamberlain was reported as saying at a meeting of the Liberal Unionist Club, that if the President of the United States, who had openly declared that one of his great objects was to connect the United States more closely with Canada, should offer more favorable terms than England it would be "almost too much to expect that Canada would not turn in that direction." Commenting on this the *Ottawa Free Press* says:

"The inference is that for the sake of a trade advantage or tariff concession Canada would mortgage her birth-right and make possession easy for the mortgagee.

Neither Mr. Chamberlain nor his supporters know Canada or comprehend the sentiment of Canadian nationality or the depth of the roots of nationhood that draw succor from British institutions, or they would not make these reckless assertions or covert insinuations; but neither do those who constitute the audiences they address. If they did, probably little harm would be done. As it is, Canada has some cause for protest at the statements that are uttered, and while allowance may be made for a desire to score a point on an opponent, it should be recognized that the bogey game of colonial dismemberment may be carried too far."

WORLD AFFAIRS

RESTRICTIONS ON JAPANESE

CONSIDERABLE surprise and dissatisfaction has been expressed in England over the action of the British Columbia Government in imposing restrictions on Japanese immigrants. On the eve of prorogation a measure was passed in the House of Assembly restricting such immigration and forbidding the employment of Japanese laborers on public works in the province. It may be granted that British Columbia has the right to make such laws if she wishes, but in the interests of a wider welfare it seems to have been at least a bit premature. The impression in England is that the passage of such a measure by a provincial government was questionable and unfriendly in view of the alliance between Japan and Great Britain.

NEW GOVERNMENT FOR SOUTH AFRICA

THE new constitution for the Transvaal, referred to in our last issue, has been announced. It provides for a progressive assembly, consisting of lieutenant-governor, six to nine official members, and thirty to thirty-five elected members. Every burgher of the late South African republic is entitled to vote for members of the first Volksraad, as well as all white males of British birth occupying premises at an annual rental of not less than \$50, or having capital to the value of \$500, unless convicted of treason since May 31, 1902, or of murder, unless they have obtained a free pardon. A commission will divide the Transvaal into electoral districts. The debates in the assembly will be carried on in English, but the president of the Volksraad may permit a member to use the Dutch language. Financial measures must be recommended to the Assembly by the governor, and no part of the revenue may be apportioned without his authority.

A PRACTICAL KIND OF EXHIBITING

A NOVEL exhibition is to be held in England next month, near London. It is to be a "cheap cottages exhibition," a primary object of which is to secure the erection of the best £150 sterling cottages, and

a first prize of £100 sterling has been definitely offered for this exhibit. The purpose is to teach people how to erect houses for isolated dwelling such as would be serviceable in rural districts. Subsidiary to the main exhibition of cheap cottages, it is proposed to have exhibits of photographs of cottages from all parts of the world, and garden city views.

There will be a number of Canadian exhibits, and in a communication to the Dominion Government the committee expresses the opinion that participation in the competition would help to introduce wooden buildings in England such as we have in Canada and thus increase the demand there for Canadian timber.

NEW CITIZENS ACROSS THE LINE

IN 1904 the recorded immigration into the United States was 812,870. The arrival of immigrants this year bids fair to exceed even that immense total, the spring rush having been unprecedented. In one day in April 10,000 landed in New York, and in twenty-two days 18,000 Italians alone were entered. The class of immigrants is much the same as in former years, but distinctly less desirable than those coming to Canada. The percentage of Hungarian immigration is showing a remarkable increase, as also the Italians and Russian Jews. Thus the problem facing the United States of forming its foreign hordes into a united citizenship is yearly increasing, without the favorable prospects that we have in Canada. Yet they will all in time be absorbed.

THE SPREAD OF PUBLIC OWNERSHIP

OUTSIDE of Great Britain, the United States and Canada, three-fourths of all the railways in the world are to-day under public ownership, and forty-two out of fifty two nations have adopted this system in whole or in part. In the United States the statistics show that water-works are generally owned by municipalities, and that the proportion is increasing; that few electric lighting plants in cities and a large number in smaller towns are publicly owned, but that while the number of public plants tends to

increase, the proportion of private plants does not increase; that in the supplying of gas and transportation American cities have done practically nothing.

The spread of the public ownership idea among men of weight and among the leading

newspapers is one of the most striking signs of the times. The trend of legislation is also in that direction. As yet the greatest progress has been made in Great Britain and in nearly every case the municipal experiments have been successful.

THE LONELY CHIEF

THE towering Rockies stretched like a band of blue across the western sky.

The waters of a winding river splashed against its banks. The canvas of ragged tepees flapped in the autumn wind and a score of half-starved huskies baked in the morning sunshine.

Red John, the Chief of the Indian camp, sat on an old whiskey keg, puffing away at his long clay pipe. His straight black hair fringed a keen, weather-beaten face. The savage warrior had fallen from his tower of strength—his spirit was broken. The Chief, half unconsciously, had been weeping, and a mouse-colored setter, with that instinct common to his kind, was extending his sympathy by licking the bony hand of his master.

In the distance, a group of Indians were revelling in a war dance, and their lusty yells were borne in on the cool breeze to the ears of the husband of Chipeta, whose death-dirge they were chanting. Red John stroked the rugged back of Timber, the dog, and gazed out on the prairie. The trail that pointed to the east lay like a straight line before him. He wondered whither it would lead him, were he to follow it—on and on, beyond the borderland. It might guide him into a realm of relief. He would go. When the night had fallen and the earth was still, he would go.

What lay at the farthest end of that line that pointed like a slender thread, into seeming Nothingness?

Had someone come to tell him? A white man rode up from that outside world. His sturdy chestnut snorted impatiently and galloped toward the camp, as he recognized

other songs than those sung by the few wild birds of the prairie.

The white man drew up and dismounted, and the Indian rose to meet him.

The roars of the revellers on the ridge grew louder; the noon-day sun rose high in the heavens, and the man from the east and the Chief of the Mohawks were silent.

Red John pondered; he wondered if his guest had been sent by the Spirits, to tell him of life beyond the Indian trail.

The white man lingered; he held a warrant for the Chief's arrest. The charge was one of cruelty to the tribes. The law's representative had travelled in a wrap of discontent and had come face to face with Sorrow—such sorrow as he of the cultured east had never known—and he paused, appalled.

Knowing not of his visitor's mission, Red John smoked on at his old clay pipe and the scent of the forest weed was wafted to the small papoose sleeping on the wolf-skins in the tent that had been Chipeta's. The child stirred. Red John strode across and bent over her. The spell was broken; the voice of nature can soothe a frenzy of despair. The white man gazed at the pair for a moment; then, as if in a dream, slowly moved toward them and grasped the hand of the Indian Chief. Discontent was smothered.

The white man followed the trail back to the east alone. The sapphire hills of the sky were touched with gold as he reached his rambling barracks. Discontent had vanished.

The autumn sunset gleamed with a wondrous glory; the waters rippled on, and the Chief of the Mohawks remained with his tribe in the shadow of the mountains.

MRS. MCGUIRE

BY MARGARET GRAEME

“COME in an’ change yer feet. Shure it’s wet they must be.”

I looked up through the rain, and encountered the black eyes and rotund figure of Mrs. McGuire standing in the door of her log cabin.

Now popular opinion said, beware of Mrs. McGuire and go not near her dwelling, and for six months I had seduouly walked by her door, exchanging only the merest civilities and repelling all efforts of advance. I had been told by those who constituted themselves the custodians of teachers’ morals, that her tongue was the terror of the neighborhood, that more than one family had left the place on account of it, and a dark hint was thrown out that a young woman had died in her house, leaving a little child. This same child I now held by the hand, and it needed only a look into the pleading eyes of little Gabriel Foveau, prompted by my own curiosity, to accept the old lady’s invitation to enter her house.

She placed me in a chair before a large open fire-place, in which burned a delightful wood fire, and I settled myself comfortably, regardless of all the dark sayings that I had heard.

“Yer stamin’ foine,” she said, grasping my skirts, which were drying nicely. “Gabriel, honey, ate yer piece and run off to the min.”

“Is he your grandson?” I asked.

“Niver a bit ov relation is he to me at all. Ye may have heard plenty, but Miss, our greatest troubles come from bein’ misunderstood. The neighbors are agin me, but its not me that’ll enlighten them, but I’ll tell ye, Miss, for ye same to have some sinse.

“It was in the year ov the rebillion, in thirty-sivin, that we came to Toronto. But what did we know about rebels. Rints were high an’ money was scarce, so we wint up Yonge Strate quite into the country, where there were a few houses be the roadside, an’ we wint into wan ov them. A Frinch fambly lived next dure, an’ their gibber-jabber I cud niver make out.

“There was a slip ov a girl ov them which nearly drove me distracted wid her pakin’ in at me dures an’ windows. I let fly the rollin’-pin at her wan day an’ after that she kept at a safe distance.

“Well, wan night we were sittin’ atin’ our supper, when the dure was opened, an’ three min came thrampin’ in. Wan had a great sword dangin’ at his back, an’ he goes up to me husband, an’ claps his hand on his shoulder, an’ arrists him in the Quane’s name for a rebel. Och! Merciful goodness. Ye might well belave Miss, I grabs me rollin’-pin an’ laid into thim. But wan ov the schoundrels takes me by the aram an’ says, ‘Me good woman,’ says he, ‘Its quite useless to go on this way. There’ll nothin’ happin’ yer husband except bein’ detained in prison a while, unless something can be proved against him.’

“‘Its prison, is it, ye black-mouthed villian. If I had me rollin’-pin I’d smash it for ye. Wid that Mike says to me in a whisper, ‘Niver moind, Mary, let’s spake aisy wid thim. Know nothin’ an’ spake aisy is a good advice to follow.’ ‘Och! Moike, Moike,’ says I, ‘an’ ye to go to yer job in the mornin’; but they off with him betwane thim before another word cud be said.

“Och, hone; I threw me apron over me head an’ wid me two childer in me arams, rocked meself to and fro. Prisently I heard the dure open an’ there stud that La Belle girl laughin’ an’ makin’ faces at me. May the Lord forgive me, but the murder was in me heart. I gave wan leap at her an’ heavin knows what I would have done had she not off wid a screech into her own dure.

“The nixt mornin’, I was givin’ me childer a little to ate, for I cud ate nothin’ meself, when in comes Moike, wid his face smilin loike a mealy potato. ‘Moike!’ says I, throwin’ down a dish on the floor, ‘how did ye manage to escape?’

“‘Its all in spakin aisy, Mary,’ says he, wid a wink at me. ‘I’m dyin’ to hear,’ says I. ‘Well,’ says he, ‘they tuck me down the strate to Toronto wid a few more prisoners,

an' put us in a hall wid a raised platform at the far ind, an' there sat some sodjers an' lyers. By and by my turn comes to go up,' says he, 'an' a man wid a red nose asts me if I was at a matein' held in Hogg's Hollow three nights ago. 'Mebby I was, an' then again, mebby, I wasn't,' says he. 'We want no quibblin' here,' says wan of the lyers. Were at this matein,? 'I was,' says he. 'Who was with you?' says the man. 'Oh! be the powers,' says he, 'there must have been a hundred wid me.' 'What did you hear?' says the man wid the red nose. 'What plans were discussed? Thats what we want to hear.' 'It would take a tin acre field ov paper to write down all that was said, but wan thing, they were talkin about a fambly called Compact a good deal,' says he. 'Ah! now we have it,' said the red-nosed fellow, wid a wink at the others. Now what was said about this family?

"It wasn't Moike, Miss, that was goin' to hurt the reputation of a good dacent fambly, an' moreover, he wasn't goin' to let them see his ignorance, so he says: 'It's little I have to tell ye about Mr. Compact an' his fambly. The ould gintleman is as good a neighbor as ye cud live near, an' as for Mrs. Compact, she is'—but he niver got no further, Miss, for such a roar of laughin' as they set up. 'How long are ye out from Oirland?' says a big fat man by a table. 'A mather of three weeks,' says Moike. 'Then we may dismiss this case,' says he. 'An' I tell ye, Miss, he wasn't long in leggin' it up Yonge Strate, as far as Tim Harrigan's, where he sted all night.'

"The next spring we came West, an' tuck this farm. About tin years ago, who should buy the farm nixt to us but wan Watson, an' his wife was that same Clara La Belle who lived beside us on Yonge Strate. I know I did them some hurt wid me tongue, but not a finger did I lift to wan ov thim. From the very first, things seemed to go wrong wid thim. Their cattle died an' their crops failed

an' I was blamed for it an' I just let them think it. Well, to make matters worse, their eldest girl ran off with a worthless Frinch-Canadian, who was up here visitin' from Montreal. Afther that the wife lost heart an' they went away, and the neighbors blames me for it all.'

"Two years afther Fanny ran away, I was sittin' by me fire knittin. The wind an' snow was makin' a foine stramash of things outside, roarin' loike a stame injine. About eleven o'clock the dogs set up a fearful howl, so I went to the dure, an' there I found a woman an' a little child. 'Be the saints above,' says I, 'What are ye doin' here? Come in out o' this.' I brought her to the fire, cold an' wet through, an' if ye'll belave me, there stood Fanny Watson, the same that married that spalpeen ov a Foveau.'

"'Where is father and mother?' says she. 'What have ye done wid them?' 'They moved away over a year ago,' says I. 'Didn't ye know?' 'No,' says she, 'I've been in Montreal. They niver wrote to me afther I left. I've had a hard time. Kill me if ye loike, Mrs. McGuire, only don't hurt little Gabriel.' 'Ye poor thing,' says I, an' the tears were stramin' down me face. 'Its me that'll take care of ye, honey, I'm not so bad as that.'

"'Well, Miss, the long an' the short of it was, she was dyin' through neglect of that schamp of a Frinchman, an' exposure, her life wint out in two weeks, an' with her last breath she gave me little Gabriel. An' I'll kape him, Miss, as long as I live, the little darlint.'

"'Oh,' yis I found out where the Watsons wint, but they are as poor and shiftless as iver, an' quite content to let me kape the boy. An' now, Miss, it's you that knows. Don't you think that I am atoning every day for the murder that was in me heart?'

I came away from the log-cabin feeling cheered for my work. I had been in the presence of a woman with a noble heart.

THE COURTING OF SILAS AND ABNER

By R. M. JOHNSTONE

SILAS Marns and Abner Smoot were what came in their backwoods neighbor's estimation the nearest in approximation to Damon and Pythias they ever knew of. They were both bachelors, and they spent their idle time together in a ramshackle old log house, which did duty for a home when they were not breaking ground on their farms or on the ramp for furs and game. Marns was a sturdy, red-bearded Irishman, Smoot, on the other hand, was an expatriated Yankee, who seemed to have preferred the atmosphere of British soil to the great free land to the south. After their rough pioneer fashion, Silas and Abner were so close friends as to be practically inseparables. They worked invariably in company, farming, and clearing up their adjoining lots in summer and ranged the woods together in fall and winter with equal zeal for hunting pursuits. Everything they did savored of the happy-go-lucky style of the bachelor backwoodsman. On one subject only had they failed to agree. In common with several other unmarried settlers of Marsh Lake, they had been attracted by the charms of pretty Ruth Hoskins, the acknowledged belle of the settlement, but the right of precedence in her favor had as yet remained undecided between the pair. It happened duly some time in October, 1846, that they proceeded to argue the point to a finish. Abner led off.

"Naouw Silas, I'm a wantin' you to understand me clear down to hard-pan—you must be arter cornerin' up Ruth right away. Less you do that, you ain't no ways sure on gettin' her. I don't 'pear to 'mount to shucks in her regards, and I kaint be courtin' her real arnest 'less you haint in the swim. If ye takes 'er, take 'er naouw. She's far to slick to let any of them other fellows ketch her, an' I don't mean 'em to, eether.

"Now, Abner, da'ont ye be stunt. I be nowheeres beside ye in courtin' of Ruth, tha kens weel, an' tha'll be takin' of 'er, na doot, for I'll be mortal glad mysen. I'm nobbut an owd fool to be thinkin' ov Ruth, fer 'er be a roight good 'un, for sure. So tha's the

mon, Abner,—fer, though 'er bean't shut on me, 'er 'll soon be I'll be tellin' ee, tha moost coort 'er rait now or Si Marns a'an't mooch 'wi the gells as oi' knows on."

"Aw, g'wan, Silas! what ya's thinkin' ov to be askin' me to cut ye out fer? Haint ye got more grit in ye than that? Tell ye what, I think a pile of Ruth, but I'm standin' by my pardner every time. I hev to give 'im fust show."

"Ay, Abner, so be oi. Tha's reet there. Oi'll hev no show wan Abner Smoot be sweet ov a gell. So go on, Abner. Win 'er, for Oi be rait glad to be shut on 'er."

"There ye go again, Si! No use to talk. Ye can make up to 'er, an' ye'll be gettin' 'er yet, shure. Cheer up, pard, I ain't no hunkslider. Shake, pard! Fer if ye don't get 'er, I'll be on 'er trail directly. But ye must hurry up. I can't wait very long!

Thus adjured, the big, broad-shouldered Yorkshireman allowed a good-humoured grin to traverse the expanse of his tawny red face. His matted red locks and beard oscillated freely with the ensuing good-natured laugh he could not control. The discussion just concluded was perfectly in order, for it was, as they supposed, entirely private, and in no wise disrespectful to the subject of their mutual regard. Neither of them quite fooled the other by their disinterestedness, but the concealed eavesdroppers, who carefully noted their sayings, were correspondingly glad, for in these counter-purposes they read the possible failure of both. Both Silas and Abner wanted to marry Ruth Hoskins rightly enough, for they fairly worshipped her after the rough backwoods fashion. She had given neither of them any encouragement, for there were other admirers who had a far better place in her regard than either of these two bachelor settlers.

Abner Smoot was about twenty-eight. Silas was nearly forty. Ruth was much younger; about twenty-two or three. Her father was a recent settler from England, comparatively poor as far as property went, but still the proud possessor of a numerous family of healthy boys and girls, of whom Ruth was

the eldest. Previous to their leaving their English home, through the kindness of a parochial clergyman, Ruth had secured a fairly good elementary education. She now presided over the district school in a very acceptable manner. During the winter months the attendance included many of the adult community. So self-possessed and resourceful was this young lady that the maintenance of discipline was wonderfully successful. None of her admirers were able through dutiful attendance to secure any recognition in the likeness of favor during school hours.

The Marsh Lake settlement had been fairly launched into pioneer activity, and the efforts to transform the primeval wilderness into productive areas of land demanded from the new settlers unceasing toil. There was "slumping," draining and road-building to be done over wide tracts of country in order to gain profitable returns for the homesteading. The difficulties striven against in the early forties were of a far greater nature than any of the clearance operations of to-day, and these precursors of the premier province's present greatness are worthy of vastly greater remembrance than those who are leaving other homes for the wilderness to-day.

In the social relations, the Marsh Lake community wasted but little sentiment. Vital statistics were of no great consequence. In the matters of love-making and marriage they were a trifle off-hand. The need of the day was homes, and the question of compatibility of temperament was left to post-nuptial cultivation. In the case of Ruth Hoskins there was one vital exception. She refused the rough and ready proposals of her many admirers, for she had no great desire to become a scullery maid and all round servant. She would wed only upon the guarantee of a thoroughly reciprocal affection. Most of her persistent admirers, although they thought highly of Ruth, were in entire sympathy with the prevailing sentiment. When they found, as they invariably did, that their over-hasty proposals were not acceptable, they exercised no patience, but speedily went elsewhere in search of a ready answer. All the younger men were ambitious to start homes for themselves as speedily

as possible. Whatever hardships were in store for them, and these were plentiful, could be borne just as well married as single. Bachelors were, therefore, not over common at Marsh Lake, and rarely of long standing. Therefore, although Ruth Hoskins was much admired and much sought after, she was confronted with a rapidly-diminishing circle of suitors. The avenue was widening for the less favored, and the time was becoming fully ripe for Silas and Abner to actively exercise their rivalry.

The winter set in very early that year, with prospects of deep snows and long-continued frosts. Contrary to their custom, Silas and Abner remained at their cabin, rather than proceeding, as was expected, to their winter hunting-grounds. The days were busy enough, owing to logging-bees and wood-cutting, but the long nights were dreary enough in the new settlement. Stale and musty literature read by the flickering light of tallow dips and flaming pine knots soon became nauseously wearisome. Parties became frequent, in which story-telling and dancing, were indulged in with great zest. Abner Smoot excelled in the recital of the wildest Indian yarns and bear stories the people had ever heard of. Silas Marns, in his quaint Yorkshire burr, made their flesh fairly creep by his tales of bogies, ghosts, and gnomes. Both were popular entertainers. In dancing they were easily the best of the whole settlement. It was no difficulty for them, therefore, to court the favor of Ruth Hoskins. Before the new year had well begun both had proposed unsuccessfully no less than four times. And quite unabashed they were still in the field against all comers, and equally good friends as before. But Silas had become far more aggressive

The month of February set in with piercing cold and the already deep snow was frozen firmly. The call for a dance had gone round, when one night the two friends returned from their hunt laden with game and furs. So cold and cheerless was their cabin, that they were thoroughly chilled before a decent fire could be lighted. They were more eager than ever for a house-keeper. So they renewed the discussion once more. It ended as usual, by new determination.

"Oi tell 'ee, Abner, said Silas, "Oi'll be

askin' ov Ruth this night what 'er be thinkin' o' unself, as 'll er not marry Oi, an' 'er wun't Oi be stunt or Oi'll be askin' 'er to marry 'ee, Abner, Oi will. Na, by thun-ner! Oi'll be pleasen mysen if 'er be takin' ov 'ee.

"All right, Si, I don't care a button if I do the same. She can't have us both, but as the little book says, we must try, try again. We 'uns is both in the same boat! So, toss up fer first quizz! Heads! Ah! Yours! Go in and win! Talk it up to 'er good an' lively. If you don't get 'er then I'll have a lick at it! Let's get dressed now!"

When the party had fairly started, Ruth found herself again beset by the two suitors. Neither of them, she had already decided, would ever be her choice for a husband. For, unknown to himself, her heart had been won by a manly young Scotch settler, who, although a trifle too bashful to court her openly, had managed to gain her company on several quiet occasions. No proposal as yet had been made. He was present to-night, and although an excellent dancer, had remained aloof and was with the elderly folks only. A rage for contests of various kinds had been prevalent in the surrounding settlement. The spirit of the thing had entered the minds of those present to-night. Various things had been proposed and rejected when, a former admirer of Ruth's, but now a happy benedict jocosely suggested to Ruth a dancing competition, in which her hand would be the prize. With a mischievous smile she readily acquiesced. At once all the unmarried dancers prepared to do their best. Both Silas and Abner were very hopeful when they heard the terms of the proposition, for the big Yorkshireman fairly revelled in the amusement, and in spite of his size he could cirele a dancing floor like a feather. Abner was of much lighter build and from his comparative youth far more agile in movement; thus he also was a strong competitor. Two judges were chosen from the more elderly of the settlers present, and the contest began. Half a dozen dancers were promptly ruled out inside of ten minutes, owing to trifling mistakes or ungracefulness. Donald Matheson did not venture into the contest at all. Hardly anyone knew he could dance, and Ruth was careful not to suggest

his name. At length the field of contestants narrowed down to Abner and Silas. So close were they in dancing qualities that the judges were unable to decide the winners. Twice already had the two gone through the measure to break the tie, while Donald stood looking on helplessly. The judges were on the point of electing Marus for the winner when Ruth beckoned Matheson to step forward into the dancing circle, and to the music of the fiddles a new competitor proceeded to show a standard of excellence quite unlooked for. Matheson knew well what he was dancing for and he speedily took heart and aided by a silent encouragement from his partner, he held a faultless pace to the finish. The judges and others were not altogether blind to Ruth's unmistakable preference, for he was at once declared the winner, and Ruth, in presence of them, gave her hand to Matheson in token of public betrothal. The feelings of Abner and Silas, while witnessing this, were hardly tranquil or generous to their successful rival. They had neglected their work while dancing attendance on Miss Hoskins for half a winter, and this was their reward. Their consultation at the cabin after their return was none too cheerful, but it was wholly decisive. Said Silas:

"Oi' tell 'ee, Abner, gells are nothin, efter a', an' we uns hae far better shut on 'em. Dun't tha' marry no gells, say oi. Four mysen, Oi'll take a widder—a woman as'll 'ave soom sense—as 'll nay bai after a young un' loike Matheson—a rale graine un' 'ee be. Marry a widder, say Oi! Wot think 'ee, Abner?"

"Yas siree, Silas, you're talkin' naouw! Gells like Ruth aren't goin' to keep house for us fellers. An' I ain't fer dancin' agin' fer no housekeeper, not ez long az I lives. The hall thing was a plant—an' they're all laffin' at us fellers. We'll better get off on our hunt ter morrow an' leave them kiddies to 'em-selves. Life be sweet, but 'tain't all dancin,' I kin tell you, an' we kin jist kakilate the vally of them furs we hain't ketched while foolin' round here so long. The widder biz is all right, an' I recen we'll ketch a couple when we're ready. An' we'll let the gells alone. Let's turn in an' ferget the hull kit of 'em."

THE COMING OF THE PEOPLE

By L. M. FORTIER

CHIEF CLERK OF THE IMMIGRATION DEPARTMENT

FORTY years ago, when the poet-statesman, Thomas D'Arcy McGee was Minister of Immigration, it was considered a subject of congratulation in the annual report to Parliament that in one year 27,084 European immigrants had landed in Canada, 4,303 of whom had declared their in-

ships averaging 33 1-3 days from the United Kingdom, and 50 2-3 from foreign ports.

Contrast all this with the "floating palaces" and seven-day-passages of to-day, and with the arrival last year at our ocean ports and from across the international boundary of 130,331 *declared settlers*. Winnipeg is



TAKING NAMES OF NEW ARRIVALS

tention of remaining in this country—the rest being birds of passage to the United States.

Steamers and sailing ships were both still employed in the passenger traffic between European ports and Canada, the steamers making average passages of twelve days from Liverpool to Quebec, 21 days from London, and 15 1-2 from Glasgow, and the sailing

closer to Liverpool now than Quebec was at the time referred to, and the comforts of travelling are of course incomparably greater.

Now, as then, however, we get our immigrants largely by advertising. Forty years ago the Canadian Government published a periodical in England, known as the *Canadian Emigration Gazette*, and gave it a wide



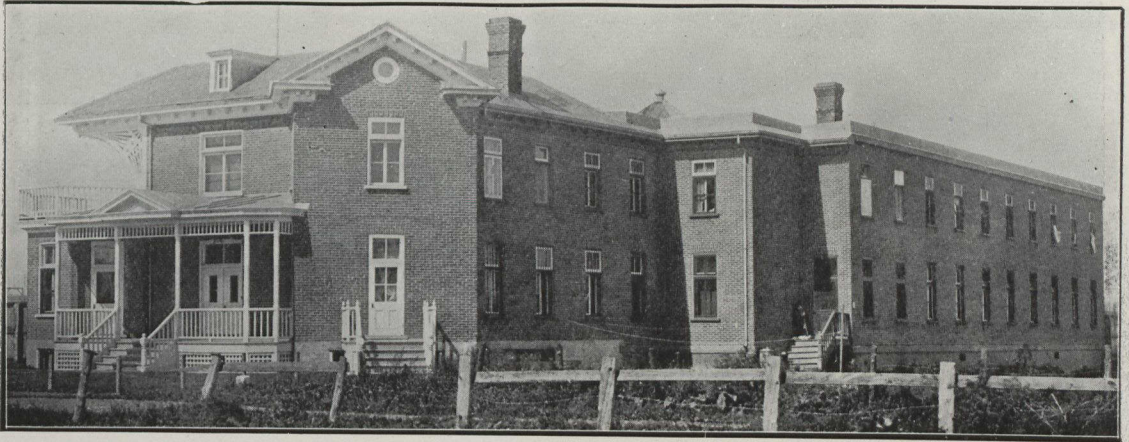
READY TO DISEMBARK

circulation through the penny post; to-day various other methods are adopted of disseminating information about the resources of this country. Attractive bills, maps and pictures are hung in schools and public places. School children are supplied with Canadian copy books, "scribblers," and geographies, and their elders have pamphlets and handbooks to read, and Canadian free land advertisements staring them in the face in their daily and weekly papers. Our Government leaves no stone unturned in its endeavors to make Canada and its attractions and capabilities well known to the average Britisher; and the same efforts are put forth in other European countries likely to yield a good class of immigrants. Everywhere the invitation is being sent out to sturdy sons of the soil and their families to come and occupy our vacant lands and enjoy the good things we have to offer them in Canada.

Personal canvassing by agents is also resorted to, and the most successful immigration agent usually has as a necessary qualification a fairly good knowledge of human nature. One of them said to the writer not long ago, in discussing his methods, "I never spend much time on 'the man of the house,'



FOREIGN EMIGRANTS AT ST. JOHN



IMMIGRATION HOSPITAL, SAVARD PARK, QUEBEC

when he comes to talk to me alone; I say to him, 'When may I come and see you and your wife and family at home?' My experience is that if you make a good impression in a family council you make real progress, but if you spend your time converting a married man to the idea of emigrating, ten to one your labor is lost, for after you've got him converted he won't have the courage to broach the subject at home, or if he does, there is such a storm of hostility that all further missionary work in that quarter has to be abandoned for at least a year or two."

Much of the pathos of immigration centres around those family councils. It is hard to decide to sever the "ties that bind;" to give up the old home occupied by the family, perhaps for generations—the old neighbors, friends, and interests. The process of uprooting and transplanting is a painful one, but it is undergone by many a family to the great betterment of their prospects in life; and when the momentous decision has at last been bravely reached, the Canadian agent again steps in and renders assistance in the way of advice on transportation matters, "what to take," etc., besides offering various little attentions which as a rule are gratefully received at such a time. At the port of embarkation the immigrants are met and seen safely on board ship with their belongings; sometimes they are accompanied across the ocean, and on reaching port in Canada they are always welcomed by Government officials, who direct them and see to their comfort in every possible way.



PASSING THE DOCTOR

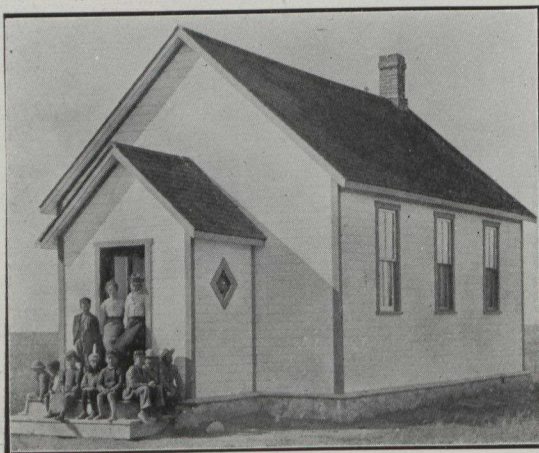


PRAIRIE SCHOONERS

When fifty or more travel on one train there is an immigration officer to go with them on the railway journey, to attend to their wants and protect them against imposition, and, assuming that they are going to the Northwest, they find officials everywhere to give them useful direction. Comfortable accommodations are maintained by the Government at all distributing points, for the free temporary use of immigrants on their first arrival and for a limited period afterwards while the men are looking for land and deciding where to settle. And so Canada gives no cold and niggardly reception to desirable settlers who seek her shores in response to her invitation. At the same time it is always well to have it understood that we fight shy of criminals and undesirables generally. Canada is not a healthful

or inviting country for them to come to, and they are gently but firmly turned back, for their own good and ours.

The summer port of landing for all oversea immigrants is Quebec, and the winter ports are Halifax and St. John. At these places comfortable and commodious buildings are maintained, in which the immigrants spend the waiting time between landing from the ship and entraining for the railroad journey. The women and children have their own quarters and a matron and assistants to attend to them. If there is sickness, medical aid and comforts are at hand, and if a contagious disease should develop the patient is promptly isolated and attended to. The men look after the baggage, the exchange of money and purchase of provisions, and when all is ready the journey westward by rail is begun, usually in "colonist" cars, which are clean and provided with facilities for cooking, eating, sleeping and spending the day in comparative comfort. But to spend a little time in a colonist car and witness the scenes there brings forcibly to one's mind Dickens' observations in "*American Notes*" on the immigrants he saw travelling in Canada, concluding with these words: "Looking round upon these people, far from home—worn with travel—and seeing how patiently they nursed and tended their young children; how they consulted over their wants first, then half supplied their own; what gentle ministers of hope and faith the women were; how the men profited by their example; and how very, very seldom even a moment's



SCHOOL-HOUSE ON THE PRAIRIE



BACHELOR SHACK NEAR BRANDON, MAN.

petulance of harsh complaint broke out among them. I felt a stronger love and honor of my kind come glowing on my heart, and wished to God there had been many Atheists in the better part of human nature there, to read this simple lesson in the Book of Life."

Cheerfulness and *camaraderie* mark the progress of the journey to the far inland, helped out by many a practical joke and amusing incident. Only the other day one of the Government travelling agents had great difficulty in dissuading a young fellow from investing some of his small capital in firearms and knives before starting for the West to kill the buffalo, wolves, and other wild animals which his fellow passengers had persuaded him were to be encountered in the streets of Winnipeg. One day an immigrant train was brought to a sudden stop by an alarm from a Galician family that they had lost one of their children, a boy of eight, who had tumbled out of a window. All was interest and excitement, and the parents were loud in their expressions of dismay and grief, but as the train went slowly backward the young hope-

ful was discovered walking along the track and was finally picked up, quite unhurt, on perceiving which the parents experienced a sudden revulsion of feeling, and gave their offspring a vigorous whipping for the trouble he had caused by his escapade. This feat of tumbling off a train when in motion was performed successfully on another occasion by a little girl who, however, was not immediately missed, and whose recovery necessitated a lot of telegraphing, but when she was at length forwarded on another train and restored to her parents, she had been fitted out with new clothes from head to foot



MAKING A HOME IN THE FAR WEST

by kind people into whose hands she had fallen, and was scarcely recognizable as the same child.

On approaching Winnipeg the other day a party of Scotch immigrants were having their homesick feelings stirred up by singing the old songs and somewhat sentimental speechifying; the women were in tears, and the men were feeling "lumpy about the throat," when a man at the other end of the



A PARTY OF AMERICAN IMMIGRANTS HALTING BY THE WAY

car electrified the company and inspired new hope and cheerfulness by shouting out "What the Di'el are ye dreein aboot? Is't the pov-erty ye've left ahint? Think o' what's afore ye!"

Arrived at Winnipeg, all go into the Immigration Hall for rest and refreshment, and from there in due time find their own place in the new land. The majority are bent on farming, and those who have means and experience to make an immediate start on their own account are told about vacant lands and helped to a decision upon the mo-

mentous question of "where to settle." Others are directed to employment of various kinds and in various directions, and so party succeeds party from day to day.

Two other kinds of immigration have yet to be mentioned: First, there is the American invasion. Last fiscal year 45,000 settlers came across the line by rail and "prairie schooner." These people leave revolvers and bowie knives behind—if they ever had them—cheer the British flag and settle down as peaceably and contentedly as one could desire. Good laws, well administered, and an

(Concluded on page 324.)

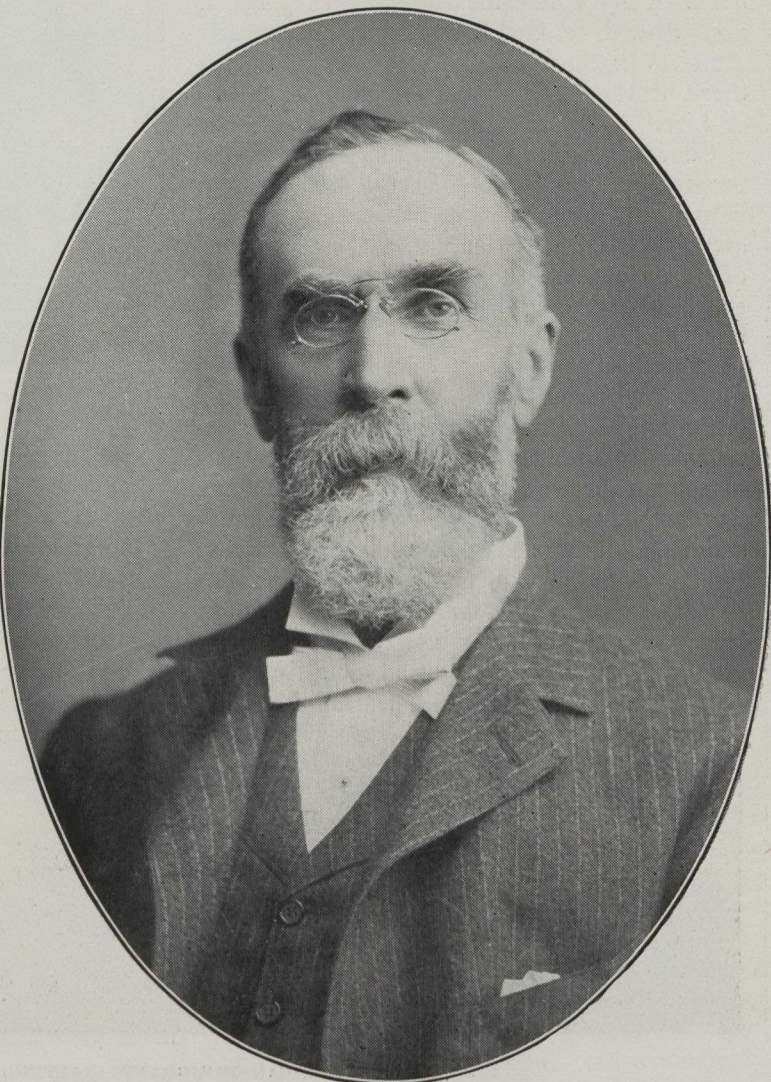
PROMINENT MEN OF THE DAY

EARL Grey, Governor-General of Canada, recently paid his first visit to Toronto since his official appointment. On the occasion of a former visit, Earl Grey expressed great enthusiasm over the possibilities of Canada, and his opinion on the subject has not altered. He is a brother-in-law of Lord Minto, the last Governor-General of the Dominion.

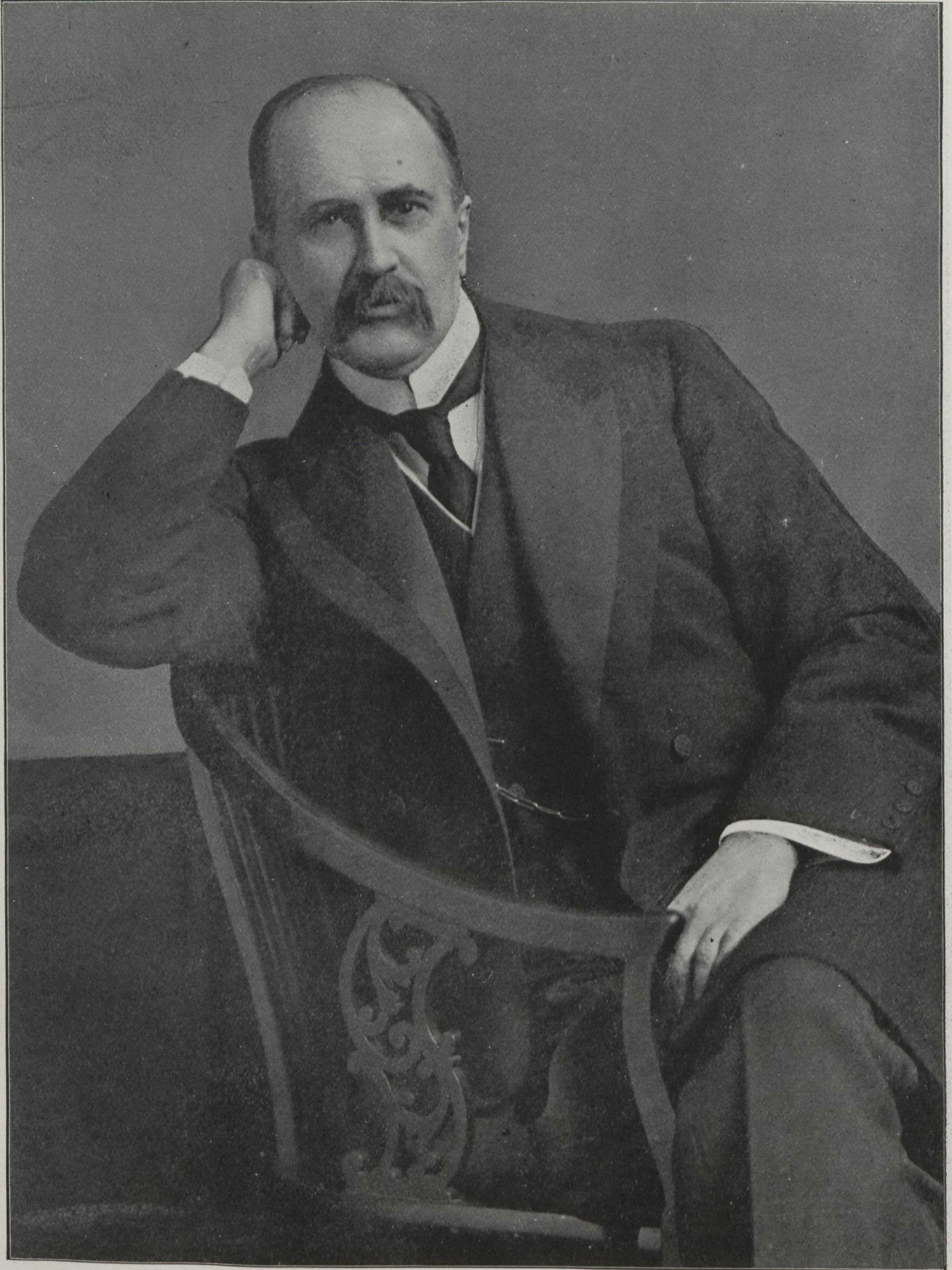
CANADIANS feel a pardonable pride in their countryman, Dr. William Osler, who has lately received honors from the old land seldom conferred on men from this continent. Dr. Osler is one of the most talked of men of the day.

CANADIANS can ill-afford to lose men with the push and energy of the late Mr. George Gooderham, of Toronto. The man who knows how to make money is a national benefit, for he not only brings wealth into the country but provides means of a livelihood for a portion of the community.

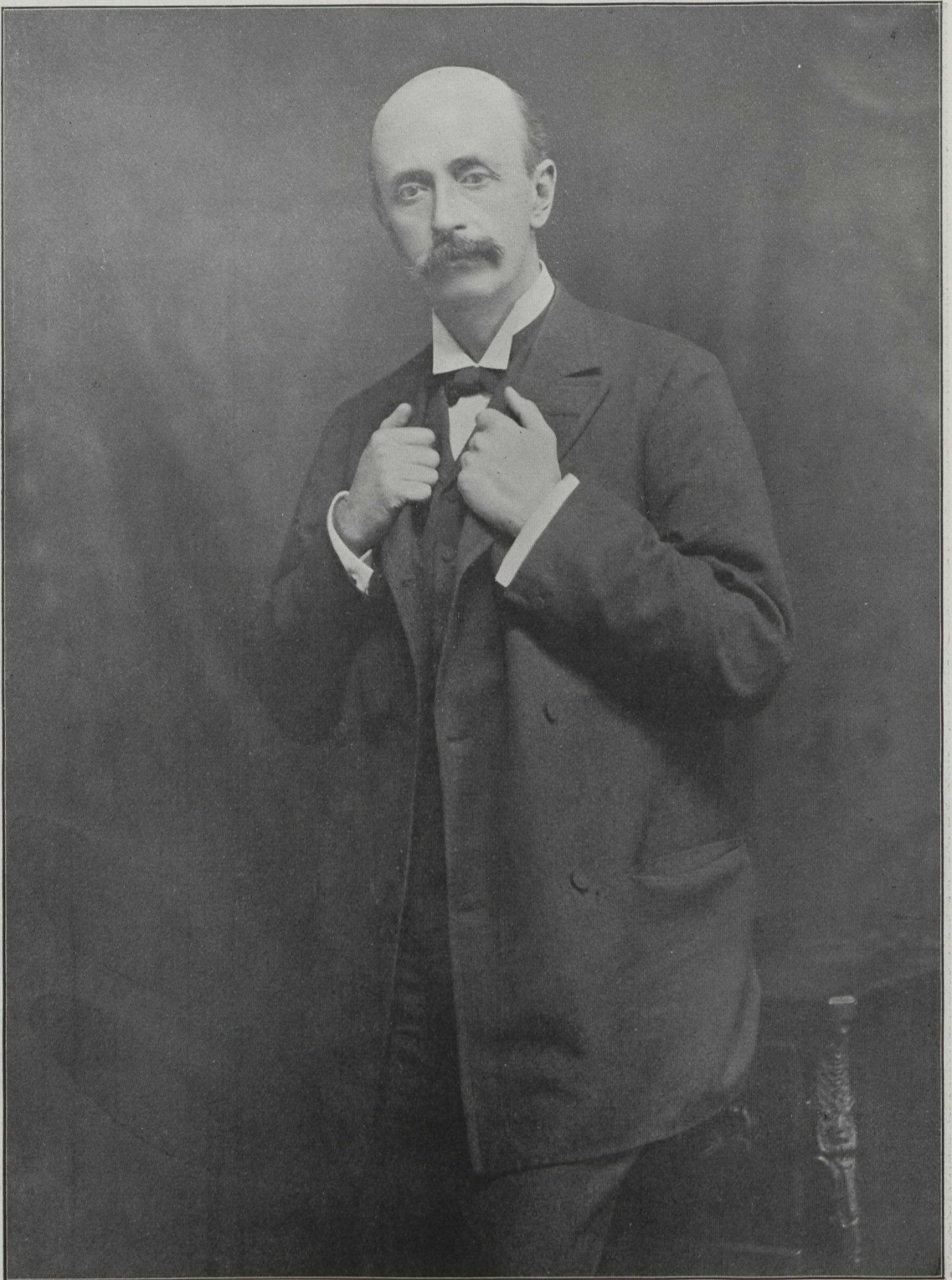
Mr. Gooderham was probably the wealthiest man in Canada.



THE LATE MR. GEORGE GOODERHAM, OF TORONTO



DR WILLIAM OSLER, ONE OF CANADA'S DISTINGUISHED SONS



EARL GREY, GOVERNOR-GENERAL OF CANADA



DR. WILFRED T. GRENFELL

A TRUE hero of the North-land is Dr. Wilfred T. Grenfell, whose recent visit to some of the Canadian cities has awakened public interest in the Mission to Deep Sea Fishermen, and particularly in the work as carried on in Labrador. Dr. Grenfell went to Labrador from England when the fisher folk of that desolate region were dependent for medical treatment upon the irregular visits of a government doctor. He instituted a new order, and now, during the season of navigation, he sails up and down the coast in all conditions of weather, stopping wherever there is need of healing. In the winter he travels by dog sleigh, going sometimes hundreds of miles to reach a single patient.

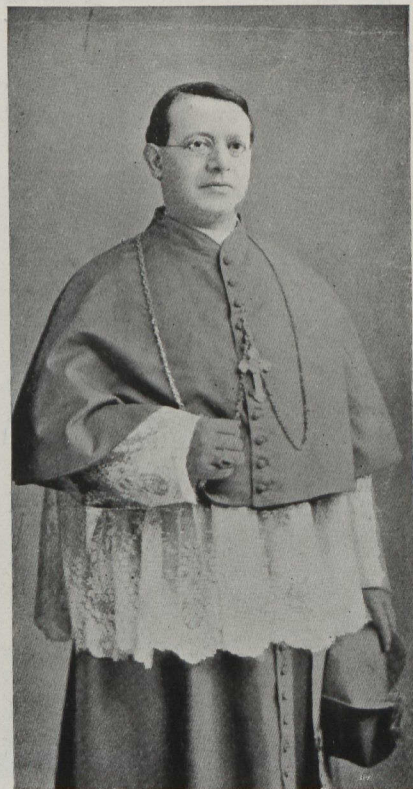
No wonder the people love him. This is how Norman Duncan, the writer of Labrador stories, estimates him:

“A robust, hearty Saxon, strong, indefatigable, devoted, jolly; a doctor, a parson by times, something of a sportsman, a master-mariner, a magistrate—the prophet and

champion of a people, and a man very much in love with life.”

Dr. Grenfell is still a young man and his plans for future work are still widening out. He has recently published a book, “The Harvest of the Sea,” which, in the form of a fisherman’s story, tells of the perils and adventures, and at the same time of the romance of life in Labrador. He modestly says nothing of himself beyond an account of his mission ship, which, by the way, was the gift of Lord Strathcona.

MONSEIGNEUR SBARRETTI, the special representative of the Pope in Canada, is by reason of recent political developments, one of the men in the forefront of public attention. The appointment of the Papal Delegate to Canada was originally made as a means of securing amicable settlement of certain difficulties between the Roman Catholic following and their Protestant fellow-citizens, particularly in the school question. The present incumbent of the office, despite the unfortunate turn of affairs, is a man of exceptional qualities.

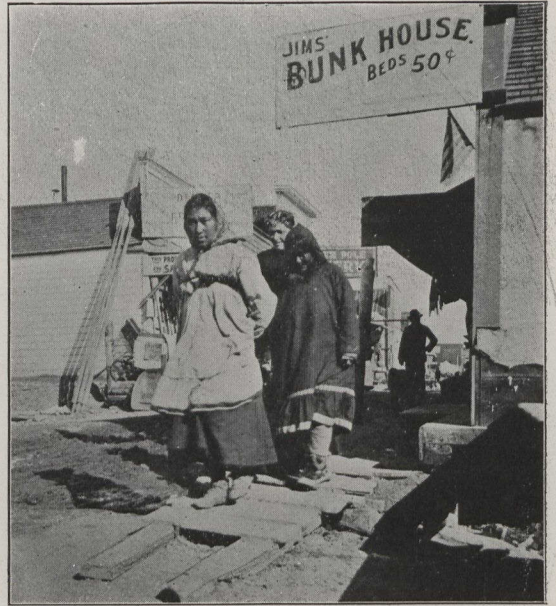


MONSEIGNEUR SBARRETTI



ON NOME'S MAIN STREET

ONE of the wonder cities of the New World is Nome, Alaska. Discoveries of rich gold deposits on the beach in 1899 gave it birth, and it has now a population of 12,500, the largest in the Territory. Like Dawson, on the Canadian side, its population is somewhat floating, yet it has many of the conveniences and appearances of modern city life.



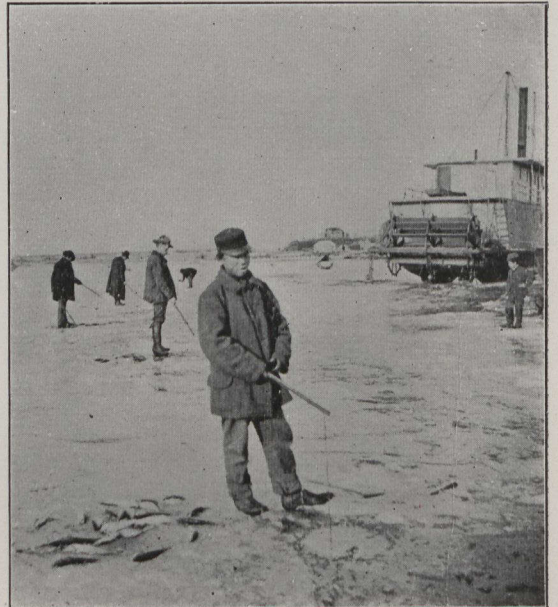
FAMILIAR TYPES IN THE NORTH

The accompanying pictures show some of its pioneer aspects.

The natives, the most uncouth Esquimaux, are being civilized by the influx of Americans. Though it will be long before any idea of refined civilization penetrates the minds of these individuals, they are, nevertheless, advancing with the marvellous growth of the city, which is almost phenomenal.



NATIVES OF THE COUNTRY



THE BEACH AT NOME



ENTERTAINING FARMERS AND THEIR FAMILIES AT GUELPH AGRICULTURAL COLLEGE

EVERY year, in June, the Government of Ontario acts as host, and entertains the farmers of the Province at the Ontario Agricultural College at Guelph. Daily excursions are run during the month from various farming districts throughout the province, taking sometimes as large a number as 3,000 persons a day to Guelph, where the management of the College gives them welcome. With the farmers go their wives and families, for whom the excursion forms a pleasant and not infrequently a much-needed outing.

A free luncheon, of an informal kind, is provided in one of the College buildings, while an address, short and to the point, is made by the Principal or one of his assistants. In the afternoon the excursionists divide into groups, and under the guidance of one of the professors or advanced students, make the rounds of the Experimental Farm, methods of culture, etc., being carefully described as they visit each of the seed-plots.

Practical results come from this system, inasmuch as it acquaints our farmers with advanced methods of agriculture and gives them an insight into the workings of one

of our most progressive provincial institutions.

* *

CAPITAL COMING TO CANADA

[CARLYLE HERALD]

A GENTLEMAN who has just lately returned from a trip to the Pacific coast states that on his return trip he met a number of capitalists from Indiana who were looking over the country with a view to investing capital in farm lands. They were buying all the land they could get, paying as high as \$20 per acre, and they stated that it was only a question of a few years until this land would bring \$50 and \$60 per acre. Their reason for this belief is the fact that land in the Canadian West which has been purchased by American farmers from \$6 to \$10 an acre, is yielding them three times as much in return as land in the States which is valued at \$50 and \$60 an acre will bring them. These gentlemen predict a large influx of settlers from the south during the coming summer, and state that the great majority will come to Eastern Assiniboia and Saskatchewan.



A CANADIAN FARM

INDUSTRIAL STORY OF CANADA

EVIDENCES were given in my last paper to show the extent of our agriculture progress and prosperity. Lest these be thought to be the result only of chance or of a mysterious Providence, or of a preverse, but happily thwarted "American" Tariff, some attention must be given to the true explanation of the great changes herein noted. It will do no harm to pay the tribute of publicity to the quiet, but earnest and patriotic work of the men who have been agents in effecting those changes. The now assured briskness of trade, the increased employment of Canadian labor, the higher wages paid, all depend upon the prosperity of the Canadian farmer and his buying power. It is therefore worth our while to understand the great, comprehensive cause of these fortunate conditions,—scientific agriculture.

Twenty years ago, Canadian farmers were too poor, too obstinately adherent to tradition, and lacked too generally a knowledge of the ways of the busy world and of the advancement of science to merit more than pity. Indeed, it is to be feared he was held in some contempt, but removed since then. They think individually now. They have Thinking Departments in the Dominion and Provincial Administrations. They club together to buy the results of scientific investigation. They give their sons college training in the science of agriculture, and they pay

the bills for it all, and call the expense a good investment.

In the time in question, science has taken a firm grip of agriculture, as we may see in the following directions: Changes in the nature of production; the development of stock-breeding; stock-breeding and the production of high-class beef, bacon, mutton and poultry; scientific field agriculture, and the development of our great fruit industry. The agencies which have builded so well in these directions include, besides individual farmers, numerous organizations of the farmers, the agricultural departments of the various governments, and last but very important, those Canadian manufacturing concerns which have supplied so many and such indispensable implements of his calling to the farmer.

Twenty years ago the farmer of Eastern Canada exported most of his grains and hay, to be made into animal products in the United States. They now manufacture them at home, into beef and bacon, cheese and chickens, which bring much more wealth into the country, besides enriching the soil, instead of impoverishing it. The growing of crops, therefore, has become a problem of providing food for whatever stock is kept on the farm. As different kinds of animals require different kinds of food, it will be seen that special knowledge is necessary,

more than formerly. It is important to sow only the best oats—and there are varieties which yield ten bushels or more per acre more than the best known varieties of a few years ago. Similar differences are found between varieties of other plants, and to know all about these alone is a serious matter. Field agriculture includes, however, many other problems. Each plant is found to require special cultivation, special conditions of soil, moisture, special fertilizers, and so on. Only the intelligent, wideawake man is capable. Ignorance or lethargy spells failure. Even the shrewdest must co-operate.

The cattle of twenty years ago were almost universally of one type—the scrub. This nameless variety was made to do duty for both beef and dairy purposes, as occasion demanded. The best it ever did was to found the several nobler lines now so common. Under the influence of scientific breeding, and by the use of pure-blooded sires, the early stock has produced the beef, the cheese and the butter-making animals on whom depends Canada's present prosperity. Now, breeding—scientific breeding—means more than an assortment of printed pedigrees. Those are only the evidence of long-maintained care

in selection and mating of the best with the best, formerly in the Old Country, and latterly in Canada. Breeding is the studied use of the facts of nature—the practice of evolution according to the will of man and for his benefit. That old, rough-visaged, rough-clothed man you see leading the massive Shorthorn into the Exhibition show-ring, is as great in his own quiet way as ever was Darwin. By a choice of the ancestors of that beast he has made perfection still more perfect and used Nature to improve upon Nature.

And so some farmers, wishing dairy cows of the best kind for cheese production, introduced the blood of imported Holsteins or Ayrshires into their herds. Others, seeing an advantage in beef production, “bred up” with Shorthorn, Hereford or Aberdeen-Angus. In consequence, there are now districts of Ontario in which each of these is respectively the prevailing type, and all are money-makers.

But success in stock-raising has, with good breeding, only laid its foundation. Good animals will do their best for the farmer only when he does his best for them, hence, the science of feeding and that of their care



AN EXAMPLE OF CANADIAN AGRICULTURE

generally. Twenty years ago you might see in any country jaunt, odd bunches of gaunt, half-wild steers of three or four years of age. This was the usual age at which beeves were "finished," or put in the stalls to be grain-fed and fattened. In their fretful careers up to that time, they had absorbed enough good food to have fattened them twice over had it been given in the right quantity at the right time and in the right form. But when beef-making became a serious business, the allotted span of a steer's life was shortened to two years or even less. If you visit a farm nowadays, you will find a clean, comfortable stable filled with fat, lazy, contented

attitude what proportions of such foods are necessary at various ages, and what foods are the best for each desired effect. Farmers who never heard of Toronto University will talk intelligently of nutritive ratios, carbohydrates, the percentages of proteids in corn, wheat or barley, and other interesting mysteries to the townsman. In their barns you will find weighing apparatus, which are used as often as the pitchfork, and as carefully as their medicine for the "rheumatiz." Of such are the reasons for the fact that the Ontario farmer's average income has increased by over \$200 in the last six years.

The development of the cheese industry



FARMERS AND THEIR WIVES AT ONE OF THE EXPERIMENTAL FARMS

youngsters, who, being good, die young and bring high prices. As the beef breeds are specialists in rapid growth as well as in covering themselves quickly all over with good tender meat, said youngsters are larger at their demise than you might think. This is the doctrine of "Baby Beef." It was well explained by a farmer: "Git all the weight ye kin, soon 's ye kin; it takes a heep o' fodder to jist keep a critter alive, and young uns grow the fastest."

To produce baby beef, the essence of good feeding consists of giving them all they will eat of such foods as will build up bone and muscle, and, towards the last, such as will form fat. Science has determined with ex-

has been even more remarkable, and owes as much to science. Along with the development of the desired type of cattle has gone the evolution of methods of manufacture—and here, too, science has been busy. From an article, home-made by a few farmers, and none too well made at that, cheese has become the chief item of export, and Ontario alone makes more than half of Britain's supply. Every rural district has its cheese factory, and in most of them you will find graduates of government training schools manipulating a curd-cutter, measuring grammes of rennet, testing for percentages of butter-fat, or annihilating the ubiquitous bacillus. In no branch of agriculture is scientific training



DINNER IN THE WHEAT FIELD

more necessary. Indeed, one wonders how cheese-making was discovered without the aid of chemical knowledge. As for good cheese, so many are the enemies of purity and good quality among the germ fraternity, one must be armed with all the force of the law—of bacteriological science—before one can hope to make even passable cheese unmolested. The loss of hundreds of dollars worth may arise from a trivial carelessness. A net gain over the province of thousands has resulted from a single minor improvement in method, following increased knowledge. The significant feature of the cheese industry, however, is the widespread system of co-operation under which it is carried on. The farmers have in this respect, at least, hit on the keynote of highest success,

How many town dwellers know anything of the way in which is made the butter they eat? Most will have noticed, nevertheless, a remarkable improvement in the quality of the marketed article within the past few years. We have all heard of the ideal milkmaid, with her ideal snowy apron and cap, and have imagined her making ideal butter beside the ideal bubbling spring. It has been said, however, that the scarcity of such maidens has had something to do with the plentitude of inferior butter. Twenty years ago, and even more recently, butter-making was a peculiar art. The farmer's wife, true to tradition, milked the cows without taking thought to dirt adhering to udder or flank, and blissfully ignorant of the then uncounted odd billions of colon bacilli which floated in

the air of stable or yard. When drawn, the milk was set, in summer in the cellar among decaying turnips and tubers; in winter in the small, unventilated bedroom, and there left it for two or three days in shallow, open pans. We are unanimously shocked in this enlightened age at such a revelation: in those times we ate the butter without asking questions.

Nowadays, thanks to science and invention, the cream is separated by a centrifugal machine costing the price of many cows and made as carefully as a watch. It is kept well covered, in a clean place, while a pure "culture" of lactic acid bacilli works the proper changes preparatory to churning. The skim-milk is fed, still warm from the cow, to lusty



CANADIAN MUTTON

calf or bacon-making porker. And all the while the process has been clean and wholesome, from the feeding the cows to selling the butter. A wide variety of science is represented, from the choice of foods to the regulation of temperatures. It costs more than the old way, but the consumer prefers it—the butter is fit to eat.

It is significant that the best cream separators, like everything else, are made in Canada. According to careful tests made at the Agricultural College at Guelph, the easiest and most economical of operation was the National, made in that city by Canadian labor and enterprise, and yet, a dozen or so "American" machines have duty-free entry into the small market our farmers pro-

is ahead, as is everything else, and secures the highest prices on the Boston and New York markets for his various products. The feeding of fowls is no less a science than in the case of other farm stock, and in these days is the most important matter of all. So, instead of allowing the "hens" to run freely about the barnyard and over the well-curb, seeking what they may devour, the



A REAPING SCENE IN THE WEST

vide. What they cannot accomplish by the merits of their article they do by the well-known method of dumping. It is evident that there is yet something to be done to protect both our manufacturing and farming interests.

Perhaps the most striking example of the possibilities of scientific breeding lies in the fact that within the past ten years the type of the Canadian hog has been entirely altered. Until then, such as were not of the "razor-backed" sort, to be found roaming the woods in search of beechnuts, were of the "fat hog" variety. These are still favored by the Yankee farmer. To them margarine, lard, and cheap "salt pork" owe their source, and the price they bring is much less than that obtained by the Canadian bacon hog. This animal is long, thin-looking, and, when fed properly, makes "a streak o' fat and a streak o' lean," which the Britisher likes to see on his breakfast table every morning. Our bacon export has increased at the rate of a million dollars a year for ten years. That is the result of scientific breeding and feeding. At St. Louis Exposition the four Canadian exhibitors won three premier championships.

At the same Exposition, Canadian poultry won most of the total money in the classes entered. In poultry, indeed, the Canadian

farmer gives them carefully designed quarters, comfortable and clean, feeds them regularly such foods as will bring the most and the best results, and in the case of fattening, shuts up the birds in a small crate, where they may do nothing but put on flesh. Again, science, thought, and forethought, change loss to poverty.

Twenty years ago there were, to be sure, frequent orchards to be found in the Eastern Provinces, but experience alone had not then even hinted at the now well-known fruit-growing possibilities of Canada. Science has since then developed in certain areas the successful growth of a wide variety of fruits. Apples are grown all over Canada, although not widely as yet in the prairie country; the apples of Canada are noted for their superior flavor as well as size, and instead of providing only the winter's supply of apple-butter for the family, the orchard now is made to add comfortably to the bank account in addition. Peaches and pears, plums and grapes, are the sole occupation of farmers of wide districts and a considerable item of export. The science of fruit-growing is an intricate one. It includes experimental production of new varieties, methods of cultivation, choice of soils, pruning, the knowledge of and war against the thousands of insects and bacterial foes which threaten the whole industry per-

petually, and when the fruit is ripe, the methods of harvesting, packing, shipping, and so on. For instance, when you hear of the San Jose scale, you may know that an insect just big enough to see is threatening to ruin all the fruit trees of the country—but it won't be allowed to do it. When you notice that the fruit growers have come before the Railway Commission, it means that high rates have been eating up the precarious profits of the business.

Such are some of the ways in which scientific agriculture has been making Canada more worthy our pride within the past few years. There are many others, but they cannot all be given space. After all, one can but suggest, in dealing with such a subject. A word now as to some of the agencies by which these things have been accomplished.

Of course, there was a science of farming before the Canadian farmers had heard of it. But the adopted child has done better in Canada than at home. There were no missionaries from abroad to herald its advantages. The start was made among the farmers by themselves. The influence of a few pioneers in the different directions indicated above, was the beginning. Then those who were alive to the advantages of increased knowledge and improved methods, began to combine and to preach the new doctrine of the salvation of agriculture. It has been continued ever since with ever-growing effect. Here and there are men who are wealthy and famous over the continent and in the Old Country. These are the pioneers. They are the prize-winners at the great fairs, the mainstay of all branches of the forward movement.

The organizations formed by the farmers have constantly increased in number and objects. The first was the Agricultural Society in 1792, which is interesting chiefly as the parent of the present Agricultural Department of Ontario, with its numerous auxiliary associations, and as the inspiration for similar Departments and Associations in the Dominion and other Provincial Governments. These have been a matter of steady growth. At present they include the Agricultural Societies, which are local, and hold Fall Fairs for competition in farm products; the Dairy-men's Associations, which cover respectively

the eastern and western parts of the province, and provide paid instruction to those carrying on the dairy work of the province, and otherwise seek to advance the interests of the farmers in that respect; the different Breeders' Associations, whose object is the improvement of animals by breeding; the Farmers' Institutes, which are local societies of farmers, with a superintendent in common, who is appointed and paid by the Provincial Department in Ontario, and by the Dominion Department in the West; and the Fruit Growers' Associations, which look after the interests of their members wherever co-operation is of use. These are all in receipt of Government assistance, and generally of supervision. By this combination of Governmental direction and private organization, scientific farming is made easy and possible to the poorest. Experts are employed to teach and demonstrate wherever needed, and that at the lowest cost. And for those who wish their sons to have a thorough grounding in the science, there is the Agricultural College at Guelph.

The work directly done by the Agricultural Departments is varied and complex. The most important, perhaps, is that carried on at the Experimental Farms. That for Ontario, for instance, has, in the improvement of oats by breeding new varieties of greater yielding power, more than paid for the total cost of all Government expenditure for every purpose connected with agriculture. Those of the Northwest, in the improvement of wheat varieties, have produced the finest quality in the world. Similarly in determining the best methods of cultivation and other conditions, these experimental stations have been of incalculable value to Canadian agriculture.

It is, however, impossible more than to instance the scope of this subject, and to hope that the reader may have learned, at least, that it is a most important one to the country, and therefore to every Canadian, whatever his own work may be. For the rest, Government reports, newspaper notes, exhibitions and trips into the rural districts may be found more interesting and useful to those who are willing to learn. The story of the science of agriculture is a wonderful one, and it has only begun.

THE COMING OF THE PEOPLE

(Continued from page 312)

uncorrupt judiciary are great attractions to them, and "things in general" as they find them, and as they frankly confess, are such a marked improvement upon what they have been accustomed to that they are no advocates of Americanizing Canada.

The other class referred to are the juveniles from British "Homes." The report of the Inspector of British Immigrant Children and Receiving Homes, published by the Interior Department, Ottawa, is interesting reading. We have had a steady stream of immigration from this source for many years past, and the prejudice against it has gradually died out in the light of experience. Last year a number of Canadians who applied to the Homes for Children to employ or adopt was 16,573, and the number of children actually brought out to meet this demand was 2,204. The children undergo a process of selection and training before being brought to Canada and our Government assures itself that all proposed to be emigrated are physically and mentally fit. Then there is an annual Government inspection, up to the age of 18, to see that both children and employers or foster parents are kept up to the mark. These children, both boys and girls, practically all turn out well. There is, of course, an occasional lapse, but a Departmental enquiry a few years ago established the fact that, taken as a class, they develop a smaller percentage of offenders against the law than do our native-born children. Still, as Mark Twain would say, they are sometimes "very human," as witness the incident of the farmer's daughter whose wedding cake was secretly denuded of its icing by the Barnardo boy in the house, who had a taste for sweets. They are all "Barnardo boys," whether the philanthropic doctor had a hand in bringing them out or no. This one was so well liked that he would readily have been forgiven and taken back into favor even by the chagrined bride, if he had courageously faced the inevitable discovery of his villainy and owned up like a man. But his faith in human magnanimity was so

small that he chose instead to run away, and refused all enticements to return.

An article of this kind would be incomplete without some reference to the North-West Mounted Police. Colonizing the North-West would be a very different matter, both for the Department and for the colonists, without the aid of this splendid organization. The country is so thoroughly taken care of by them that their patrol map looks like a spider's web. A sharp lookout is kept for smugglers, horse thieves, criminals, wandering Indians, and such like gentry. Strangers are asked their business; note is taken of settlers' complaints, the state of the crops, and the movement of cattle; strayed horses are looked up and restored to their owners, with every now and then a sharp ride for perhaps one hundred miles or more in pursuit of horse thieves; prairie fires are watched for and put out, if possible; the Indian Reserves are visited, and note taken of the doings there. Each patrol makes a written report, which, with the diary kept at the outpost, is sent in weekly to the Divisional Headquarters. In this way a general supervision is maintained, the police know all the ins and outs of every district, and are in constant touch with the people. All this is trying work, necessitating hard rides in all weathers and much of roughing it.

One of our American settlers, writing to his home paper, says: "The agency of a mounted rural police has been tried in many countries, and here reaches its highest degree of effectiveness. While to European immigrants the use of such a force is familiar, to Americans it is a constant surprise to see how in the wildest and farthest removed districts life and property are guarded and injustice avenged." The writer concludes his interesting letter as follows: "More and more the country where this useful force is found grows in population and wealth, and more and more the people find the advantage of a guardianship as careful as that of a great city. And when the great North-West territory of Canada becomes what it promises to be, one of the greatest, richest and best governed of lands, it will owe much to the work of this efficient and well-planned force."

AN AUTO TRIP IN WESTERN ONTARIO

By CLAUDE SANAGAN

TOURING by auto has not yet reached the stage in Canada that it has in many parts of the United States. This fact may account for a few experiences that seem strange to one going through a populous district of Ontario, the experiences—to be particular—being those gained in an October trip from Windsor to London. The writer was one of a party of three who, with a certain amount of luggage, necessary and unnecessary, filled the two-seated "Matador," as the touring car was called.

When it is said that touring is not as popular in Canada as across the border, it must not be inferred that Canadian roads are not as suitable for such travelling. The roads in Ontario far surpass the roads of any state, according to travellers of experience, and in October they are excellent. Like all other rules, this has its exceptions, as some experiences will show.

A railroad map of Ontario gives a different impression of the direction of London from Windsor. True, there is a road from the latter city that is comparatively straight, but gasoline engines are particular about roads, and the automobilist who knows what he is doing will start out of Windsor for London by going south-east. The road along the north shore of Lake Erie, known as the Ridge Road was followed, and as one passes the oil wells and orchards of Essex into Elgin's and Middlesex's model farm lands, he sees of what Ontario really consists.

Did you ever leave a call for an early hour in a small hotel, and if you did, were you ever called? I always leave the call, but if I really want to rise early I stay up all night to be sure of it. On this late October day on which we left Windsor we managed to wake without assistance; we got up; we took the machine out of a livery stable without arousing the man in charge; we piled in our luggage, and called aloud for some one to come and take our money.

Take no thought of the next meal and where you shall eat it if you go automobiling. The man who says the night before that he will arise at six o'clock in Windsor and eat

his breakfast at eight in Leamington may find himself mistaken. When we suggested the possibility of such an event, we suggested it "d.v." In the end it proved the auto wasn't "v," for about four miles out of Windsor it showed that it was unwilling to go on peaceably. There was a knocking. We stopped at the cross-road, where the people were up by this time, and a tavern-keeper let us have a pail of water, for the engine was hot. Some screws had been lost, and the owner improvised something with a stick of wood and a hammer borrowed from a negress who, with another woman, was cooking a meal on a stove in the open air.

It was here that one characteristic, which will be found universal, first manifested itself. It was that of laughing at another's misfortunes. All the time we tried to fix that machine there was a satisfied leer on the countenances of the people gathered around. When we turned to go back to the city their faces actually gleamed with a sense of personal triumph. The pleasure that some people seem to take in the misfortunes of others, such as an automobilist may meet, seems to be very prevalent. In a wish-the-father-of-the-thought kind of way, the passer-by who sees a machine stopped on the road, will invariably ask if it is broken down. Notice his disappointed "Oh" if you tell him that you are just pumping up the tires or looking to see if the oil is running all right.

Our party breakfasted at Windsor after all, not leaving the city until nearly noon, and Leamington being reached in time for a late dinner. Some of the road to that place was good, but much was bad. What a farmer called "gravel" had been placed on the middle of the road, but stones seemed to be rarities in this stretch of sand, which was evidently put there by some township seer who thought it would "wear down." Those who had to go over it must have thought the wearing down process a very slow one.

As the machine drew up in the town of Essex for a few moments, it was clearly seen that a crowd can collect in the smallest kind

of a place. Among the wise men that gathered around on this day was a fellow apparently known to the crowd, for they familiarly called him "Alec." He was intoxicated. Having been able to get what suited himself, he thought he could also get what suited the auto's tank, and strange as that may seem, he really suggested gasoline. "This goes by electricity," said some one. "That's my name," said he, between hiccoughs: "Alec Tricity."

From Leamington to Blenheim the road takes one in sight of the lake for miles, and, late in the year as it was, it was beautiful. The orchards in this part of the country were still in leaf and though peaches were past picking, the bright golden quinces shone out in the sun in full autumnal glory. An impression, by the way, that was first felt on this trip was one that was very frequently repeated. When about twenty-two miles west of Blenheim, a farmer walking by, was asked how far it was to Blenheim. "Twenty miles," he said. Within a few rods of him was another man, but his answer was twenty-two miles. The difference of opinion was followed up and the next farmer, who was met a mile farther on, was also asked. He said the distance was seventeen miles, while another said it was twenty miles. In another mile we learned it was twenty-two miles. The problem was given up as more uncertain and less edifying than the question of "How old is Ann?"

It was before Blenheim was reached that an incident occurred from which the hitherto unchristened automobile came out with a name. Coming to a small bridge, we noticed a couple of farmers approaching. They were in charge of a buggy behind which was a big red and white bull, held only by a rope. Seeing the machine coming, they crossed the bridge and attempted to turn along a side road. But as the bull turned he caught sight of the machine puffing away not far down the road. Planting his feet, he eyed the intruder. Pulling did not seem to avail, while the driver was having trouble with his horse. One of the men got out and attempted to make the bull move, but the animal was raging at the sight of the red auto. We decided to seek safety by backing up. The road was too narrow to turn, and the pre-

dicament was scarcely inviting to either side. The man holding it was just about ready to give out when his companion, who had by this time tied his horse to a fence, came to the rescue. The two of them managed to pull the bull to one side, where it reared on its hind feet and then put its head down for an attack. There was only one thing to do—risk passing the beast. As we did so, the bull made one more attempt to strike, but he was too late, for the machine was past, with the high speed gear working. It was a narrow escape and should be pointed out as a reason for farmers not to lead bulls along the public highways unless well-shackled and in charge of strong men. Out of that incident was borne the idea of calling the car "The Matador."

And the Matador brought us puffing into Blenheim shortly after six o'clock. It was dark, and before we knew it we ran into an engineer's boards across a closed street. Before leaving the place we stopped in front of the town laundry to get a supply of gasoline. The usual crowd gathered about and it was well shown here that it takes a Salvation Army soldier to recognize opportunities. On the opposite corner the Salvation band was holding forth before a crowd half as big as that around the machine. Then before they could disperse an Army lassie stepped across the road and passed the plate—and went away satisfied.

The road from Blenheim to Ridgetown is a good one, and the distance is only ten miles. The ride on this evening was particularly promising, as the moon was in its full glory. We passed more rigs about this time than during the whole afternoon, but fortunately the horses seemed less afraid than in the daytime. Not far out of Blenheim we met one of those drivers who seem to get more afraid than their horses. In this instance we were going up a slightly-graded but long hill. We had scarcely started up when we disturbed a black pig in the middle of the road. People who think a pig never runs should chase one in an automobile. This pig, like many another we met, could run well, but it was afraid to get off the road. Its course was a perfect scallop, and as it ran in this zig-zag way in the moonlight it was almost weird.

When half way up the hill we noticed a horse and rig stopped. Three women and a man jumped out and the woman started to cross the road. By the way, did you ever notice a hen on the side of the road? Why does it invariably cross? In this case the woman got no farther than the middle of the road when one of them screamed. She had seen the scalloping pig, but could not distinguish what it was. The man evidently did and reassured them, for they got across and up by the fence and the pig made at once for the ladies. They were human, at least, and his pursuer wasn't. By the time the Matador got nearly to the top, the man had so far forgotten himself that he had unhitched the horse and was leading it by. He called to us that he had left the buggy and to look out for it. And as we passed his companions we noticed the swine serene.

It seems to be the fault of so many drivers—they get afraid themselves. The suggestion of fear passes to the horses, causing all the mischief. This man was not the only one who unhitched his horse. The next morning we met a man with a team drawing a hayrack loaded with household goods, and the flustered owner took out his horses and turned them up a lane. Invariably the man who appeared nervous came out the worse, while the man or woman who did not fear anything and held a commanding rein passed by safely.

Some people one meets on the road are not inclined to look favorably upon the intruding auto. Others again are ready to accept it as a necessary evil. Of the latter class we met some who had nervous horses for which even the engine had to be stopped, requiring to be cranked again, and they thinking they might as well get their horses used to it drove the animals up to the machine and the horses were allowed a thorough inspection. These were the kind of people who thanked one for slowing up when passing. Many men will scowl as you pass by. Perhaps they travel in top buggies, which by the way are awkward things, and cannot hear the toot of the horn until they are passed and the horse shies. Perhaps they are even coming towards you and don't see you, like the farmer we met, who kept gazing up at a house he was passing. He did not hear us until yelled at, and then he smiled

apologetically. But when it was suggested to him that he seemed interested in the house he took it as a personal affront, judging by the frown.

Fortunately all are not that way. We met one sensible man whose horse was skittish, and we took the time to back up into a lane, as the man had his family with him. He thanked us profusely. Some women we met were even willing to take misfortune nonchalantly. A really remarkable example of this the party met between Ridgetown and Rodney. We had had some exciting experiences crossing and recrossing the M. C. R. and L. E. & D. R. R. tracks, which closely parallel along this road, for a dense mist settled. In the fog it was difficult to see far ahead, and at one lonely spot we came up to within a few yards of a team of horses and phaeton before seeing it. The engine was stopped, for the horses were ugly, but it availed nothing, the horses making a sharp turn, breaking, and attempting to run away. The young man driving them turned them crashing into the fence, the lady with him falling out. While the driver of the Matador ran to assist the man, the writer hastened to the lady, who had quickly arisen. She was an old lady, too, yet when asked if she were hurt she replied that it was nothing and walked over to the machine and addressed the lady in it. But it was no scolding such as might have been expected; in fact, she seemed to forget her troubles, and to the surprise of both of us exclaimed: "Well, this is the first of these things I ever saw; they're certainly a wonderful invention."

It was late at night when we pulled into Rodney, as the fog became worse. The next morning we had a fairly good start and reached Dutton before the first mist raised. And it was over the worst road of the whole journey. From Dutton into London, a distance of thirty-three miles, the finest country in the land is passed through, and to the lover of nature such a trip is ideal. The Canadian autumn can in no way be so much appreciated, and it was almost with regret that at last, after numerous stoppages incidental to this mode of travelling (and which are really fascinating if one has the time) and after meeting many more men of all sorts and conditions, with horses likewise, the Matador reached the city of London.

AN EPISODE OF BOODLEBURGH

By J. MACDONALD OXLEY

BOODLEBURGH is not the name by which the city of this story is indicated on the map. It boasts a far more mellifuous designation, that at once reminds you of the days when Indian wigwams perched saucily upon the heights now glorified by magnificent public buildings. But if the red-man's legacy be more poetic, the spoilman's nickname is undoubtedly more appropriate.

The interests of Boodleburgh are divided in about equal proportions between what, in the brusque phrase of the street, are known as "sawdust" and "poor-house," the reference being to the vast lumbering industry on the one hand, and to the multitudinous civil service on the other.

The former may be said to be the chief source of those financial supplies without which even the most elegant society cannot long flourish, while the latter, despite its inauspicious sobriquet, may always be relied upon to furnish a legion of well-groomed individuals willing to adorn any social function which may be in need of their services.

It was Percy Melton's ardent ambition to bring about a happy combination of the two interests above mentioned, which he proposed to effect by securing the hand of Miss Lillie Boothson, any question as to whose beauty or accomplishments was wont to be summarily settled by a reference to the magnitude of the paternal bank account.

Percy was a third-class clerk in the Department of Land and Water, and only his tailor and landlady knew how he managed to keep his place "in the swim" on a paltry seven hundred and fifty dollars a year.

His dress suit was irreproachable, his tennis flannels ever spotless and unshrunk, his overcoats were always up to date, and his hats, gloves and boots never hinted at needing re-blocking or cleaning.

To be sure, judging by his conversational powers, he must have been as economical in his expenditure on books as he was liberal in regard to clothes, but with so fine a figure, and ingratiating a manner, what need of in-

tellectual trimmings? His supply of that small-talk which is the current change of society, was as boundless as his store of cash was limited, and with that he made shift to pay his way, keeping a keen eye to windward, however, for the more substantial commodity.

No clerk in the service cherished a keener sense of being unappreciated than did Percy Melton. He wrote a capital hand. He never forgot to leave the "u" in "honour" and "favour," as directed by Order in Council; he could copy an entire document without making a blot or omitting a word, and taking him by and large, so to speak, he gave as much attention to his work between the hours of ten and four (one o'clock on Saturdays) as a junior clerk with so many other things to occupy his mind could be expected to do.

Nevertheless, promotion continued belated, in spite of his best endeavors to mend matters by means of personal appeals backed up by such "influence" as he was able to command.

What made his case particularly hard was the relation it bore to his matrimonial enterprise. Lillie Boothson's father was one of those who failed to see the point of being a millionaire unless, among other advantages, it conferred the privilege of speaking one's mind with a frankness not to be tolerated in people of limited income. So soon, therefore, as it came to his knowledge that Percy's attentions to his daughter admitted of only one interpretation, he sought an interview with him, the object of which was crystallized into his concluding sentence:

"That's just the way it stands, Mr. Melton. No man shall have my daughter with my consent unless he can show a sufficient income to keep her in decent comfort independent from any help from me. Were you a first-class clerk, for instance, your case might be different. As it is, I must ask you to be good enough to discontinue your visits to my house."

Mr. Boothson had a peremptory way of saying things that hopelessly discouraged argument, and bowing low, Percy withdrew with a countenance so crestfallen that the old lumberman was conscious of a qualm of sympathy, which, however, did not betray him into any reconsideration of his decision.

Dark days followed for poor Percy. The story of the summary non-suit enforced upon him by Mr. Boothson soon got abroad, and his many creditors, who had been granting him respite in view of his rumored great expectations, now renewed their requests for "something on account of that little balance," with a degree of importunity that was simply harrowing to his sensitive spirit. In the course of his daily walks his feet, in their shiny tan shoes, somehow or other seemed drawn towards the mighty falls that foamed and roared in immediate vicinity to Mr. Boothson's huge mills, for which they furnished the motive power, and he found himself indulging in mournful speculations as to whether any pang of remorse would reach the hard heart of the mill-owner if the body of the man on whom he had closed his doors were to be found one morning in the eddies at the outlet of his flume.

But the darkest hour, according to all proverbial philosophy, is that which immediately precedes the dawn, and although Percy knew it not, the angel of his deliverance was already winging his way toward him. It fell out in this fashion:

The Assistant-Secretary of the Department of Land and Water unexpectedly resigned his post to accept a more attractive one outside the service, and his place, an eminently desirable one in every respect, stood ready for whoever might be fortunate enough to secure it. More as a matter of form than with any hope of success, Percy sent in his application for the much coveted clerkship. To obtain it would be to remove Mr. Boothson's main objection, and in his day-dreams he did sometimes suffer himself to revel in imagination in the happy consequences of success, though all the time he fully realized that Vivian Iron, who was as good as engaged to the Deputy Minister's daughter, or Tommy Tamsworth, the boon companion of the Minister's eldest son, both of whom were

applicants for the post, had infinitely better chances than he.

Now it chanced that just then Parliament met for despatch of business, and the very first proceeding of the "loyal Opposition" was to insist upon an inquiry into a grave scandal alleged to be connected with the bonusing of a certain big railway enterprise, the Minister of the Department of Land and Water being aimed at as the chief wrong-doer in the affair. The Government were forced to yield to the demand. A special committee was appointed, and as the investigation proceeded it became only too evident that the most determined application of the party whip would be needed in order to ensure a majority of the committee consenting to apply such a coat of "whitewash" to the gallant Sir Hippolyte Meron, Minister of Land and Water, as the facts elucidated manifestly rendered necessary, if he were not to be abandoned to the storm of popular indignation already aroused.

The witness whose testimony was anticipated as the most significant of all was a certain Mr. P. B. Handstrong, the chief promoter of the railway in question. He was in the United States when the enquiry began, and much time was lost in locating him and securing his presence. When he did arrive at Boodleburgh, one of the first to call upon him was Percy Melton, for it happened that he was Percy's uncle, and on that account he took a certain amount of interest in the young man.

"Hello! Percy, my lad!" roared out the big promoter, extending towards him a huge fat hand without rising from the arm-chair in which he was enjoying an after-dinner cigar. "How goes it with you? Take a chair, and tell us the news."

There was something so cordial in his uncle's tone and so masterful in his whole appearance that there came into Percy's mind the thought that Mr. Handstrong might somehow or other be of help to him in the present emergency. So he proceeded without delay to open his whole heart to him, his story being listened to with unmistakable interest.

"Thunder and lightning!" cried Mr. Handstrong when he had finished, bringing

his heavy hand down upon his thigh with a startling slap. "So that's the way the land lies. Old Peter Boothson won't have you for a son-in-law unless you're a first-class clerk, eh? Umph! I well remember the day when he piled lumber for a living, and hardly knew enough to keep the count straight. And so you think if you got the Assistant Secretaryship your chances for getting your sweetheart into the bargain would be pretty good? Very well, then. Let me see if I can't help you a bit. Just keep mum now, and don't be too hopeful."

Percy left his uncle that evening with a lightness of heart such as he had not known since his interview with Mr. Boothson, and happening to meet that gentleman on the electric cars he made him so impressive a bow as to set the old man wondering what it could possibly mean, for it certainly had a curious suggestion of significance.

The following morning Mr. Handstrong had a long interview with Sir Hippolyte Meron, of which the only part necessary to this narration ran somewhat as follows:

"By the way, Sir Hippolyte," said the promoter in a studiously casual tone, "You've a nephew of mine in your department, I think?"

Sir Hippolyte set his eye-glass and took a good look at Mr. Handstrong before replying:

"Oh—have I? Was not aware of the honor. His name?"

"Percy Melton, at your service, and a very decent fellow, who hasn't had quite fair play in regard to promotion, according to my way of thinking," responded Mr. Handstrong, bringing his keen eyes to bear upon the Minister in a way that was full of meaning.

Sir Hippolyte glanced out of the window, while his hand toyed nervously with his watch-chain.

"The old story, my dear sir," he said carelessly. "The clerks all think *that*, you know. But of course I shall be most happy to do what I can for your nephew when the opportunity occurs."

"It has arrived. It is here," was the prompt response, "and I am particularly

anxious that it should be taken advantage of at once."

A decided frown came over Sir Hippolyte's countenance, and he began to pull at his well-waxed moustache in a way that betokened considerable disturbance, if not vexation of spirit.

"You refer to the Assistant-Secretaryship, I presume?" he said, still looking out of the window.

Mr. Handstrong nodded.

"Oh!" drawled Sir Hippolyte, "I'm very sorry, but it's practically settled already."

Leaning forward, Mr. Handstrong leaned his hand on the Minister's arm, saying:

"Is the appointment made yet, Sir Hippolyte?"

The Minister hesitated. He was strongly tempted to answer in the affirmative, but feared that if he did the promoter would find out the falsehood, so, after an awkward pause, he muttered something about:

"Not actually made, but definitely promised, you know."

Mr. Handstrong slowly extracted from his breast pocket a plethoric wallet bulging out with papers and holding it in one hand, tapped it significantly with the other.

"I believe I go before the committee on Monday," he said, with slow deliberate emphasis and fastening his gaze hard upon Sir Hippolyte. "This is Friday, and to-morrow you have a meeting of council at which the appointment will probably be made on your recommendation. Let us understand one another, Sir Hippolyte. You know that McMillan and Blister, who are conducting the prosecution in this enquiry would give their eyes for a sight of what is in this book. There are letters and telegrams and cheques here of more than ordinary interest at present. Come now, sir, one good turn deserves another. Have my nephew appointed to the Assistant-Secretaryship to-morrow, and this little book will be hard to find on Monday, while my memory will be so bad that I am much mistaken if either Blister or McMillan get any satisfaction out of me. What do you say, Sir Hippolyte?" and leaning back in his chair with a curious twist at the corners of his mouth, Mr. Handstrong awaited an answer.

The Minister was evidently profoundly disturbed. He dropped and replaced his eyeglass, he twisted his moustache until it seemed as if he might pull it out at the roots, he tugged at his watch chain to the imminent risk of breaking a link, and all the time Mr. Handstrong sat quietly watching him with feelings much akin to those of an angler waiting for a big trout to "flurry" himself into readiness for the landing-net.

The upshot of it all was that he left the Minister's presence with a definite pledge that Percy Melton should be appointed to the Assistant-Secretaryship on the following day.

That pledge was duly carried out, and with no less fidelity to *his* promise Mr. Handstrong, during the following week, went on the rack day after day, and while Messrs. Blister and McMillan and their coadjutors plied him with questions fast and furious, showed so wonderful a faculty of forgetting, and so naive an ignorance of all wrong-doing in connection with the railway enterprise, that the inquisitors were fain to give him up in despair and try their hand upon some more fruitful victim.

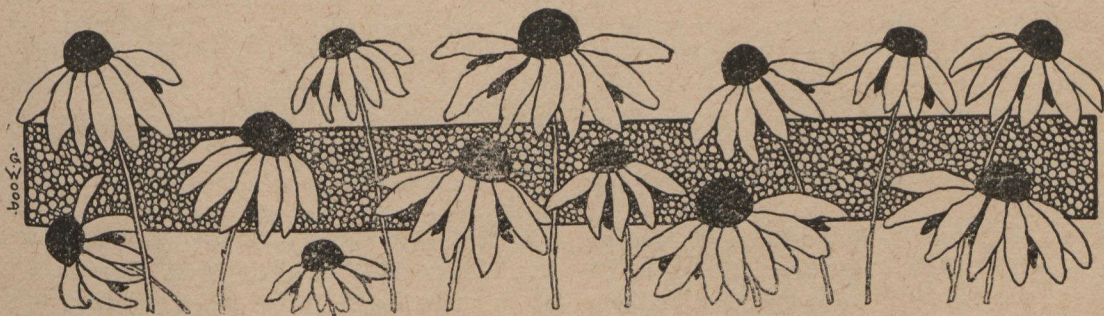
Percy's promotion made such a sensation that the whole civil service fabric seemed shaken to its centre. He had even the honor of being the subject of a significant question

in the House of Commons. But he could afford to smile at it, and to accept serenely the congratulations of his friends. The Order in Council appointing him admitted of no reconsideration, and he took rank as a first-class clerk without having had to serve in the second class at all.

As soon as the matter was settled he presented himself before Mr. Boothson, and reminded him of the terms of his banishment from the millionaire's drawing-room. The old man at first seemed somewhat taken back. As a matter of fact he had dismissed Percy from his mind completely, taking for granted that the condition imposed upon him could not be fulfilled for a good many years at best.

However, he was a man of honor, and he had really nothing against Percy but his impecuniosity, so, giving him his hand, he said, by no means ungraciously:

"Well, well, Mr. Melton. You've taken me at my word, and I'll not go back upon it. You've done the square thing in keeping away from my daughter when I said you must, and if you've got her heart I'll not refuse you her hand. But don't be in a hurry to take her away from me. You're both young enough to wait for a while, and you'll lose nothing by it," and the old man's eyes grew dim for a moment as he turned away to hide his emotion.



THE AMERICAN INVASION

By R. A. BURRISS

THE movement toward Canada of American land-settlers is one of the most remarkable and significant of modern times. Summed up in a sentence, it is a movement towards more fertile and much cheaper lands. "On to Canada" is the cry of an army, the vanguard of which has already moved in the direction of the great North-West. This army, equipped with plowshares and harvesters, is an army of the best farmers whom the greatest agricultural States have produced, and whom these States can ill afford to lose. The Canadian fever has reached them, however, and is spreading rapidly.

Figures show that the country is slowly but surely filling up with a good class of citizens, nearly all of whom go on farms. Last year, companies holding land grants sold land worth over \$14,000,000, and comprising 4,229,011 acres. This equals the amount sold in the preceding ten years. There were 32,682 homesteads entered, as compared with 1,857 in 1896. The homestead entries covered 5,021,280 acres of land, and the total land acquired for settlement was 9,387,561 acres. Of last year's total immigration of 128,364 souls, almost one-third came from the United States, as compared with only 26,000 two years before. The indications are that this year not less than 60,000 people will pass from the United States into Canada. The impression prevails in some quarters that a large proportion of these immigrants are returning Canadians, but such is not the case, they being less than one-tenth of the whole. It is estimated that people of American origin now constitute nearly one-third of the population of Western Canada.

From the State of Nebraska alone, during the month of March last year, 262 men, 73 women, and 87 children, bringing with them an estimated capital of \$431,250 and eighty cars of settler's effects entered the Canadian North-West. Great increases are taking place all along the line, but the largest is from Minnesota. Next in numbers is North Da-

kota; Iowa takes third place; then South Dakota and Nebraska. The immigration lists show that every state but Florida was represented in the Canadian contingent during the last fiscal year. Iowa, Kansas and Montana have each sent large quotas of their best citizens to settle in the newer countries to the north of Uncle Sam's domain.

The majority of the colonists are not of the newly arrived European class, but are of the "salt of the earth." They have all been successful farmers in the States, and have been tempted by the high price of land there to dispose of their farms at from \$40 to \$60 per acre, and to go to the Canadian North-West, where they can take up homesteads of free grant Government lands, or purchase cheap railway property. Having just sold their farms, these settlers are well supplied with money, very few having less than \$5,000 in actual cash, while the large majority of them carry in the neighborhood of \$10,000 to their new homes. One Nebraska settler who went to Alberta carried a bank account of \$112,000. The sum taken from Nebraska alone to Canada is enormous, while the aggregate of the cash taken to that country from the States during the past year is simply incalculable.

Some time ago the following statement appeared in the *Chicago Tribune*: "E. H. Kent, former receiver for the land office of North Dakota, who is now engaged in promoting land purchases in Canada, stated that he believed between fifteen and twenty million dollars has been taken out of Iowa banks alone in connection with land purchases in the Canadian North-West." This is a larger sum than has been heretofore estimated. It is also beginning to appear that some country banks in Illinois have had their deposits materially checked down through the same movement. Now, when bankers and wealthy men generally are sending money into the country, it seems reasonable that the American farmer is doing the same thing.

The settlers from the United States are a most desirable class, farmers principally,

who are going up with their money and goods and are converting the broad prairies of the North-West into veritable wheat fields. This class of people are usually sober and industrious, and while the vast areas are being put under cultivation, they are building comfortable homes. They are also interested in the moral and religious development of the country; in other words, they are of the type of the true Empire builders of Canada.

On the United States side of the line there is land hunger, while on the Canadian side there is abundance of land free for settlement. The result is the American invasion. "It is an ill-wind that blows nobody good," says the proverb. Its truth was exemplified by the poor crops in the middle and western States in '94, '95 and '96. High rents, short crops, and low prices conspired to turn the eyes of Americans northward, and laid the foundation of the American movement, the success of the pioneers, every one of whom is a volunteer immigration agent, inducing others to go north, and thus the migration has been continued. The American "renter" has for years been paying over to the landlord and the speculator comparatively high rentals. These consume a large proportion of his crops and the returns from the remainder give him but little reward for his labor. To secure one of these high-priced farms for himself or growing sons is out of the question, and since every Anglo-Saxon has by instinct a certain land-greed, it is but natural that he looks toward the country where better land can be had for nothing. This seems to be the most appealing inducement: free land and an opportunity to escape from landlordism and to become a freeholder in a great free country. Another contributing cause was the richness and fertility of the soil of the North-West and its peerless climate for grain raising.

The record of the Manitoba Government for the past twenty years shows that the average crop is a fraction over twenty bushels of wheat to the acre. This is far in excess of the yield of the most productive States in the Union. Dakota's average is thirteen bushels; Minnesota, fourteen and a half; Wisconsin, one bushel less than Minnesota,

and Iowa and Nebraska, each between eleven and twelve bushels. Manitoba has a record among the wheat-growing sections of the American continent, and can only be exceeded by the highly fertilized farms of Britain, where the cost of artificial manure for a single season is often equal to the entire cost of the land in the Canadian West.

There are several things which naturally appeal to the settlers from the United States; civil and religious liberty; healthful climate, immune from many of the contagious diseases prevalent in the South; Canada's exceptional school system, and, not least, her splendid markets for the products of the farm.

The Americans were naturally prejudiced against Canada because it is a colony of Great Britain, whom they conceive to be oppressive, and also because they believed Canada to be situated too far north for agricultural purposes. A few particulars as to the means employed to overcome these prejudices may find a place here.

Resident agents have been appointed in the various States, who hold meetings in schools and halls and deliver lectures on Canada. These lectures, at which stereopticon views are frequently used, attract large and interesting audiences. A great number of personal enquiries always follow these meetings, and in this way, and by personal canvassing the agents come in touch with those thinking of emigrating. Printer's ink is used extensively and most effectively in carrying on the work. The demand for atlases and pamphlets about the West is enormous, and enquiries pour into the various offices by the score daily. Advertisements are run in land and farm papers—over 8,000 papers being thus used. In order that Americans themselves should know of the Canadian West, personally conducted press excursions have been organized from the various States to the Canadian prairies, and every courtesy has been extended to influential men or others who wish to investigate the resources of the country. Exhibits at inter-state, state and county fairs have proved a most effective means of advertising the agricultural resources of the Canadian West, for the attractively displayed exhibits of grains, in shea

and threshed, and of vegetables and fruits, are among the principal objects of interest wherever they have been shown, and a large proportion of the immigrants secured is traceable to these exhibits.

One of the most effective means of securing American settlers is through the "delegate system." In every community are found prominent citizens who will go to the new country if their railway fares are paid, and report to their friends. So great has been the success of the agents through these various means that there is not a month of the year when settlers are not moving north. Not only Americans, dissatisfied with the agricultural prospects in the States, but men of capital, young men of means, and well-to-do farmers, have been induced to locate in Canada.

Wherever the American settlers have taken up land and located, the district is agreed upon their desirable character. There is no sentiment about annexation. Within the limit of the law they usually take out their naturalization papers, and participate and take as much interest in the local and general elections as the native-born Britisher. Many of the European settlers are clannish; the French, Scotch, Irish and Germans make strenuous efforts to locate in communities, and even the English are somewhat inclined to colonize; but the American has become Americanized, and you will find him wherever he can make money. He is a desirable settler because he believes in equal rights. He is progressive and aggressive. The most modern machinery is brought into requisition and he stands prepared to cope with all exigencies which may appear in the building up of a new country. He assimilates himself with his new environment and becomes

as loyal a Canadian as he was an American. For these reasons the people of Western Canada wish success to the efforts being made to increase the number of people to take land in the "Fertile belt."

Our new settlers from across the line are proving the most successful class of people in all their undertakings. It matters not what their avocation in life may be, their watchword is success. Only the most thrifty are coming; the indigent are left behind. It takes an enterprising man to break loose from his social environments in the States to immigrate North. Of necessity he must be an intelligent man, because it was necessary to break down his prejudice, and to familiarize himself with the conditions existing here. The very fact that he burns all bridges behind him proves that he will succeed, and when he arrives in this country the pure, bracing atmosphere gives him new life. Ninety-nine out of every one hundred will say, when asked if they like the country: "Man, I like it. It braces you up. The winter is our slack time, when we enjoy ourselves. The thermometer says it is cold, but we do not feel it."

Throughout the farming districts the country is being covered with a network of railways. It is no longer the "Great Lone Land." This statement is as much a misnomer as Kipling's injurious, though innocently-bestowed libel, "Our Lady of the Snows."

While the prairies of the North-West are thus receiving their teeming thousands, New Ontario is also receiving her quota of settlers. We have in New Ontario vast areas of agricultural land, offering to the settler of limited means a visible means of support from the very start. The hand of welcome is out, and the way is always open.

THE HERMIT OF GRANDE PRAIRIE

BY HELEN B. HISLOP

"HURRAY, boys! Here's a shanty!" At the Chief's shout the survey party broke hastily through the bushes into the clearing. Wet and chilled to the bone from a long day's march against a biting north-easter driving sleet and snow in their faces, the men stopped not a moment to marvel how such a thing could happen as a well-built shanty appearing here on the banks of Peace River, hundreds of miles from any settlement. They crowded hastily indoors and looked around.

"White man's s'ack," commented Henri, the guide, pointing to a home-made bedstead along one side, a glazed window, and to something resembling a cupboard in the wall.

Harry Cameron, transit man, threw himself in utter exhaustion upon the hay mattress on the bed, and almost immediately was seized with a racking fit of coughing.

The Chief looked at him anxiously. "This weather will be the death of that boy," he muttered grimly, and turning away assisted Henri with the fire.

"Fonny t'ing, dis s'ack," said Henri. "Dere's no white man on de Grande Prairie," and he looked around apprehensively at the Chief.

"No ghost stories, Henri," said Fraser, sharply; "get supper lively."

Presently the room was filled with an appetizing odor of tea and bacon. The Chief, assisted by two choppers, was busily hanging blankets to dry around the fire. Henri's clatter in setting out the dishes upon a couple of upturned boxes drowned all outside sounds.

"Good evening, gentlemen," rang out a clear, girlish voice from the doorway. A spirit voice from another world could not have created greater consternation.

"Oh! de good Lor'," gasped Henri, dropping the pan of bacon to cross himself. Cameron sat up suddenly in the bed. Even the Chief let the damp blanket fall to the floor.

A girl of about eighteen years stood in the door. She was dressed in fringed leggings

like a cowboy and wore a deer-skin cap on her head. With cheeks rose-red, and dark curls wind-blown around her lovely face, she stood, her breath coming fast from hard riding. Behind her shoulder peered the dusky face of an Indian.

"Gentlemen," she was saying, "you must come with me to my father's house. This place iss not for traffelers. It iss not safe."

Her voice rose imperiously as not a man moved.

"Ah, inteed, you must come at once. This place iss—what iss the word—a—a pest-house for the small-pox."

The spell was broken. Hastily snatching coats and blankets, the men crowded out. The Chief alone found his voice.

"There is no small-pox in this district," he began; but she interrupted him.

"Only yesterday old Joe Lebrun died on that place where you are," pointing to Cameron. Going up to him, she took his hand as if he were a child, and led him out. Fraser, catching up the remaining blankets followed.

II.

Half a mile down the river they rounded a bluff and came suddenly upon a house. A sound of wild music caused them to halt in their steps. The girl laughed gayly.

"It will pe my father," she said; "he iss a wonderful player on the pipes."

Ordering Chictak the Indian to lead the horses to the stable, she threw open the door. The wild music collapsed in the midst of the "Barren Rocks of Aden." The piper, a man past middle age, tall and dark, confronted them in amazement.

"Father," said the girl, speaking rapidly. "Chictak and I found these men in the small-pox shanty and brought them here."

"You haf done right, Islay," replied her father, recovering instantly his Highland hospitality. "Gentlemen, you are welcome. Come py the fire and pe warmed. Islay, tell old Nokum and haf supper for us al immediately."

"We are a survey party," spoke up the Chief, as Islay disappeared. "My name is Fraser. This is Mr. Cameron," and he introduced the others.

"My name is McDonald, at your service," replied their host with a bow. He pushed forward chairs and benches to the fireplace and assisted the men to dry clothing. "You are not well, my friend," he said, fixing his piercing black eyes on Cameron, as he leaned wearily on the rude couch or "settle." "Cold and feefer you haf, I'm thinking, but the Highland whissky will do you good!

From a cupboard he brought out glasses and a bottle. "Where will I pe getting the good whissky you say?" And he laughed as he poured it out. "And fer why will I not pe making it myself?"

"Come to supper, friends," called Islay from the doorway. Once more the men were speechless in admiration of her beauty. She was dressed in Highland tartan, whose velvet jacket set off to perfection her clear white skin with its rose-red coloring of cheeks and lips and crown of dark curls.

"Is this enchanted ground or am I only delirious?" whispered Cameron to Fraser, as they followed their host. Old Nokum, bowing and smiling, motioned each to their places. Fish, bacon, potatoes, cabbage, brown bread, hot pancakes, butter and cheese, formed the supper. As the meal progressed McDonald spoke freely of himself, how he had been with the Highlanders in Egypt, then a trader for the H. B. Co., and lastly, how he and his wife had settled here from choice eleven years before, put up buildings, planted potatoes, barley and oats, raised pigs, cows and horses. Twice a year he made a trip to the fort, but Islay had never seen a white woman since her mother died four years ago.

"I haf never wished to leafe this beautiful place," said Islay, finding Fraser's eyes upon her; and she smiled at him frankly as a child. That smile was the undoing of the Chief. He glanced quickly across the table and found Harry watching Islay with an expression new to the Chief, but he understood. Cameron's boyish heart had been captured an hour ago by the clasp of that hand in the shanty.

III

Next morning the Chief gladly accepted McDonald's offer of his house as headquarters while surveying the district. Cameron was too ill to endure any more exposure; so, comfortably disposed in the chimney corner, he drank Indian mixtures from Islay's hands and fretted not at all.

McDonald daily accompanied the surveyors and for a week they worked up and down the river. Every evening the company gathered in the large room, where many a song was sung and adventurous story told.

"Keep your eye on Chictak, Harry," said Fraser one evening. "I've seen him look ready to murder you when you're talking to Miss Islay."

"George!" laughed Cameron, "I was just going to tell you the same thing."

Next day Islay accompanied the surveyors, riding a swift Indian pony as fearlessly as any cowboy. The weather changed, and glorious Indian summer hung over the prairie. Far to the north-east rushed the Peace like glittering silver; westward the blue-hazed foot-hills melted into cloud-like Rockies. At noon they picknicked merrily in a pine bluff.

"Harry will be lonesome," remarked Fraser, tentatively to Islay, as they packed up.

"Ach, no," she replied with one of her frank smiles. "I told Nokum to stay py him and amusse him with the tales she would be telling me long ago. They are feery good tales and he will not pe lonesome."

Then she looked much puzzled when the Chief threw back his head and laughed long and joyfully.

That night over their pipes, Fraser spoke to McDonald of Islay's future.

"She iss among friends," he replied. "But," urged Fraser leaning forward, "have you ever thought that some Indian may wish to marry her? Chictak, for instance?"

McDonald started. "I would kill her first," he said, fiercely.

After a time he rose; and opening a nuge box, spread its contents before Fraser,—priceless buffalo robes, skins of mink, otter, ermine and martin, and finally a bale of black fox—ten perfect skins.

"She will not be poor, my Islay," he said, simply, as he locked them away.

To everyone's surprise and delight, McDonald next morning announced his intention of accompanying the party back to Edmonton. "And maybe it will be Scotland," he added. "Chictak and Nokum will keep house." The gloom on the Indian's face evinced his dislike to this arrangement, but he said nothing.

That night the moon shone brilliantly. Fraser returning from the stables, came upon the Indian lurking in the shadows, his eyes fastened upon the figure of Islay and Cameron walking up and down in the moonlight.

"Poor devil!" thought the Chief, smiling grimly. "I know exactly how he feels."

Presently Harry entered alone. "Where is Miss Islay?" questioned Fraser.

"In the tool house," replied Harry, shortly. "That Indian wanted to show her some ermine skins."

A sense of apprehension seized the Chief. As he stepped outside he fancied he heard a faint scream and his quick ear caught the sound of running moccasined feet.

"Quick, Harry! To the river!" he shouted, and darted forward. The Indian, finding

himself pursued, dropped his burden and sprang backward. A knife flashed in the moonlight, struck, and Fraser fell. Cameron fired point-blank at the Indian and he reeled sideways, dropping his knife. With this Harry quickly cut the bandages from Islay's mouth and hands. Dropping beside Fraser, she lifted his head upon her knee, sobbing and calling him by name in heart-broken tones. Then crooning Gaelic words of endearment, like a mother to a hurt child, she tried to staunch the flow of blood from his head.

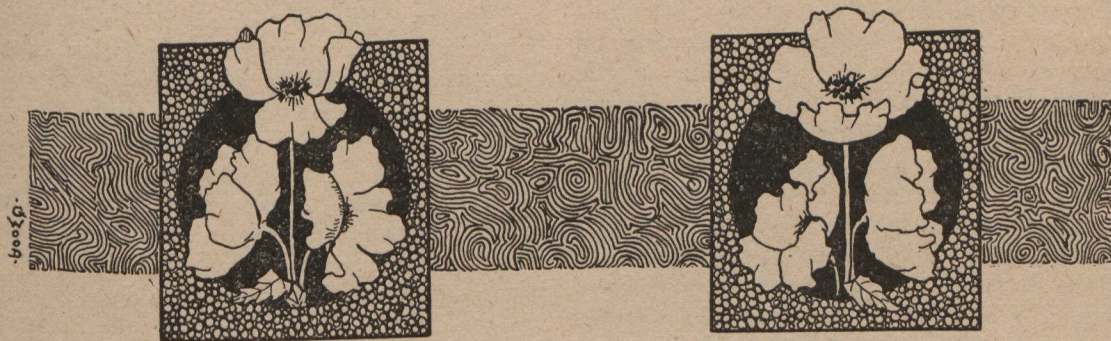
Harry turned away, saw Chictak's canoe whirling him into the centre of the river.

* * * * *

An hour later McDonald summoned his daughter to the room where the Chief lay with bandaged head, propped up on the "settle." He held out his arms eagerly as she entered, and with a shyly appealing glance at her father, Islay went to the couch and hid her crimson face against Fraser's shoulder.

McDonald turned away. "It iss come and cannot be helped," he said, in a queer voice. With hands that shook somewhat he took down glasses and a bottle from the cupboard.

"We will all think to your ferry good healths," he said.



THE FLOWER OF THE NOLANS

By THEODORE ROBERTS

MY friend the Judge gave me a letter to Mr. Tim Nolan, of Kite Cove; and after spelling the missive out word by word, Tim took me into his care for a consideration. He tested my tobacco and superciliously reverted to his own black plug.

"I likes it mid a smatch to it," he said. He examined my supply of provisions and my outfit with a clouded eye. He improved, on acquaintance.

One evening, as we ran our dory aground on the beach of a wooded point that cut half-way across the channel, Tim remarked with animation, "Begobs, sir, here we be at Injin Pint."

A few yards back from the water we found a level patch of dry sward, and there we pitched our tent. Supper was speedily cooked and dispatched. Then Tim, sucking noisily at his black pipe, said: "On t'is very spot, sir, ages ago, a Nolan—a great-great-granduncle of me own fadder's—won undyin' renown an' a fair an' virtuous bride. Yes, sir, he were what ye might call t'e flower uv t'e Nolan family of thim days. I'll tell ye t'e how uv it."

Tim's story, translated, is as follows:

In the days of the earliest settlers there dwelt, in Kite Cove, three families of Irish folk, Nolans, Murphys and Keegans. They were wonderful people, altogether, but none of them were half so fine as the Nolan's—especially Patrick Nolan. Pat thought no more of a brush with the French or the native Beothics than a man like you or I would of a call on a girl. If the French wanted to act civil he was the boy to show them how a gentleman behaves, but if they were looking for fight he was equally willing to show them what he knew of that diversion. If the Beothics wanted to trade twenty beaver skins for a hatchet, Pat was the affable trader; but if they wanted to knife him and his fellow-settlers they found Pat as willing as ever to deal with them, but altered in his manner. First and last, many people were killed—and, sad as it may seem, they were not all Frenchmen and Aborigines.

Pat's brother Denis was shot by a Frenchman. Pat's uncle was carried away by the Beothics. Terence Keegan was scalped by a chief whom he had tried to convert to Christianity. But between fights the settlers and the natives had many dealings together.

One day Patrick Nolan fell in love with a Beothic girl whom the settlers called Molly. She was the daughter of the big chief of those parts. Like many of the Beothics (who differed from the redmen of North America as widely as a Frenchman from an Irishman) she was a blonde. Her hair was light brown, her skin was fair, and her eyes grey. Clothed in furs and abbreviated garments of soft leather, it is easy to imagine her as a creature of considerable charm. But Pat's course of love proved a tempestuous one. His people would not hear of his marriage to a heathen, no matter how lovely. Copper Hat, the great chief, looked upon the affair with no more favor than did the Nolan's. He did not altogether love the Irish, even in times of peace, so he enlivened Pat's hours of courting by an untimely discharge of flint-shod arrows. Copper Hat's name had been accorded him for his eccentric custom of using a copper pot, which he had stolen from a French fishing-boat, as a hat instead of for the cooking of his dinner. But he thought he knew what he was about, did that great chief, for Irish demonstrations usually affect the head, and copper is less perishable than skull.

One November morning the settlers awoke to find that the band of natives had retired to their inland fastnesses. Pat Nolan moped about for a day or two, and then started after them all alone and armed only with as pretty a little shape of a club as ever you could find. It had been cut years before, from a gentleman's hedge in old Ireland. Upon discovering Pat's departure, the Nolans, the Murphys and the Keegans turned out in force and marched up the valley of the river, a matter of thirty miles. But as they saw nothing of Pat during the ex-

pedition and a great deal of the Beothics, they marched home again with their wounded on their backs. That is the best way to carry the wounded when you are beating a retreat. For an entire winter they mourned Patrick for dead, but in May he returned to Kite Cove, hale and married, to trade with his relatives, and sure enough he was a great chief of the Beothics. Trust Pat for that! He had a tremendous brain and a wonderful way with him, and these traits are still to be found among the Nolans of Kite Cove. This is how it happened:

Pat followed his sweetheart's people many miles, with his ears cocked and his eyes open, and his shillalah in his strong right hand. In the course of time he came to their great camp on what is now known as Indian Point. He was just in time to see Molly enter the biggest wigwam of the lot of them. Quickly addressing a short prayer to St. Patrick, his own godfather, and giving his black mustache an upward twirl, he stepped in after her. To his chagrin the great lodge was occupied by more than Molly. About the walls of skins sat seven lesser chiefs, and before them, with his back to the door, squatted Copper Hat, with the famous pot on his head.

"Oh, Patsie, darling!" cried Mollie, in her own language.

At that Copper Hat turned about on his haunches, sprang to his feet, and rushed at the valorous lover with a flint knife in his fist. Pat side-stepped lightly, with that elegant grace that had won him the leadership of Kite Cove society, and, with a twirl of his blackthorn, whacked the great chief a most amazing clout on the top of his burnished head-piece. *Clang* sounded the good stick against the good copper—and behold, the great chief staggered back, with all of his noble features exploring the inside of the pot. He let a whoop out of him that would have carried a mile under more favorable circumstances, but under the pot it did not sound much more imposing than a sneeze. In a second the seven lesser chiefs took in the state of affairs. They surrounded their superior legislator with skipping feet and cries for sympathy.

"Now, b'ys," said Pat, who was as cool as an ice-floe, "one uv ye lay hold uv his knees

and anoder make fast to the pot, an' bend yer backs to it altogedder when I gives the word."

They obeyed without a word—at least without a word that Pat could understand. No doubt they saw and recognized the blood of those ancient King Nolans burning in his eyes.

"One, two, t'ree—heave altogedder!" cried Pat.

A distressing tumult came from the interior of the pot. But the pot held firm.

"Let him down an' ax him what he's sayin', wid Mr. Nolan's compliments," ordered Pat.

They eased the chief to the floor and, kneeling beside his head, shouted under the rim of the pot. Presently one of the braves, who was something of a linguist, looked up and remarked:—"Him say kill Irish divil."

Pat felt pretty faint at that, but he cheered Molly with a wink of his fine eye, and replied in a voice fraught with emotion—"Gintlemen, wud ye leave yer frien' in agony at such a time. I t'ought better uv ye. T'ree uv ye lay hold uv t'e pot, an' t'ree uv ye lay hold uv his feet. Ye kin take ye're gracious time about killin' me after ye have saved yer noble chief."

They saw the wisdom of his words and again bent to the task of releasing Copper Hat from his embarrassing position. Again the distressing tumult arose from the pot.

"Put yer brawn into it, me b'ys," cried Pat. "Sure, an' didn't I see it shift a wee mite. Pull agin. Stick yer heels into the sod and t'row out yer chests."

"No, no," cried Molly, rushing to her father's side, and whacking the seven lesser chiefs with a half-made snow-shoe until they desisted from their labor of friendship.

"All right. Ax him what he's sayin'," said Pat.

Again the warriors clustered about the encased head of their superior, and shouted, and laid their ears to the rim of the vessel.

"Him say whoebber take pot off him widout pullin' off him head, can habe Molly an' be made heap big chief," said the linguist.

At that Patrick's heart took a leap, and a skip, and a hand-spring. Advancing to the side of the prostrate Copper Hat he pol-

itely requested him to repeat the statement slowly, so that Molly could write it down on a piece of dressed deer-skin in both Irish and Beothic. It was done. Then Pat produced a file from his pocket (it happened to be there because he had stolen it from his brother Corney just before the beginning of his journey) and set to work on the pot. When he was about half way through with the job, he desisted, and lit his pipe.

"We'll have a weddin' before I goes on wid it," he said.

Copper Hat expostulated, but Pat was firm. He was not taking any chances at that stage of the game—he had taken enough for several games when he entered the big lodge half an hour before. So a medicine man, or whatever those heathenish Boethics used for the purpose of matrimony, came and pronounced Molly and her valorous lover man and wife. Then one of the lesser chiefs (with Pat's eagle eye upon him) read out to the assembled villagers what Copper Hat had promised.

"Ye understand?" said Pat "When I'm t'rough wid t'is job I'm yer head chief." Then he went on with the filing.

When the once hostile and haughty Copper Hat at last got clear of the pot he fell into his son-in-law's arms and wept tears of joy. The whole village rejoiced and much cariboo

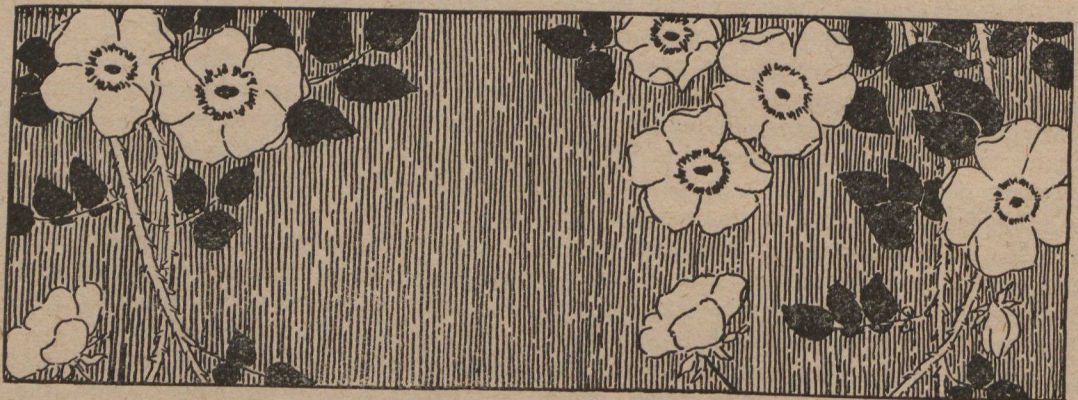
meat was devoured. Pat was a proud and happy man, but he accepted his wife and his honors with the dignity of a true Nolan.

Patrick Eagle-Eye, the great chief, spent the winter pleasantly enough at hunting, and the little extra diversion of subduing another party of Beothics who lived further inland, on the shores of a vast lake. During the following summer he traded with his relatives in Kite Cove, and led his warriors in a victorious battle against some French missionaries. During the following three or four years the Beothics seemed in a fair way of becoming a powerful people. What they might have accomplished in time, if their great chief and his wife had not been kidnapped by the captain of a French war-ship, is hard to say. Maybe, by now, Newfoundland would have been the master-nation of the civilized world—as it is, it is not *quite* that, and the Beothics are entirely extinct.

"A remarkable story," said I.

Tim knocked the coal from his pipe. "Sure," said he, "but t'at weren't t'e end uv Uncle Pat. Ye've heard, maybe, uv Marshall Nolan, t'e hairo uv France?"

I replied that I was very weak on French history. Tim shook his head gloomily, and I unlaced my boots preparatory to retiring for the night.



THE ROMANCE OF EUPHEMIA

By MARION KEITH

MRS. McCormack sat on the back veranda, regarding her daughter with a disapproving eye. Euphemia was leaning over the gate, half hidden in lilac-blooms. She was gazing too eagerly down the road. "Euphemia," said her mother, suddenly, "I'm going to take him; Dr. Spence says this is the very place to restore him to health; and then he's very rich, and of *such* an aristocratic family. It would be so—so romantic for you—you know."

Euphemia's pretty countenance expressed alarm. "Oh mother!" she cried, helplessly.

"It wouldn't be at all like keeping a boarder, of course," continued Mrs. McCormack, unheedingly. "It would only be as a favor to Mrs. Spence and the Doctor. There's no necessity for us keeping boarders." She glanced around complacently at the handsome farmhouse and comfortable surroundings. "He would just be like a visitor. Yes, we'll take him; even dear Cousin Robert, who dined with the Prince of Wales when he visited Canada, could, I am sure, offer no objections."

Euphemia sighed deeply. Though she sometimes raised feeble opposition to her mother's romantic flights, she knew that when the illustrious relative who had figured so conspicuously at the royal banquet, was supposed to acquiesce, she was powerless. Euphemia was mild and unromantic and lived in constant dread of her mother's high matrimonial aspirations.

She turned again to the gate. A smart single buggy was coming swiftly up the pink-tinted road, silhouetted against the sunset. The girl turned a pair of big, blue eyes imploringly upon her mother.

"There's Dick," she faltered; "I—I guess he wants me to go to the tea-meeting at Westover."

"Euphemia!" Mrs. McCormack's figure became rigid. "I am amazed at your low taste. You must put a stop to that young man coming here. The Dunns are common people, who—"

"Well; we're common people, too," burst out Euphemia with sudden spirit.

"Not the Tuckers, Euphemia. No Tucker must be seen driving round the country with a Dunn. I thought you had more pride. There never was any romance about you, Euphemia; any ordinary person suits you."

She was interrupted by the prancing horse and smart buggy whirling up to the gate. A stalwart young man leaned out expectantly. At the same instant a little door leading into the barn yard opened and the nominal head of the McCormack household emerged, carrying two pails of milk. Mr. McCormack, like his daughter, was devoid of high ambition.

"Hello, Dick, he shouted, jovially; that's a tearin' fine beast you've got there! Phe mie what on earth are you waitin' for? Jimminy, when I was a young spark my girl didn't stand gapin' as if she was scared o' me! Did she, ma? Haw, haw!"

Mrs. McCormack's sentimental heart could never withstand any tender allusion to the days of her courtship; though she made it plain to all that she would never have taken McCormack had it not chanced that he had saved her from drowning. The situation was so romantic, no right-minded young woman could resist, she declared. Her forbidding countenance relaxed into a smile, and under cover of it Euphemia darted in for her hat.

Mrs. McCormack arose majestically as they drove away. She walked resolutely down the orchard path towards the Doctor's house.

"Euphemia must never marry one of those common Dunns," she announced firmly; "we'll take that boarder."

The boarder came. Euphemia gazed across the tea-table at him and mentally contrasted his pale, sickly countenance and shrunken frame from Dick's fine physique. But Mrs. McCormack's imagination made up for all deficiencies. She was determined that Euphemia's family should make a good

impression from the first. She enlivened the tea-table with a history of the Tucker family, with a modest allusion to the royal diner, and even shed some glory over Mr. McCormack by describing his gallant rescue of his future wife from a watery grave.

The effect of this last picture was somewhat marred by the gallant rescuer exploding with laughter, and shouting between copious draughts of tea, "Jimminy, Maria, you don't mean the time you got your feet wet in old Grindley's ditch, do you?" an interruption which Mrs. McCormack treated with high-bred indifference.

She soon found the boarder as pliable as Euphemia and set to work assiduously to keep them in each other's company. Poor Euphemia was forced to go gathering daisies when she wanted to churn, and to sit on the veranda with the invalid when she might have been driving with Dick. And when that indignant young man whirled past one evening with saucy, little Bettie Haywood in her place she could not help feeling that if the boarder's health were to take a sudden and fatal turn for the worse she could not but regard it as a merciful interposition of Providence.

But the boarder continued to improve steadily, and so did Mrs. McCormack's visions of Euphemia's future. If some romantic situation would only present itself she felt it must certainly bring affairs to a happy culmination.

A favorable occasion seemed to have arrived one moonlight night when Euphemia was down in the village. Mrs. McCormack had intended that the boarder should accompany her, but she had slipped away unnoticed. When the invalid and his landlady had finished their accustomed game of checkers, the latter suggested innocently that they go and meet Euphemia. The boarder acquiesced with his usual passive obedience. Mrs. McCormack smiled complacently. There was a most romantic little bridge in the hollow near the village; she would make an errand for herself to Dr. Spence's and leave the young people there, and surely the young man would come to the point.

As they walked slowly down the white checkered road and came into full view of

the moonlit river and the willow-covered bridge, they came upon a scene quite romantic enough to please even Mrs. McCormack. Two figures, one in a white gown, the other tall and dark, stood very close together, leaning over the silvery water.

The white figure looked up suddenly. "Oh Dick, dear!" she whispered wildly. "There's mother. Run away, quick! She'll never let me speak to you again if you don't; please, Dick!"

"I won't run from any living soul," answered Dick, doggedly. "Phemie, if you'd only stand up for yourself—"

"I—I can't!" sobbed Euphemia. "Oh, I feel as if I could just throw myself into the river."

"Twouldn't be any use. I'd pull you out again," said Dick cheerfully. "Phemie, dear, won't you tell her,—"

But Euphemia suddenly stepped away from him, to a place where the railing of the old bridge was broken. There was a sudden light in her eyes like the luminous water beneath. Would it be possible? But the river was deep, and what if Dick didn't? But who could doubt Dick?

Mrs. McCormack's foot touched the bridge. The presence of her aristocratic boarder demanded that she should be particularly severe.

"Euphemia." The word cut the silence like a knife. For the first time in her life Euphemia's resolution did not fail before the presence of her mother. She took one trembling backward step. The rest was easy; she found it quite natural to utter a piercing shriek as she went splash into the deep water. Mrs. McCormack's motherly cry of horror echoed her daughter's. The boarder stood frozen with terror. But almost before the girl sank a second splash sounded and when she rose to the surface she was caught in a strong grip, and a steady voice said:

"You're all right, little girl, hang on to me."

Euphemia needed no bidding; she was clutching Dick with all her might, in terror and repentance of her rash deed. He carried her up the bank and handed her all dripping and trembling into her mother's arms.

Mrs. McCormack's surrender was sudden

and complete. For one instant she wished that the boarder might have been Euphemia's rescuer; but he was so upset by the shock he was compelled to go home the next day, and with him went all Mrs. McCormack's regrets. Her motherly heart was satisfied with Euphemia's happiness, her romantic nature with Dick's gallant deed. The Dunns were quite a fine family after all, she argued, and anyway there could be nothing better to be desired for Euphemia than that she should be the heroine of so pretty a romance.

"My, that was a stroke o' luck, you tumbling over that way," said Dick the next evening as he and his sweetheart stood looking down at the scene of their adventure.

Euphemia's eyes danced. "I don't think it was good luck," she said.

"Not good luck!" cried her indignant lover. "Well, I'd like to know what you'd call it?"

Euphemia fumbled with his watch chain.

"I'd call it good management," she said demurely.

AMERICA'S RICHEST MEN

Henry Clews has made an estimate of the wealth of a number of the millionaire capitalists of the United States, in which he places John D. Rockefeller first and Andrew Carnegie second. This is the table he has formulated:

John D. Rockefeller.	\$500,000,000
Andrew Carnegie, \$115,000,000, given away, leaving.	250,000,000
William Waldorf Astor, chiefly in real estate.	200,000,000
John Jacob Astor	75,000,000
Gould family, of which George J. Gould's personal fortune repre- sents \$35,000,000.	150,000,000
Marshall Field.	100,000,000
Blair estate.	100,000,000
W. K. Vanderbilt	80,000,000
Russell Sage.	80,000,000
D. O. Mills.	75,000,000
William Rockefeller.	75,000,000
J. P. Morgan.	60,000,000
James J. Hill.	60,000,000

Henry H. Rogers.	50,000,000
Henry Phipps.	45,000,000
John D. Archbold	40,000,000
Henry M. Flagler.	40,000,000
James B. Haggin.	40,000,000
James Henry Smith.	35,000,000
W. H. Tilford.	20,000,000
James Stillman.	15,000,000
George F. Baker.	15,000,000

Mr. Clews admits that his list is by no means complete, but says that it undoubtedly contains the names of the very richest men in the country. Prominent among the well-known capitalists who are not included are the members of the so-called Rock Island "crowd"—William H. and J. H. Moore and D. G. Reid and W. B. Leeds; nor does he name Senator W. A. Clark, Henry C. Frick, John W. Gates, Norman B. Ream, the William C. Whitney estate, P. A. B. Widener, the younger Vanderbilts, Mrs. Hetty Green nor any of the other notably rich women of the country.

FROM THE WORLD OF PRINT

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ELECTRICITY ON THE RAILROADS

[THE WORLD'S WORK]

WHEN THE electric locomotive was under way on one of its trials at Schenectady, New York, when it "found itself," the steam locomotive of the Fast Mail was well in advance on a parallel line, its drivers going like mad, and the smoke trailing back in clouds. Did you ever ride in a trolley car whose motor-man, with a grin, was overtaking a trotter on the road. Those strong forelegs of the horse were pounding the dirt with a brisk tattoo—but after all, the effort was pathetic. For the car did not limp with a shuttle motion. It purred and flew; and when it passed the horse it was sailing. That is how the electric locomotive, with an eight car train behind it, passed the steam locomotive at the New York Central's trial. It merely crawled by, for the speed was terrific—more than sixty miles an hour—but the steam locomotive was hammering the rails, while the electric train was apparently sliding. It was sleek in comparison, too, for the steam locomotive was belching clouds of smoke and emitting jets of steam, and fuming, in general, with the effect that makes railroad tunnels a blot on our civilization. Slowly it was left behind. The significance of the episode was not merely that the type of giant electrical locomotive, of which fifty are being built for service on the New York Central Railroad, proved its efficiency. For the trial in its larger meaning emphasized sensationally the transition now being made, wherever passengers are carried, to a new era in traffic. Railroads are being equipped with electrical power, not only in the United States, but abroad, so extensively that the transportation to be furnished in the near future in and out of the great centres of population—most notably in the vicinity of New York City—will be practically as convenient as trolley service to-day. Trolley lines meanwhile, are spreading so widely, and their

service is expanding with such variety—in freight and baggage cars, dining cars, and even sleepers—that they are becoming more like the railroads. The locomotives now in use may not be doomed to the scrap heap; indeed, engineers declare that the railroads would have to carry twelve times as much freight as they do to make it advisable to discard them. Steam, too, is still far cheaper for use than electrical power on lines remote from waterfalls or from cities where suburban traffic is heavy enough to provide a steady stream of passengers. But with heavy third-rail cars in the city now conveying people by subways and elevated lines to the railroads, with electrical locomotives or motor-equipped cars prepared to rush trains to the suburbs, and with suburban and inter-urban trolley lines taking up the relay and reaching every hamlet, a system is taking form that will soon permit anybody to go anywhere at almost any time—on electrically-driven cars.

WHAT THE WAR HAS COST RUSSIA

[THE WORLD'S WORK]

A SENSATION was caused in St. Petersburg and throughout the world by the statement in the Russian army organ of what the War Office had accomplished up to March 12th. This showed that 13,087 officers, 761,467 men, 146,408 horses, and 316,321 tons of supplies had been sent to the front over the Siberian Railway, and was issued as a reply to scathing criticisms of incapacity. But the public seized upon it as an admission that nearly half a million Russians have been lost since the beginning of hostilities, and if this be true nearly a third of the number must have perished from disease—a striking contrast to the almost incredible success of the Japanese in sanitary control. It is estimated that a thousand millions of dollars have gone the same dreary way; a whole navy has been annihilated; the internal loss

is impossible to compute, but correspondents assert that "enough grain is thrown away alongside the railroads every week, owing to lack of transportation facilities, to cover St. Paul's Cathedral;" and the blow to national prestige is incalculable. It is a staggering total, even of the items now known. Hardly the least of the losses, intangible as it is, is the change from awe to ridicule which the world's attitude towards Russia has undergone. The official Muscovite seems seriously lacking in both a sense of shame and a sense of humor, and the other nations have had to hide their faces at sight of his blustering pomposity in the midst of disgraceful defeat, and such manifestations as the statement that official circles in St. Petersburg were encouraged and confident because of the "excellent reports" from Admiral Rojestvensky as to his target practice.

THE FIGHT FOR TRADE SCHOOLS

[THE WORLD'S WORK]

GOVERNOR DOUGLAS, of Massachusetts, who, though a Democrat, was elected in a Republican State largely through the support of trades unions, found himself before the end of the first month of his term in a struggle with the State Federation of Labor through his advocacy of State-aided technical schools. Supported by manufacturers, city boards of trade, and a number of prominent citizens, he demanded that the State commit itself to the systematic development of skilled factory operatives.

Skilled workers are needed; Massachusetts manufacturers declare that the graduates of trade schools or the journeymen who took night courses would not replace a single workman now employed, but would go immediately into the making of shoes not now produced in the State. Instead of endangering the jobs of the union workmen they maintain, trade schools would create a new class of highly-paid operatives, and provide all workmen with a new opportunity for advancement.

The recommendation which Mr. Douglas made in his inaugural was that a committee inquire into industrial conditions, and that the Legislature consider the feasibility of extending the State system of technical schools. For several years the State has had a law

providing that when any city shall show a given number of spindles, the State will pay \$40,000 a year toward supporting a textile school, for which the city or the citizens raise a like sum. A bill introduced, providing for a similar arrangement with such boot and shoe cities as produce \$10,000,000 worth of goods annually, the State to duplicate any maintenance sum not exceeding \$25,000 a year raised locally for a trade school.

NEWFOUNDLAND'S MEASURE OF RETALIATION

[CHICAGO RECORD-HERALD]

WHEN THE Senate was debating the Hay-Bond reciprocity treaty and amending it to death at the instance of special interests, correspondents writing from St. John's, repeatedly warned our august treaty-makers that failure to ratify a fair, significant and honest treaty would drive the Newfoundlanders to retaliate. Premier Bond, it was shown, had pledged himself in the campaign of last fall to adopt an aggressive policy against the United States should their expectation of securing genuine commercial reciprocity with us be dashed again. It should be added that the Hay-Bond treaty was negotiated in 1902 and that it received the sanction of the British government.

Of course the Senate did not ratify it. Its amendments were so flagrantly incompatible with the very object of the convention that Newfoundland could not possibly accept it, and a vote thereon would have been an idle ceremony. Perhaps the Tapleyish optimism of the anti-reciprocity statesmen led them to pooh-pooh the idea of retaliation on the part of little Newfoundland.

But the islanders have already executed one of their threats. The government has just ordered the customs collectors to refuse to license American fishing vessels to secure bates in colonial waters. In the legislature to meet this week a bill will be offered for the enforcement of the existing anti-bait act against Americans as stringently as it has been enforced against the French. The advocates of retaliation believe that the measure will be most effective and certain to arouse the New England fisheries interest.

For sixteen years—since the Blaine-Bond treaty of 1890 was first broached—Americans have enjoyed valuable baiting outfit-

ting and transshipping privileges in Newfoundland for a nominal fee, the islanders hoping thereby to overcome opposition to reciprocity. They cannot see why they should continue these privileges, and if the Senate does, it is a great pity it did not reason with the angry and disgusted Newfoundlanders.

Further retaliatory measures may be attempted. Among those proposed are an export duty on winter herring cargoes purchased by Americans, a general discriminating duty on our goods and a commercial alliance against us with Canada.

MONEY VALUE OF EDUCATION

[KANSAS NEWS]

THE AVERAGE educated man gets a salary of \$1,000 a year. He works forty years, making a total of \$40,000 in a lifetime. The average day laborer gets \$1.50 a day, 300 days in a year, or \$450 in a year. In forty years he earns \$18,000. The difference, or \$22,000, equals the value of an education. To acquire this earning capacity requires twelve years at school of 180 days each, or 2,160 days. Divide \$22,000, the value of an education, by 2,160 number of days required in getting it, we find that each day at school is worth a little more than \$10 to the pupil. Can't afford to keep them out, can we?

SIR WILLIAM VAN HORNE

[THE WORLD TODAY]

A FEW YEARS ago, when C. P. R. was worth less than fifty cents, Sir William said he would resign as soon as the mileage reached ten thousand and the stock reached par. "You may lose your job," said a friend, who had confidence and who is to-day high up in the affairs of the road. Still most of the men who heard it only smiled and said he was "dead safe." Two years ago the time came, and Sir William relinquished the presidency but accepted the chairmanship of the Board of Directors.

Sir Thomas Shaughnessy is now president of the company, and has an able cabinet of mighty ministers, every one of whom was made in the mill. Not one of the heads of the various departments has inherited his job. There are no "nephews" on the C.P.R. Still Sir William is not idle altogether.

He is at the head of half a score of enterprises, the management of any one of which would tax the executive ability of any ordinary man. He is president of one of the biggest pulp and paper companies in the world. He is deep in the iron business, in coal mining, anything but gold. He will have none of that. If you were to blindfold him and back him into the best claim in Cripple Creek, and offer the whole works to him for \$7 he would shake his head. It is the one game that he has played at a loss. By way of diversion he works two farms. "By rigid economy in all other directions," said he, "I am able to work them successfully."

THE GENTLEMAN'S CODE

[SUNSET MAGAZINE]

A MAN, in almost all his relations, is bound by regulations, and sustained by well-recognized rules of conduct with which he is thoroughly familiar. His business practice teaches him continually the necessity for discretion in talk, his club life affiliates him with a class to whom he owes specific loyalty and consideration, his political career constrains him with countless motives of policy and expediency. Thus his social ideals are communistic, while a woman, though she seems to bow to the yoke of society, is at heart, and whenever practicable, an individualist. Emancipated as individuals, as a class, women do not have the same social instinct—that idea of the greatest good of the greatest number—as do men.

But, though this reason may be accountable for most of the petty weaknesses, jealousies and inconsistencies of the gentler sex, does it not also point out the fact that woman, in all these relations is the radical force, the experimenter, the iconoclast? A woman of honor is the more noble, if she is living up to her own conception of duty, than if she is conforming to placate public opinion. And this is seen continually. Women rise to higher heights of sacrifice and when determined, they act with a courage rare among men. They fling aside comment as chaff, when a man though he do nobly, has an eye to his spectators. A generous, magnanimous woman is more ingenious and confident in well-doing than any man.

In her emotions, it might also go without saying, women are even more bold. There is her field. She is never tired of discovery and exploration. It is, in fact, her world. Men do but touch at the shores of this vast empire, and traffic with the treaty ports. Women take their lives in their hands and adventure far inland. The ordinary man in love is a sorry sight compared with his mistress. He makes his love conventionally, and continually disappoints the woman who wishes to see new lights gleam in his eyes. He is in poignant fear of discovery; he has a horror of ridicule; his one dread is lest he make a fool of himself. But a woman is a cheap chit, indeed, if she spends a thought on such nonsense. She is on a wild enterprise—what does it matter if the policeman catch a glance stolen too near a gas-lamp? She has imagination that discards facts and dwells in the realm of pure idealism. She can shame a man's lesser passion by her ardor without trying—her abandon is superb.

So don't smile if she insists upon attempting to enter a woman's club after she has been blackballed, if she whine a bit when she loses at cards, if she indulges in feline amenities with her fairer rivals. For she is herself in a thousand ways men never dare, and a fine woman is worth a hundred of the finest men.

For after all, women are most like cats, and men like dogs. One sex has never yet been civilized, and has moods of spontaneous impulse and untamed vigor of individuality. The other has come into social enlightenment, and, for individual liberty lost, has gained community welfare. As the cat lapses into savagery by night, and barbarously explores the dark, so primal and titanic is a woman with the love madness. As the dog becomes thoroughbred in the laws of clan and taste, obedient, fraternal, loyal, so is a man who accepts the Gentleman's Code.

CHANGE IN WHEAT BELT

[TORONTO STAR]

VERMONT was once the granary of New York city. It now produces only one bushel of wheat to more than 200 in Minnesota, the banner State.

Rochester was once known as the "flour city." Now it is called the "flower city."

But New York still raises as much wheat as Wisconsin. Maryland produces more than either, Texas nearly twice as much, and Pennsylvania three times as much. Only eight States surpass Pennsylvania in wheat raising.

Kansas produces nearly as much wheat as both the Dakotas, which are much more often mentioned as wheat States.

Only a trifle more than half of the wheat crop grows west of the Mississippi. Illinois, Indiana, and Ohio still produce, 80,000,000 bushels, which is more than any far Western State, and over one-eighth of the whole crop.

Little Delaware raises more wheat than all New England, Virginia, West Virginia, Kentucky, Tennessee, and North Carolina raises 35,000,000 bushels.

New York is the second flour-milling centre in the United States, though far behind Minneapolis, which can grind 82,000 barrels a day to New York's 14,000.

BANKING CONDITIONS CHANGING

CURRENT happenings in Canadian banking circles have drawn attention to the change that is passing over this branch of commercial enterprise. President Vanderlip, one of the leading bankers of New York, referred to a similar change that is taking place in the States in a recent address made at Philadelphia. Before the advent of large corporations and trusts, banks occupied the simple position of collectors of the people's savings, which were, in turn, loaned out to business houses as an accommodation. Large and small mercantile houses seldom were without a line of credit with their own particular bank. The incoming of the joint stock company has, to a great extent, changed the relations which formerly existed between the banks and the business concerns. Successful railroads and industrial companies are now able to supply their own credit, and in recent years have actually taken over a part of a bank's business by loaning money. The funds of banks which were in past days loaned out on business paper, have now to find other outlets. The form that the new methods have taken is that of underwriting the underwriters, or, in other words, that of financing promoters. To instance: If more capital is needed in an enterprise, in the

place of the concern borrowing from the bank, the loan takes the shape of an advance on a new subscription to the capital of the company. The new shares are deposited as collateral for the loan, until the flotation has been successfully placed in the hands of investors. From the way the Canadian banks are of late increasing their capital and extending their fields of operation to Cuba, South American and other outside points, it would seem that the accumulation of funds has passed beyond the needs of some demands. This latter feature of the banking situation is one of which Canadians should feel proud. With Canadian capital invested at foreign points, an incentive must be given to our foreign trade. Interest payments, while practically made in currency, are not necessarily brought about by an actual transfer of money. Credit balances at outside points exert an influence on the commodity markets, and unfailingly produce an interchange of goods. Canadian capitalists who have established enterprises in Mexico, Cuba and some of the South American republics have compelled the financial institutions to follow them in their movements and are only initiating what has been done by the mother country pioneers for centuries. The growth in Canadian banking institutions by the mergers now going on is facilitating such movements and tending to extend the influence of Canada on this continent.—Toronto World.

CANADIAN BANK CLEARINGS

THE BANK clearings for the first week of May and last week of April were as follows:

	MAY 4	APRIL 27
Montreal.....	\$27,034,639	\$17,728,429
Toronto.....	23,243,886	14,144,356
Winnipeg.....	7,405,053	4,406,646
Halifax.....	1,789,976	1,215,388
Quebec.....	1,943,879	1,433,252
Ottawa.....	2,310,797	1,602,172
Hamilton.....	1,417,350	1,082,601
St. John, N.B....	1,080,123	753,707
Vancouver, B.C....	1,605,413	1,402,900
Victoria, B.C.....	811,113	389,115
London.....	977,561	785,319
Total.....	\$68,619,790	\$44,913,975

HIGH GROUND RENT

It is understood that the ground rent which the Home Bank has agreed to pay for the property at 8 and 10 King street west, Toronto, is \$6,000 a year for twenty-one years. The frontage is about forty feet. At 4 per cent. this would be the interest on \$150,000. It is apparent, therefore, that property in that vicinity is held at very high values.

BANKING IN CANADA

There are 32 banks in Canada, with 1,300 branches, capital \$85,000,000; reserve about \$60,000,000; circulation about \$70,000,000 and a guarantee fund deposited with the Government of 5 per cent. of the circulation, or \$3,500,000. This is in the hands of the Government to be used in case of bank failure. The amount of deposits in Canadian banks is about \$500,000,000.

CHAUNCEY M. DEPEW, THE CHAMPION DIRECTOR

Chauncey M. Depew still holds more directorates than any other man in the United States. The new Directory of Directors, just published, gives the number of such places held by him as seventy-three, or one less than last year.

J. P. Morgan is eleventh in the list, although he has increased his number by eight in the last twelve months. W. H. Newman stands second to Senator Depew, and William K. Vanderbilt comes third.

This is the list, compared with other years.

	1905	1904	1903	1902
Chauncey M. Depew.....	73	74	71	67
W. H. Newman.....	67	60	58	43
William K. Vanderbilt.....	61	56	54	53
James Stillman.....	58	55	52	41
George J. Gould.....	52	52	49	42
H. McK. Twombly.....	54	46	44	35
E. V. Rossiter.....	52	39	38	39
E. H. Harriman.....	49	49	47	37
Anthony N. Brady.....	49	47	48	43
Frederick W. Vanderbilt.....	49	44	43	44
J. P. Morgan.....	47	39	33	33
James H. Hyde.....	47	47	44	27
George F. Baker.....	43	42	40	36
E. H. Gary.....	40	41	42	34
D. O. Mills.....	35	33	31	31
Samuel Sloan.....	31	31	32	32
August Belmont.....	27	25	38	35
John D. Rockefeller, Jr.....	8	8	6	6
John D. Rockefeller.....	1	1	4	4

INSURANCE

MASTERS OF INSURANCE

A VALUABLE article in *The World's Work* for May tells the story of the rise to success of some "Masters of Insurance Finance." These are the presidents and managers of the largest and soundest assurance companies in the United States, many of which are doing business in Canada, and from the list of notable names may be chosen two, as most thoroughly representative of progressive insurance methods to-day. Their success has been the success of their companies.

"The story of Mr. John F. Dryden, president of the Prudential Life Insurance Company, of Newark, N.J., is rather different from that of any other man in the list of life insurance presidents. Mr. Dryden now sits in the United States Senate. He is regarded as about the most powerful political individual in New Jersey. He has come to that place with the aid of a company which he has built up from next to nothing. In 1875 he founded the Prudential, with a number of New Jersey men of capital as fellow incorporators. He was the secretary of the company at the beginning. He began work with three clerks, and with \$200 in the company's working treasury. A great share of the clerical work he did himself. The company appeals to wage-earners who wanted but little insurance, and who paid their premiums in weekly instalments of ten cents or more. By this mastery of detail and his industry, Mr. Dryden made the company go. He became its president as soon as his fellow directors realized that the success of the company was going to rest with him and with no one else. The Prudential now employs 20,000 people.

"The president of the Prudential's principal rival in the field of industrial insurance—the Metropolitan of New York—is John R. Hegeman. The Metropolitan, when Mr. Hegeman became its secretary in 1870, was a little casualty company. . . . Within four months he was made vice-president. He was the real executive officer of the company, and the fact was recognized in 1891, when he was elected president. Mr. Hegeman has spent most of his life since he

was twenty-two years old, inside the Metropolitan's offices. He himself is authority for the statement that he has "never had time to attend a theatrical performance or go to an opera." It cannot be said of him that he takes his pleasures seriously, because no one who knows him has ever seen any reason to believe that Mr. Hegeman, even in these days of his maturity and wealth, has any of the normal pleasure-loving impulses with which most men's lives are lightened. He is a business machine."

INSURANCE VALUE OF A HUMAN LIFE

UNDER this caption the vice-president of the Illinois Life is sending out a little pamphlet that contains many valuable facts and suggestions of interest to everyone. It says in part:

"The life of every man who works for a living and upon whose efforts some one other than himself is dependent for support, represents a certain money value. What that value is, depends upon and is determined largely by his annual earning power.

"The prime object of life insurance, pure and simple, is to provide, in the event of untimely death, such an estate as would enable dependents to live in circumstances similar to those which would have existed had the insured lived out his expectancy.

"At the age of 35, a man's expectancy is 31 years. Assuming that the cost of living for his family, exclusive of himself, is \$1,000 per year, he should carry such an amount of insurance during his thirty-fifth year as would, on careful investment, provide an annual income of \$1,000 for thirty-one years; the principal sum to be exhausted at the end of that period.

"In order to assure to his family the same comforts they would have enjoyed had he lived out his expectancy, the man who dies in his thirty-fifth year should, if his life represents an annual income of \$1,000, leave insurance to the amount of \$16,370.

"Considering the value of a human life from exactly the same standpoint that fire insurance is written, namely, the fair cash value of the property insured, there are but

few men who carry life insurance to an amount that even approaches the value which their earning power represents.

"There are but few insurants who can afford to carry insurance to the amount of the fair cash value of their lives; and there are but few men who, though easily able to afford more insurance, carry anywhere near the amount they should.

"Considering a human life from an investment standpoint purely, each individual should endeavor to bring the sum total of his life insurance as close up to the present cash value of his life as his means will allow."

AGAINST PROCRASTINATION

ONE OF the strongest arguments an agent can use against procrastination in taking a life insurance policy is that illustrating the uncertainty of life as evidenced by the numerous policies which become claims before they have been in force a single year. No company can say positively when a risk is accepted that the insured will live to pay a second premium, but only that the probabilities are in favor of his doing so. We know that of a given number of persons at a certain age so many will die within the year, but the life insurance company does not know, at age thirty-five for instance, whether the latest entrant at that age will die in the year or whether it shall be a long-time policyholder of that age. In either event the company is prepared to pay the claim, because the plan takes note of the probabilities of life and death for a large enough body of persons to form an average. It is the uncertainty of the duration of life in individual cases which makes life insurance absolutely necessary for the protection of a man's family or business interests. Confidence in one's health and strength, with perhaps an hereditary tendency to long life, may induce some men to believe that they have no need for insurance, but every such claim is specious,

and the agent will have little difficulty in citing instances of persons with prospects of long life equally as good who have passed away. Life insurance is a necessity to every man for the protection it affords in case of an early death, and if the life is prolonged there is nothing lost by the transaction in the end.—*The Spectator*.

THE SEASONS AND MORTALITY

TO YOUNG and old alike the procession of the Seasons brings its varying dangers. The fortunate ones among the old and feeble hurry to a warmer climate at the first touch of winter, and seek under a southern sun to prolong a life that might succumb to the vigors of winter. That season runs its course the old folk venture back with the return of the summer sun, and infantile life in its turn becomes more precarious. Thus are the extremities of age affected by the extremities of heat and cold, and each season brings the death rate from certain causes to more than its usual level. Science combats these diseases with untiring zeal and with splendid success, but the effect of the seasons still remains apparent.

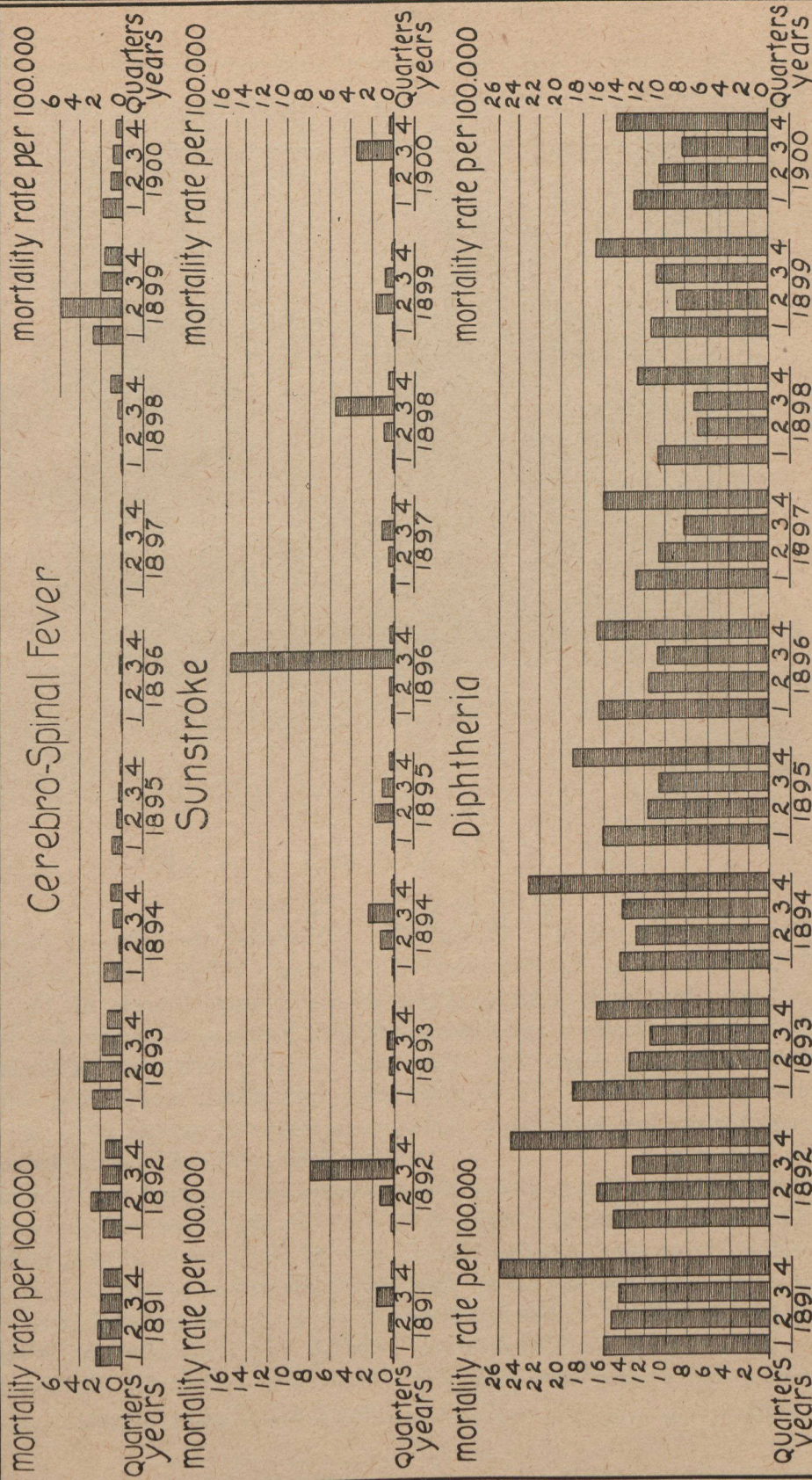
The accompanying chart divides the year into four quarters, beginning January, April, July and October, and numbered 1, 2, 3, and 4. The figures at the side show the number of persons dying during the three months of the year from the complaint stated, and of a population of one hundred thousand.

In the case of diphtheria it will be noticed there is a marked prevalence of the disease during the last three months of the year, reaching the high rate of twenty-six during that period in 1891. The gradual decline year by year in the total death rate from that complaint marks the successful fight waged against it.

The other diagrams call for no special comment, except the high death rate from sunstroke during the summer months of 1896.

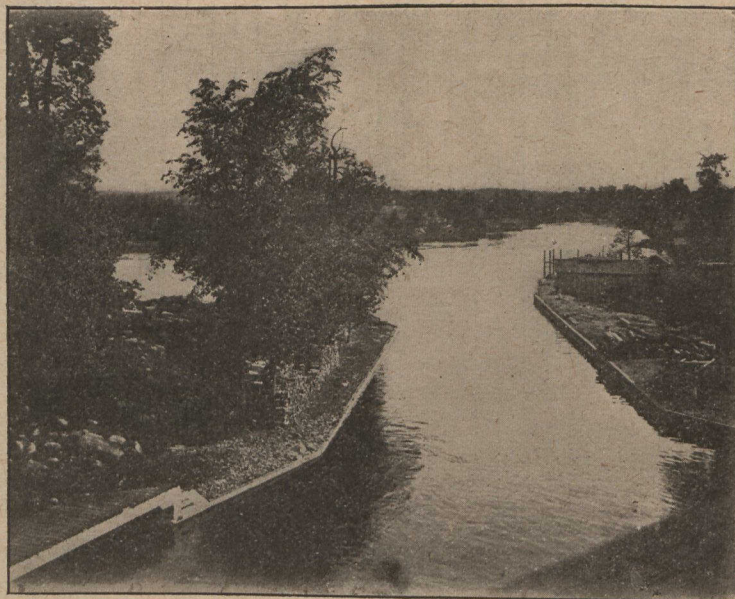
Season and Mortality

The periodicity of epidemic diseases.



NOTE - The periodicity of certain diseases is illustrated by means of the quarterly death rate from specified causes in the Prudential Industrial Experience 1891-1900. The highest mortality from Cerebro-spinal fever occurred in the second quarter of 1899, from Sunstroke in the third quarter of 1896, from Diphtheria in the fourth quarter of 1891. The quarters begin with January, April, July, and October.

The above chart is taken from the splendid exhibit of The Prudential Insurance Company of America at the World's Fair



The Canal Bobcaygeon. A splendid place for bass fishing—on line of Canadian Pacific Railway

THE KAWARTHA LAKES

THE Kawartha Lakes consist of ten beautiful lakes known as Katchewanooka, Clear, Stony, Buckhorn, Chemong, Pigeon, Bald, Sturgeon, Cameron and Balsam, aggregating over seventy miles long. They are situated in Central Ontario, only three hours from Toronto and eight hours from Buffalo or Rochester.

The altitude of these famous lakes gives to them additional charm for the tourist and pleasure-seeker, being over 600 feet higher than Lake Ontario and 300 feet higher than Georgian Bay. To those who suffer from hay-fever, the pure air of these lakes affords instant relief, and a brief stay invariably effects a cure.

Bobcaygeon, the centre of these lakes, is a charming village situated at the terminus of the Lindsay Branch of the Canadian Pacific Railway, on an island between Sturgeon and Pigeon Lakes. It is noted for its bass and maskinonge fishing, and has for years attracted anglers from all over the Continent. The Kawartha Lakes are also famous for canoeing and camping parties, the beautiful shores and numerous islands making these waters an ideal place to enjoy the pleasures of rod and reel, the free life of camping, and the delight of canoeing. Guides may be obtained at Bobcaygeon or Lindsay by communicating with the Canadian Pacific Railway agents.



THE LISZT

STYLE—A.

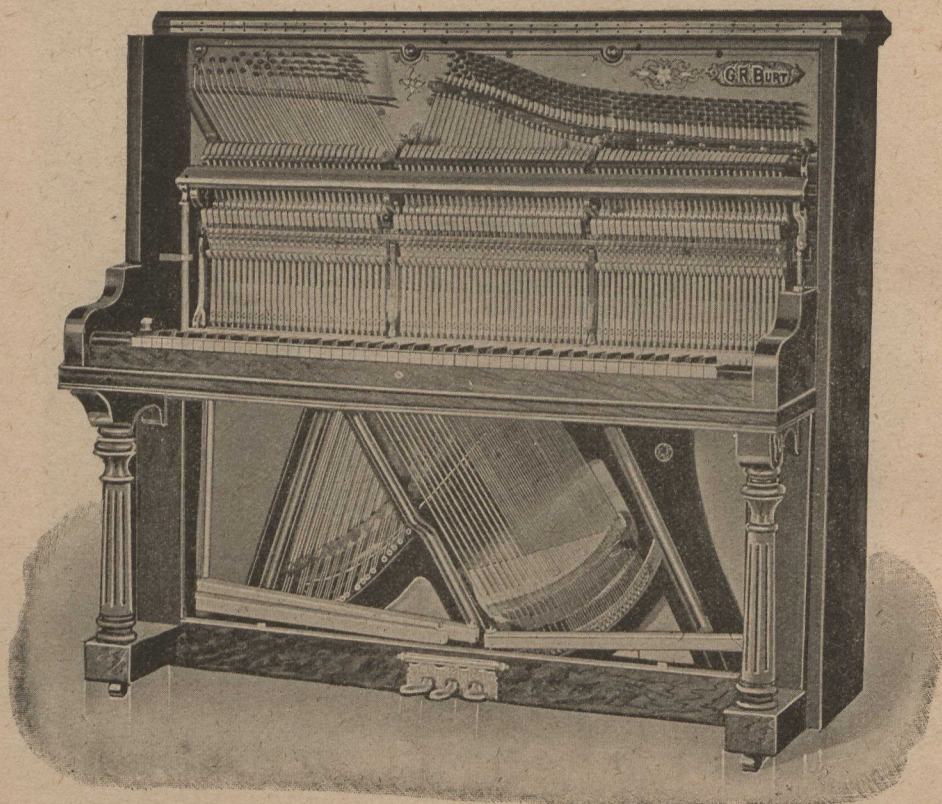
There is one characteristic of the LISZT PIANO which stands out prominently, that is tone ; it appeals with singular eloquence to the refined and musical. It admits of every possible shade of expression, and charms the ear with its delightfully rich, full quality.

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

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

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

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



THE LISZT

SHOWING ACTION

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

The action embodies the full brass flange.

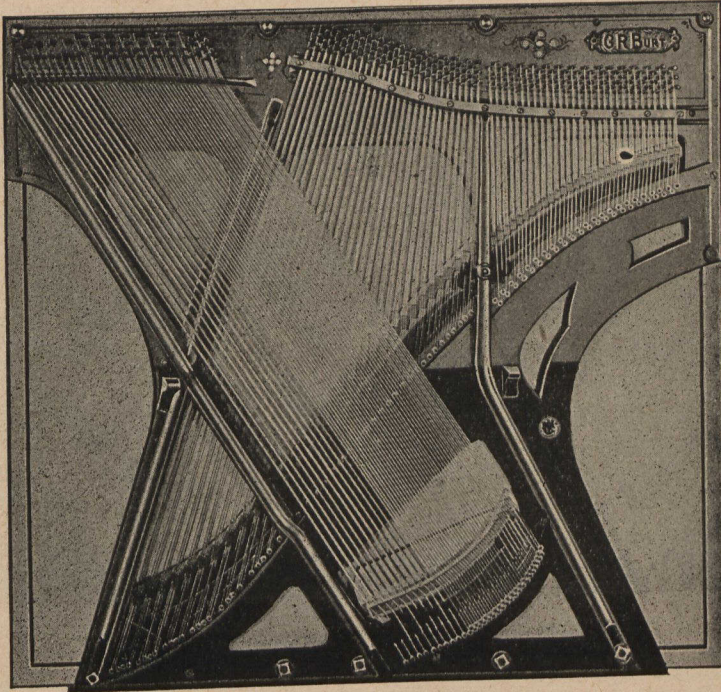
The hammers are of the best German felt.

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

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

The Liszt Piano Co.

190 Wright Ave. - - TORONTO, ONT.



THE LISZT

SHOWING FRAME

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

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

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



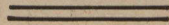
The Liszt Piano Co.
 190 Wright Ave. - - TORONTO, ONT.



THE LISZT

SHOWING SOUNDING BOARD

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



The Liszt Piano Co.

190 Wright Ave. - - TORONTO, ONT.

If BUILDING or DECORATING the home you probably realize that in a modern house woodwork is an important feature : : : : : :

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preserve and adorn woodwork, whether inside or outside.

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We keep a full stock of the newest Sporting Supplies
including

Golf Clubs, Baseball Supplies
Lawn Bowls, Quoits
Lacrosse Goods, Cricket Bats, etc.

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Since organization, thirteen years ago, this Company has paid in cash to members \$4,553,775.67. All withdrawals have been paid promptly. Every dollar paid in, with interest, being returned to the withdrawing member when the required period has been reached.

13TH ANNUAL STATEMENT OF THE York County Loan and Savings Company

(INCORPORATED)

.... OF

TORONTO, CANADA, DECEMBER 31st, 1904

TORONTO, March 13th, 1905.

To Members :

The management have much pleasure in presenting the Annual Statement for the year 1904.

It is gratifying to know that there has been a large increase in the volume of business transacted by the Company.

The activity of the Company's business is demonstrated by the cash paid withdrawing members, which amounted to the large sum of \$1,519,053.16. All these withdrawals have been replaced with new money, at a lower rate of interest and more advantageous terms to the Company.

The Assets have been increased by \$149,933.10.

\$5,000.00 has been transferred to the Reserve Fund.

That the Company continues to grow in popularity is evidenced by the new business written, which was larger in amount than any previous year.

Our investment in land suitable for building purposes has proved very satisfactory. Lots are being sold at prices that will net large profits to the Company. Every evidence that can be given shows that the City of Toronto has entered upon an era of substantial and permanent progress. As the commercial and railway centre of a large and populous province, as the headquarters for higher education, as the seat of Provincial Government, and the home of many great industries, Toronto stands in an unrivalled position in Central Canada. The widespread recognition of the advantages of the City as a distributing, industrial, educational and residential centre, has resulted in the City making great strides in the matter of population. We believe that property in Toronto is at rock-bottom prices, and as the City develops the value of property will be enhanced.

The Real Estate stands in the Assets at its actual cost, and not at the real market value.

The management hope by the diligent exercise of carefulness, forethought and economy in conducting the business of the Company to realize for its great membership an enduring success.

Respectfully,

JOSEPH PHILLIPS, President.

ASSETS	LIABILITIES
Mortgage Loans on Real Estate	Capital Stock Paid In
Real Estate	Dividends Credited
Municipal Debentures and Stocks and Loans	Amount Due on Uncompleted Loans
thereon	Borrowers' Sinking Fund
Loans on this Company's Stock	Mortgages Assumed for Members
Accrued Interest	Reserve Fund
Advances to Borrowers, Taxes, Insurance, etc.	Contingent Account
Accounts Receivable	Total Liabilities
Furniture and Fixtures	Cash on Hand
The Molsons Bank	Total Assets
Cash on Hand	Total Liabilities
Total Assets	Total Liabilities
\$2,237,960 13	\$2,237,960 13

TORONTO, February 28th, 1905.

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

JOSEPH PHILLIPS, President.

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

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INCORPORATED 1855

Head Office: MONTREAL

Capital paid up - \$3,000,000

Reserve Fund - 3,000,000

JAMES ELLIOT,
General Manager.

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

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Nature Books

Fragrant wild flowers, native birds and out-door life generally are creating more and more interest, and books on these subjects are much sought after. Each volume of the following list is profusely illustrated.

A few good ones to choose from :

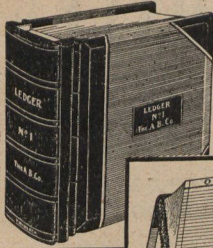
Canadian Wild Flowers. Botanical descriptions by Mrs. Traill. With ten full-page plates, lithographed and painted by hand in natural colors by Mrs. Agnes Chamberlin. Cloth, \$6.00 ; same, with illustrations in black and white, \$2.50.

A Guide to Wild Flowers	Lounsberry	\$1 75
Our Native Trees	Keeler.....	2 00
Flashlights of Nature	Grant Allen	1 25
In Nature's Workshop	Grant Allen	1 25
The Birds of Ontario	Mellwraith	2 00
Sylvan Ontario	Muldrew	0 75
Lobo, Rag and Vixen	Seton Thompson	0 50
Botany for Children	Cooper	1 00
The Fairyland of Science	Buckley	0 75
Seed Babies	Morley	0 40
Mother Nature's Children	Gould	1 00
Stories Mother Nature Told Her Children	Jane Andrews	0 75
Ways of Wood Folks	Long	0 75
Wilderness Ways	"	0 75
Secrets of the Woods	"	0 75
Wood Folks at School	"	0 75
Friends and Helpers	Eddy	0 75
Earth and Sky	Stickney	0 30
Pets and Companions	"	0 30
Bird World	"	0 75
Nature Study and Life	Hodge	1 50
Plants and Their Children	Dana	0 65
Madam How and Lady Why	Kingsley	0 50
Flowers and Their Friends	Morley	0 75
A Few Familiar Flowers	"	0 75
In God's Out-of-Doors	Quayle	1 90
Color Key to North American Birds	Chapman	2 50
North American Birds' Eggs	Reed	2 50
American Animals. By Witmer Stone and Wm. Everitt Cram. 6 color plates and over 100 photographs from life		3 00
American Food and Game Fishes. By David Starr Jordan and Barton W. Evermann. 10 color plates, 100 photographs of live fish in the water, and 200 text cuts		4 00
Nature's Garden. By Neltje Blanchan. 32 colored plates, 48 black and white		3 00
The Butterfly Book. By Dr. W. J. Holland. 48 colored plates		3 00
The Moth Book. By Dr. W. J. Holland. 48 colored plates and many text cuts		4 00
The Insect Book. By Dr. Leland O. Howard. 16 colored plates, 32 black and white ..		3 00
The Mushroom Book. By Nina L. Marshall. 24 colored plates, 24 black and white, and about 100 text cuts		3 00

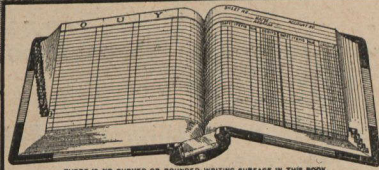
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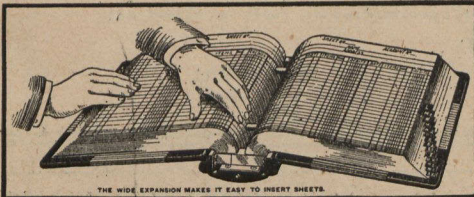
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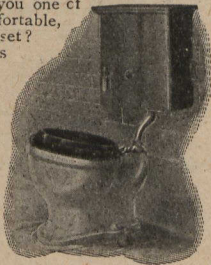
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STANDS FIRST in the Liberality of its Policy Contracts—In Financial Strength—In the Liberality of its Loss Settlements.

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GRIFFIN & WOODLAND, Managers for Canada

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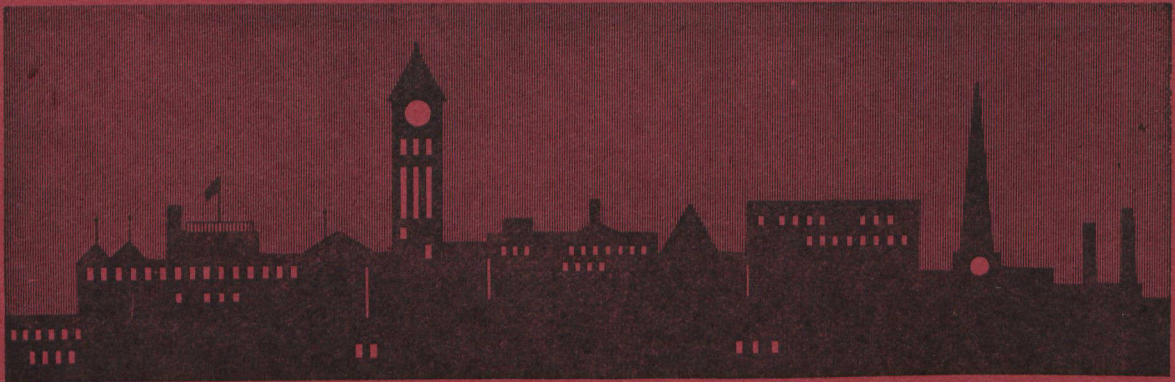
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JULY, 1905

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