Vol. XII. No. 24

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The Canadian OUTPORT OF THE NATIONAL WEEKLY

The Mere Man and the Near-Maid

First of Three "Tall Timber Tales" BY LLOYD ROBERTS

Mussulman vs. Christian

A Canadian-Slav's Estimate of the Balkan Struggle. BY MICHAEL A. DE SHERBININ

Fox Ranching in Prince Edward Island

Beginning of a Profitable Industry BY E. J. PHILLIPS

COURIER PRESS, Limited, TORONTO

CANADIAN COURIER.



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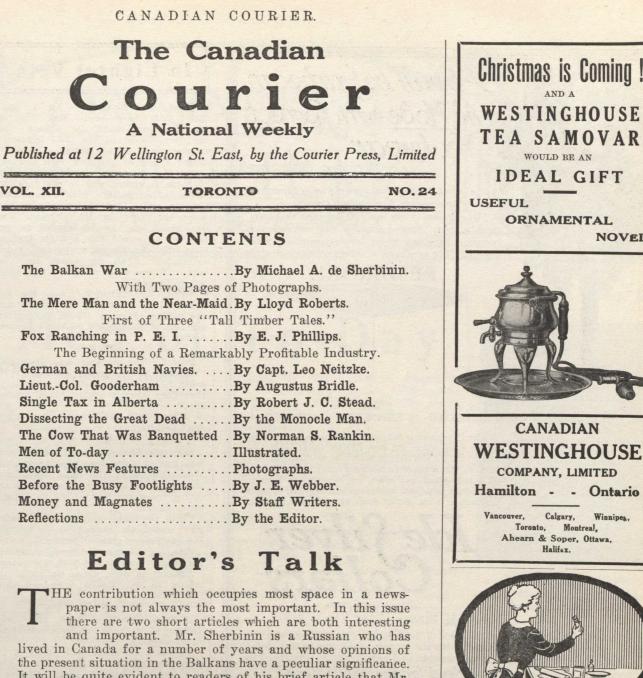
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It will be quite evident to readers of his brief article that Mr. Sherbinin regards the war somewhat in the light of a religious crusade. Whether his views are right or wrong they are exceedingly interesting at the moment when the Slavonic and Hellenic races seem to have triumphed over the Mussulmans.

The other short article deals with the relative strength of the British and German navies. Captain Neitzke has served in the German navy and is now on the retired list. He has spent some time in Canada and knows this country fairly well. His contribution is intended to show that the figures as to the relative strength of the two navies, given out by the British newspapers and politicians, are misleading. If his figures are re-liable, and they seem to be authoritative, then Canada is being stampeded by false information.

In an early issue we shall publish an historical sketch of the civic reform movement in St. John, N.B., which resulted in the establishment of commission government in that city. This article is written by one of the four members of the committee which drafted the new charter. Mr. W. F. Burditt is one of St. John's prominent citizens and a vice-president of the Board of Trade. His article should be interesting at a season when a large part of Canada is devoting itself to a discussion of municipal elections and municipal reforms.





CANADIAN COURIER.





Pat's Explanation.—Judge—"Pat, I wouldn't think you would hit a little man like that."

Pat-"Suppose he called you an Irish slob?" "But I'm not an Irishman."

Burroughes & Watts, Ltd.

By Royal Warrant to H. M. the King. 34 Church Street, Toronto, Ont.

"Suppose he called you a Dutch slob?" "But I'm not a Dutchman." "Well, suppose he called you the kind of a slob that you are?"—Life.



Vol. XII.

November 9, 1912

From Toronto to Halifax. ELDOM does Ontario contribute

Men of To-Day

No. 24



REV. DR. LLWYD

Appointed Canon Residentiary and Vicar of the Cathedral of All Saint's, Halifax.

is more than a cleric. As an orator he has few equals in the Anglican Church. His mellow voice and literary style give him a distinction all his own. Add to these qualifications a broad-minded interest in the affairs of every-day men and he becomes more than the ordinary cleric.

Halifax.

ordinary cleric. Dr. Llwyd is a son of the late Archdeacon Llwyd, of Algoma. Though born in England he finished his university education at Trinity University, Toronto, with post-graduate courses at Oxford and Berlin. In 1887 he went to Riverside, Ill., two years later to Omaha, Neb., and in 1897 moved to Seattle. When Trinity College needed a man to raise funds to meet its growing requirements, Dr. Llwyd was invited from Seattle to Toronto, and he proved to be the man for the task. Now that his work with Trinity is successfully completed, he is free to accept a church charge again, and hence goes to Halifax. In the ordinary course of events he should soon be a member of the House of Bishops and one of the acknowledged authorities in the Anglican Church of Canada. 紧 紧 紧

Saskatchewan's Head Farmer.

Saskatchewan's Head Farmer. USUALLY the minister of agriculture in a provincial legislature is a farmer, and the Hon. W. R. Motherwell, who holds that position in the Province of Saskatchewan, is not an exception. After a public and high school training in the town of Perth, and at the Ontario Agricultural College, he went West, and is now reckoned as one of the pioneers. Even to-day he operates an extensive farm at Abernethy. He was the organizer and an early president of the Central Canada Seed Growers' Association. He founded the first Grain Growers' Association in Saskatchewan. When that Province was formed out of the North-west Territories he sat as member for Qu'Appelle, and at once entered upon the duties of Commissioner of

Agriculture and Provincial Secretary. At the general election in 1908 he was defeated in Qu'Appelle and transferred to Humboldt. He is a Liberal and a Presbyterian.

Mr. Motherwell's election as presi-dent of the Dry Farming Congress is a tribute to his leading position among the agriculturists of the West. He will preside over the Congress to be held in

Benefactors of Mankind.

T HOSE men who invent a kind of wheat which will grow where wheat never grew before, who double the number of seeds on a cob of corn, and who further increase the bounty of nature are benefactors of mankind.



HON. W. R. MOTHERWELL Elected President of the Dry-farming Congress at Lethbridge.

Among these must now be included the men who invented, devised, discovered or taught dry farming. Some of them met a few days ago at the International Dry Farming Congress at Lethbridge. Dry-farming is the method by which the rainfall is conserved in the soil, by which soils are enriched and drought-resisting plants are developed, with the object of saving the meisture

the object of saving the moisture.

the object of saving the moisture. Eastern Canada, except in unusually dry seasons, pays little attention to dry-farming as a system. But in parts of Western Canada, especially in Southern Saskatchewan and Southern Alberta, dry-farming is a necessity. The gathering at Lethbridge was the seventh annual session of the Con-gress, and the first held in Canada, the others having been held at Denver, Salt Lake City, Cheyenne, Billings, Spokane and Colorado Springs. Leth-bridge rose to the occasion splendidly. That city spent about \$45,000 in taking care of the Congress and entertaining the delegates. The citizens opened their homes to the visitors, and it is worthy of note that the charges

taking care of the Congress and entertaining the delegates. The citizens opened their homes to the visitors, and it is worthy of note that the charges for accommodation were reasonable for a convention time. Fourteen nations were supposed to be represented at the Congress by 2,594 delegates from various agricultural bodies. And in their farewell addresses several speakers made a plea for a closer union amongst the nations of the world, a union based on the arts of farming rather than on the science of warring. The Canadian exhibitors of farm products showed up very well in the prize list. Henry Holmes, of Raymond, Alta., a Canadian settler from the United States, won the prize given by the Congress for the best bushel of hard wheat in the world. The winning wheat was the Marquis variety, and it is interesting to note that Mr. Holmes obtained his seed last year from Seager Wheeler, of Rosthern, Sask., who won the prize of \$1,000 at New York last autumn.

Some of the Leading Figures at the Dry Farming Congress



DR. JOHN A. WIDTSOE President Agricultural College, Logan, Utah.



A. F. MANTLE Deputy Minister of Agriculture for Saskatchewan.



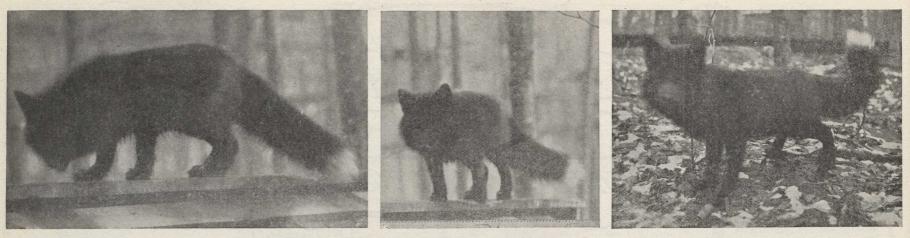
S. McINTOSH Of the Department of Agriculture, Adelaide, South Australia.



W. C. MCKILLIAN Superintendent Dominion Experi-mental Farm, Brandon, Man.



JOHN T. BURNS Executive Secretary-Treasurer of Dry-farming Congress.



Three Striking Photographs of the Black Foxes Now Being Raised in Captivity in Prince Edward Island. These Foxes are Worth from \$4,000 to \$7,000 each for Breeding Purposes. The Industry Offers Greater Rewards Than Gold Mining.

Fox Ranching in Prince Edward Island The Beginning of a Profitable Industry

THE black fox, more properly termed silver, in captivity, is literally worth his weight in gold, is given as much care and protec-tion as the head office of a bank, and lives as well as the guest at a first-class hotel. The out-standing reason of it all is that a perfect raw pelt from one of these pure bred P. E. I. animals has been sold on the London fur market for five hum been sold on the London fur market for five hundred and forty pounds sterling, which constitutes a

world record price. Black fox furs are considered the aristocracy of furdom, and fashion has decreed that there shall be nothing more desirable. So far they have served to adorn but few of even those who would be most willing to pay the price for them, as the breed has become almost extinct in its wild state, and only a limited number of skins have been obtainable. The market reports show that less than one hun-dred pelts a year, and many of these imperfect, has been the average for the past ten years. Prince Edward Island has held the record for producing fine black pelts, the native island fox seeming to show a richer fur, owing to climatic conditions, and a greater proportion of the rare silver variety.

S OME years ago two P. E. I. farmers named Dal-ton and Oulton conceived the idea of en-deavouring to propagate the black fox in captivity, deavouring to propagate the black for in capturely, and thus was born the industry of fox ranching. After much effort a few of the wild black or silver foxes were captured, and from these, as perfectly mated a pair as possible were chosen. Then there were weary years of experimenting, and much loss

By E. J. PHILLIPS

and discouragement before the present successful ranching methods were evolved. For some time the experimenting was done in

secret, but during the past three or four years the tremendous possibilities of the industry have stirred the speculative instincts of the Islanders to a re-markable extent. At the present time there are fox ranches of every variety, ranging from the three or four fully equipped establishments, where only the purest strain of silver blacks are bred, down to the would-be rancher, whose finances are limited, who endeavours from red or mixed stock to some day obtain a specimen of the much coveted silver black variety. Meanwhile the aristocracy of foxdom is con-

tained in the few pure bred ranches, and from these the would-be ranchers with money to spare are buying breeding pairs at fabulous prices as fast as produced.

S UCH widespread interest in the industry has been aroused that on the recent visit of T. R. H. the Duke of Connaught and Princess Patricia to Summerside, a special visit was made to ranches in the vicinity and Royalty gave its stamp of in-terest and approval to Br'er Black Fox and his keepers. One new ranch was formally named St. Patrick by the Princess. So, from most humble origin, as evidenced in the Bible, the fox has come to high estate indeed, honoured by Royalty and named after Ireland's patron saint. Fox ranching as at present constituted is a speculative venture with a get-rich-quick flavour that has western town lots and gold mines beaten to a standstill. The "easy wealth" artist has evi-dently not discovered the industry as yet. When he does, he will sit down and cry for joy over the amazing mass of calculations that seem plausible amazing mass of calculations that seem plausible in connection with it.

For instance, a male and female of the thorough-bred black fox species may be purchased for \$10,000. In one year they will produce a litter of from three to seven. The second year, by means of exchange and careful cross-breeding, this number will be in-creased to about twelve. The third year should show a total stock of thirty-six, and at the same rate of increase, the rancher's numerical anxieties would total one hundred and ten at the end of the fourth year. Five years' breeding and exchange, to keep the stock healthy, would bring the total to three hundred and thirty. Six years after the first pair had come to stay awhile, there should be a colony of nearly one thousand black pelted, silver tipped beauties, whose value in fur at present market prices would be over two million dollars. Always provided that Br'er Black Fox is of the same opinion as President Roosevelt.

T'S all very well to say "get off your back, you're dreaming," but down P. E. I. way these figures are taken seriously, and by actual experience so far are being more or less justified. This value would only apply to the production from thoroughbred stock, which is confined to but few of the many ranches now being started.

ranches now being started. The real foxy grandpas are the men who recog-nize this fact, and mortgage their farms to get the necessary ten thousand dollars to start with thoroughbreds. But as already stated, there are others, and when they sing "Everybody's doing it," down here, they mean fox ranching, black, red, or any colour.

O NE of the places visited by Royalty was the Park Farm Company ranch, Summerside. This is owned by a close corporation in which Holman's, Limited, are heavily interested, and is under the direct management of Mr. J. S. Hinton, the vice-president of Holman's, Limited. The name Holman has much the same significance on the Island as Eaton has in Ontario, as they own the largest departmental store in that Province. Their business is in a class by itself, and their many enterprises are invariably successful. The Park ranch is all that scientific study and the liberal use of capital can make it, and it is meeting with the usual "Holman" success.

Five acres of hardwood grove, beautifully situated on a hillside overlooking Summerside Harbour, are enclosed by a strongly built board fence twelve feet high. The timber in this "back fifty" is second growth maple, birch, beech, and a little spruce, and much resembles the wood lot on any similar hun-dred-acre farm. Instead, however, of being only a source of fuel for the kitchen stove, this enclosure, a source of rule for the kitchen stove, this enclosure, at the moment, serves as protection for over two hundred thousand dollars' worth of the rarest black beauties in the fox world to-day. The soil is the ordinary red, sandy loam common to the Island. Hard subsoil is found at a depth of two feet. In selecting ground for a ranch, the natural habits and healthful requirements of the fox must carefully considered. They want dry, clean

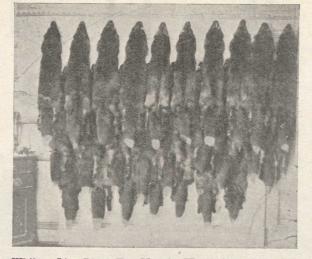


The Interior of One of the Fox Ranches in P.E.I., Show ing the Bewildering Maze of Netting and Some of the Kennels. The Ranch is About Five Acres in Extent and Surrounded by a high Board Fence, the Foun-dations of which Run Down Several Feet into the Ground to Prevent the Foxes Burrowing Out of the Enclosure.

ground to burrow in. A firm subsoil must exist at reasonable depth in order that they may not burrow too deeply. Two feet is plenty for their requirements and from the rancher's viewpoint proves the most convenient depth for safe building purposes. Second growth hardwood furnishes grateful shade in warm weather without the close heat producing density of lower land covered with deciduous growth. In winter and early spring the hardwood branches are bare, thus giving free access to the sunshine when it is required to quickly dis-pose of the snow and ice pose of the snow and ice.

THE interior of the ranch is a somewhat be-wildering maze of special fox netting en-closures. From one dozen to thirty separate runs or warrens each contains a litter of young foxes with their mother. The dog foxes, or males, are kept in separate enclosures. In the centre of each warren is the breeding kennel, and one learns that building a house for Mother Fox and her family is a scientific task that calls for some architectural ability.

The litters consist of from three to seven young, and although they are not possessed of much beauty when in the puppy stage, it is most interesting to watch them watch you. Every movement has its own wary grace. Sharply pointed ears, highly ner-vous sniffing nostrils, and the brightest of eyes, combine to proclaim the stranger an object of sus-plicion. At any moments a monitor due to fully picion. At any moment a warning sharp bark from the mother, a signal of danger, may cause a wild rush for warren or burrow, and then for a second it's nothing but tails. In any case the mothers retire to a safe distance, usually making the kennel roof a vantage point, but the young with infantile



While a Live Black Fox May be Worth \$5,000, the Skin of a Dead Fox May be Worth Anywhere from \$600 to \$2,500. The Shipment Shown Here Aver-aged \$1,425 on the London Market.

curiosity follow one along the length of wire

netting. The dog foxes were in that peculiar frame of mind that strongly resents the presence of strangers and were therefore only viewed from a distance.

THIS question of quiet surroundings and freedom from any disturbing influences is a matter of great importance in fox breeding. Br'er Fox, with price of five thousand dollars on his head, is indulged in every whim and fancy, and if strange

folk make him nervous and cranky, strange folk must perforce stay away. There is too much money at stake to take any chances. During the breeding period and for some weeks after the litter is born, period and for some weeks after the litter is born, the utmost care must be observed to see that mother fox is not annoyed. The breeder himself never approaches closely to the kennel at this time, but waits until the little chaps have got their eyes open, and have ventured forth to see what the outside world is like. After that the owner may safely venture to count his possessions, and see what good fortune he has had. Also what is perhaps more necessary from an alfactory standpoint. do some necessary from an alfactory standpoint, do some house-cleaning in the kennel. It has been found advisable to remove the dog foxes from the warren before the litter is born.

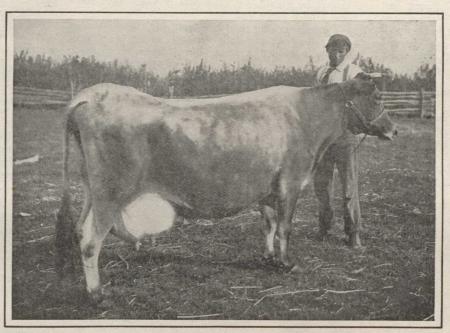
The problem of safely confining a resourceful animal like the black fox, and at the same time keep them healthy and contented, calls for a measure keep them nealthy and contented, calls for a measure of ingenuity that is of great interest. It is natural for a fox to burrow and they must be given oppor-tunity to do so, and yet not get away from bounds. For this reason the warren enclosures are sur-For this reason the warren enclosures are sur-rounded by heavy specially galvanized fox netting. For some distance above the ground, and down to subsoil below there is, in addition, a closer barricade of wire, ending in a base of wood or concrete. In building the enclosures trenches are dug to a depth of nearly five feet. Plank are then placed on edge of nearly five feet. Flank are then placed on edge or concrete set in, and the wire built perpendicularly from this base, closely and securely stapled. Then the surface earth is packed in again. When the fox starts burrowing he goes down as far as hard pan, finding the resistance of wire all the way, and then comes to the foundation. Any further bur-(Concluded on page 26.)

The Cow That Was Banquetted

ID you ever hear of a cow that was banquetted? I don't mean a banquet of an extra fine bran mash or a specially juicy alfalfa mix-ture or anything of that sort, but a real, sure-enough table banquet, be-ginning with a martini cocktail and ending with coffee and cigars. Or a cow that was honoured with poetic effusions? This has all just hap-pened, however, and is certainly unique in the history of the bovine. When it comes to getting publicity, the West will stop at nothing, and so "Rosalind of Old Basing," the cham-pion milch cow of the British Empire, whose birthplace is Red Deer, Al-berta, was honoured in this excep-tional and unpresedented manner

tional and unprecedented manner. Of course, "Rosalind" herself did Of course, "Rosalind" herself did not take part in the banquet, nor have a place at the table, but was represented by her owner and breeder, C. A. Julian Sharman, the guest of honour. On her behalf, and in her unavoidable absence, he welcomed the notable guests that thronged the table, and responded for her when toasted. He told them how he had come to far Canada from England ten years before in direct opposition to the wishes of all his friends, and how he first secured work as a farm hand on an Ontario farm. Trained as an architect in the Old Country he had absolutely no previous farming exabsolutely no previous farming ex-perience whatever, but buckled to with a will to do anything that he was given. After a brief term on with a will to do anything that ne was given. After a brief term on the Ontario farm, he came West and located in the Red Deer section, which, he avers, cannot be excelled in any part of the West. "My farm is only a quarter section," he said, "but I believe that I, at any rate, can make as much out of 160 acres as many men with three or four times make as much out of 160 acres as many men with three or four times that amount of land. In this district, as in the Old Country, it is not the number of acres that counts, but how it is farmed. Having a born liking for animals that require personal at-tention, my choice naturally fell on dairy cattle, and as I wished for animals that would bring in the dol-lars, and dollars all the time, my choice eventually led me into keeping Jerseys, a breed the more I see of Jerseys, a breed the more I see of

By NORMAN S. RANKIN



DAIRY CHAMPION OF THE BRITISH EMPIRE. "Rosalind of Old Basing," the Cow that was Banquetted; Owned by C. A. Julian Sharman, Red Deer, Alta.



A Jersey Calf at Old Basing Farm.

them, the more I like. When I had about 20 head of registered stock, I thought it was about time to put them in the show ring against other men's animals, but after three or four years I came to the conclusion that the animal that was an easy winner in the show ring was not the one, as a general rule, that would put the as a general rule, that would put the most dollars in my bank account. Having kept the weight of every milking of every cow I ever owned (I never milked one before coming to Canada), I found that, as a rule, high in the show ring meant a small yearly milk and butter record, and vice-versa. At the present time my herd numbers over sixty head, and each female as she comes in, is enter-ed for an official test, and if she fails to qualify is not retained in the herd to qualify is not retained in the herd, as I believe, at any rate, the people of the West want and will pay for animals that can produce the goods and have an official record that will prove what they can do."

"R OSALIND" was bred and raised at Red Deer by her present owner, and so is an Alberta product. She did not, at any time, have exceptional feeding, being pastured during the summer months and fed alfalfa during the winter. On Sundays and holidays she was given as a great holidays she was given as a great treat, a ration of grain. According to the latest records obtainable, she is now the champion dairy cow of the British Empire for a test of three consecutive ware. consecutive years. Here is her re-cord in full:

Highest milk yield in one day, 52 lbs.; highest milk yield in one month, lbs.; highest milk yield in one month, 1,471½ lbs.; highest milk yield in one year, 15,700 lbs. Average test for butter fat, 5.16 per cent. Butter in one year, 1,031.89 lbs. Actual returns for cream and skim milk in three years, \$1,007.50. And in addition, years, \$1,007.50. And in addition, she has given birth to three calves, for which the owner has been offered \$2,000.

To do honour to "Rosalind," there went to the banquet, at Red Deer, men prominent in all parts of the province and from the West. The Min-ister of Agriculture, Hon. Duncan (Concluded on page 27.)



8

Ben Niggs.

ID yer ever chance to run up ag'in' one o' these women-folk who are more'n two-thirds man? Well I have, in a head-on collision, an' I don't hanker after any more o' them accidents. I sometimes wonder if it ain't up to the law to keep such characters in the city-limits an' not let 'em run loose through the country, plaguin' the wits out o' us uns. Maybe it won't occur ag'in though. That's some comfort. Its real name was Miss Francesca Boots, but

what it answered to was plain Frank. When I seen her—an' she saw me first or I wouldn't have given myself that excitement—she had on a grey flannel shirt, a regular soup-plate of a felt hat, specs an' pants-men's pants, too, that stopped growin' at

the knee. "Hi, thar," says she, stridin' up to where I was choppin' fire-wood behind my camp. "I believe you're the feller I'm after to join me in a huntin' trip, what?" "I reckon you've come up the wrong river, Miss," I answers, tryin' to look unconcerned. "Now if

I answers, tryin' to look unconcerned. "Now if you'll return to the Forks an' take the Right Branch you'll likely run across John Mitchell, as good a guide as inhabits these here woods." "Come now," says she, "you're Ben Niggs, ain't yer?" I squinted at the tree-tops for a bit, an' not likin' ter lie ter even that sort o' woman finally 'lowed I were.

With that one of her big paws come across my back like a spruce deal an' the other squeezed the juice clean out

o' my fingers. "I knew it," says she. "You an' me are goin' ter be real good pals, Ben. I like a man that is a man, an' the way you were wheelin' that axe showed me you was that all right." I tried to come back with erbout

likin' a woman erlong the same lines, but somehow the words just stuck in my wind-pipe an' I daresent let 'em loose

Well, sir, she grabbed a hold o' my arm an' marched me into the camp an' stood over me while I packed up the victuals an' kit. Every so often I'd git a snack o' spunk an' raise my eyes to say somethin' erbout havin' rheuma-tiz or house-maid's knee, an' then I'd catch her lookin' my way an' wouldn't. That's how my acquaintance begun with Frank Boots, an' if she's the new brand of woman I've heard tell of, all I kin say is I hope she won't take. Well, sir, she grabbed a hold o' my

she won't take.

she won't take. 'Fore we got started she guessed we'd maybe better have a snack of grub, so I uncorked a bottle of syrup, split open a can o' peaches an' one o' condensed milk. Gosh, yer ought to seen her snift! "I didn't come here to guzzle," says she, "or to make a god of my belly. Put 'em back, an' fetch the biled pork an' molasses—good, plain, hearty food that folks kin work on—an' keep yer city

Tall Timber Tales

1.-The Mere Man and the Near-Maid

First of a Series of Three

By LLOYD ROBERTS

trash fer 'em that hankers after it. I ain't no in-valide," says she, an' if tall eatin' is anyways o' a sign I reckon she weren't.

After it were over she ambled outside, set down on a stump an' pulled a pipe out o' her hip pocket. I kept a-peekin' from the window as I cleaned up the chores, an' though my nerves are pretty husky the chores, an though my herves are pretty husky articles I come nigh floppin' at every squint. Only once before in all my born days have I saw a woman sin that way, an' she were an old squaw who didn't count none. Soon she came in, knocked out her pipe on a stove cover right under my nose an' said she was dyin' for the dash into the glorious wilderness, an'

dyin' for the dash into the glorious wilderness, an' would I please hustle my pins (only she'd use "please" same as me or you'd say "dern"). When we come to git into the canoe she picked up the pole an' pinted to the bow: "You kneel there, old pal. I never let no one but myself have the place of honour in the starn. In dangerous waters it's the edecated intellect that wins the fight, with a heap o' respect to you, Ben." "Now look ahere, Frank," says I, "I don't be-lieve in kickin', an' more'n likely you've been at this game longer'n I have, seein' I'm only balancin' 'tween forty an' fifty, but the truth is my insurance

'tween forty an' fifty, but the truth is my insurance ticket run dry day 'fore yesterday an' I won't git a chance to collect if anything goes wrong." "Don't be afraid, I'll take care o' you," says she. "Now kindly place yourself." We moved erlong tolerably well, for che did been

We moved erlong tolerably well, for she *did* know morn'n most women-folk erbout canoein', an' my little blade helped a mite; but I were so blamed nervous for fear some o' the boys'd ketch me that I couldn't lend a hand to the gassin'.

S HE begun by stringin' more adjectives onto the harmless woods than I ever knew were wrote— upraisin', health-givin', salubrious, an' them kind o' things—an' made out as how most every person upraisin', health-givin', salubrious, an' them kind o' things—an' made out as how most every person but herself was a cabbage-headed fool for not seein' it the way she done. "But best o' all," says she, endin' up, "is knowin' an' backed water hard, so as the fellow could over-take her. Then she stuck out an arm near the girth of mine and nabbed him nearthe, by the collar vanked him



"I believe you're the feller I'm after," says she.

that thare's no fellers to nag an' pester you with their silly, stupid driffle. No, Ben, I can't abide men folk, they're that stuck up an' lordly an' in-solent, an' the sooner they know what we think erbout 'em the better it'll be for the world. They've kepp us down for quite a long spell, but the day of the risin' sun is at hand an' soon we'll be bossin'

the whole blamed show." "I don't see it's goin' to change things much up this way," says I—"leastwise, not inside the houses." "I ain't referin' to dish-washin' an' bed-makin',"

Drawings by T. M. Grover

she answers with a voice like an acid-drop, "but to political an' social doin's, raisin' new laws an' sech." "That sounds simply grand," says I, "but I'm sort o' curious, Frank, as to who you're layin' aside

to mind the baby?" She let out a windy snort an' shut up tight as a clam for two good miles.

W ELL, things moseyed erlong erbout as slow as W molasses in Feb'ry for three awful days and then, just when I 'lowed somethin' old-fashioned simply had to happen to save my intellect, there come a little break that cleared the air amazin'ly. We'd landed at the foot of a bad piece of water

and were portagin' up the right bank, I with the canoe on my shoulders and Frank with a shiny leather suitcase that she'd never let outer her sight a moment, when I seen somethin' queer bobbin' down in mid-stream, an' dropped my load to squint. Blamed if it weren't a canoe, bottom-side up, and the oddest lookin' guy you ever seen was clingin' to the starn end, with just his features showin' over the top.

the top. Now it wouldn't have improved his health none to run through that rapid with his legs out, as he was goin' to do, so I slid the bark into the water, preparin' to head him off when he come nigh. "That's my duty," my lady friend bawls in my ear, and as I was kind of thinkin' the same way myself, I stepped aside polite as you please. "But it's only a man," I explained, in case her windows were wet an' she was actin' under false pretenses.

pretenses. "Man nothin'!" she snaps. "It's a baron."

That scared me worse'n the rapid had, 'fore the only kind of barren I knew anything erbout was bare an' mossy an' had caribou grazin' over it. "Crazy as a loon," says I to myself, settin' down to watch the rumpus.

take her. Then she stuck out an arm near the girth of mine and nabbed him neatly by the collar, yanked him over the gunwale and fell to her pad-dlin' ag'in. She had missed a saw-edged rock by the skin of her teeth, but after that there was no fear of her bustin' up, for she slid down the course like an eel among thistles. I hiked down to help 'em ashore. The stranger was three-quarters drownded, so I dragged him up the beach by his pig-skin leggin's an' hung him over a log face down. While the river was percolatin' out of his clothes an' mouth, I turned to the heero with real admiration shinin' in my eyes. "Frank," says I, swattin' her on the back, "there's many a man worser'n you be. I'm acquainted with a num-ber w' o'd have thunk twice 'afore commitin' 'emselves to the Walk-a-bit Falls jest to save one of these nor account sports." "Hush! Don't be so disrespectful

account sports." "Hush! Don't be so disrespectful to the baron," she answers in a horse

whisper. "What's a baron?" I whispers back. She made me feel like the villain in a novel, the look she gave me.

"A baron is a great personage, half way atween a lord an' a common," she says.

a lord an' a common," she says. "He 'pears pretty common ter me all right," says I, starin' at his red, fat face an' short legs. "An' he lives in a castle with heaps o' servants an' butlers an' things," she went on. "Then why don't he stay there, 'stead of drownin' himself in the Tobique?" "Oh, Ben, he ain't drownded?" and she clasps her hands wildly

hands wildly.

A groanin' splutter broke the news that he weren't, an' the next moment the baron rolled off the log an' sat up, gazin' at us like a sucker hooked onto dry land. "Ben," says Frank, with a rush, catchin' me by

"Ben," says Frank, with a rush, catchin' me by the sleeve, "tell him we're campin' just above here an' if he wants to pays his devours I'll be at home 'tween four an' five. I've got to hurry, 'fore some-thing happens to my valise," and she disappeared over the bark over the bank.

"Ah, that was a close shave, my good man," says the sport, takin' a piece of glass that was hangin' on a bootlace an' shovin'

it into his eye. I rubbed my fingers across my chin where the bristles were sproutin' like thorns.

"And who may my braye "And who may my brave rescuer be?"

"Frank Boots done the trick," trick," I says, modestly, though it were my canoe an' paddle."

an' paddle." "A fine-looking chap. I should like the pleasure

of his acquaintance." "It ain't a man, it's a woman," says I. "I reckon her name is Francesca when folks are 'round."

He dropped his eyes to his thick belt-line, turned redder'n ever an' begun wipin' his wet face with

a silk rag. "I suppose Miss—eh, Boots, is tentin' near here?"

he asks. "She weren't. We were countin' on gettin' to the lake 'fore dark; but she's gone an' changed her mind for some fool reason I can't make out, an' you'll likely find her hereabout if you're real "minus"

"Thank you, my boy. Hand her my card an' say I'll give myself the pleasure of a call soon's my

guide finds me an' fixes me up. A brave lady-a brave lady," he mutters. "A brave man you'll be if you stick it out," I

mutters back, sub rosy. He takes out a silver box an' helps me to a floppy bit o' cardboard with a lot of printin' on it. The label read something like Thomas Edward Jones, Baron de Nordenfelt, with a string of capitals trailin' after

"See you later," says I, startin' off. Then mindin' what Frank had said, calls out, "keep out o' sight 'til four, mister, or there'll likely be hell to pay."

you a piece this side of it. Since when have you

you a piece this side of it. Since when have you took to callin' a canoe a ship, Joe?" But he wouldn't stop to chat—jest hiked on with a scarry look in his eyes—so I went on, too. Above the rapid, on a nice little patch of sward, I found the tent all pitched. Goin' to the door I calls, "Hi, thar, Frank." "Go away, go away," she screams in a voice that made me jump

made me jump. "What's the matter? Can I help you?" I asks. "No, no. Go away. And stop callin' me Frank, do yer hear! Say 'Miss' when you address me."

scratched my head a while, an' then says I, "Yer ain't mad at me, are yer, Frank — Miss, mean?"

"Stop standin' so close. When's his lordship comin'?"

"Not afore four," says I, siddlin' away to a safe distance.

"Well, you start a fire an' make a real good pot of tea. But don't bile it, mind; an' see that the mugs are clean. Announce his arrival when he comes. And don't for-git to say 'Miss'."

This was the first occasion that Frank was took this way, an' I couldn't make it out at all. How-ever, I thought it wiser not to let on I noticed it, an' begun potterin' erbout the camp, airin' the blankets, openin' up the dunnage-bag an' buildin' a fire. When I finally went down river for the canoe,

I found the other party had also gone into camp. Joe had recovered most of the baggage, and was busy shavin' his sport, who was sittin' on a log in his under-shirt, while his duds were steamin' beside a fire. They took no more notice of me than if I'd been a porkypine.

- At last, sir, up they come—Joe amblin' a few paces behind with a silly grin 'round his teeth, the (Continued on page 28.)



He stared at me through his one pane in a way that made me feel real creepy, an' I was glad when

the bushes hid me from sight. 'Fore I'd gone far I seen his guide gallopin' to-

ward me. "Say, Ben," he shouts, "have you seen anythin" of his lord's ship?" "Yes," says I, "it's bottom-up on a sandbar with a couple of ribs bust in. Your sport is waitin' for

Single Tax in Alberta

That System Will Probably Continue in Operation in Spite of Difficulties

T was, perhaps, only natural that Alberta should be the first Province to adopt land valuation as the sole basis of taxation. In no other part the sole basis of taxation. In no other part of the Dominion is the unearned increment in-creasing so rapidly, and in no other Province is the attention of the public being so constantly directed to to this same unearned increment. An agency which has literally made men millionaires over-An agency night does not long escape the attention of shrewd legislators on the lookout for a scheme of taxation that will rest as lightly as possible upon the average voter

That wealth is accumulating rapidly owing to the rise in the value of land is patent to everyone. rapid rise has led a large part of the populace into the game of speculation, and men of mediocre ability and very commonplace attainments find themselves suddenly raised to positions of wealth by the find the lucky location of a new townsite or a fortunate turn of the wheel of chance. A few hundred dol-lars, invested under a lucky star, has brought to many men returns greater than a life-time of honest service to society could command. Cities and towns are being built up, and as the buildings rise the price of adjoining lands rise with them. It requires no astute intellect to grasp the fact that the vacant land receives its value from the industry of the

actual settler, and the demand that the speculator should be made to carry the heavy end of taxation is one that has been growing in the West for years. The answer to that demand came in the Town Act, passed by the Legislative Assembly of Alberta and assented to on Feb. 16, 1912. This Act pro-vides that all municipal taxation shall be levied upon the land within the municipality, and that land shall be assessed at its cash market value without regard to any improvements or any expenditure of regard to any improvements or any expenditure of capital or labour that may have been made thereon. Cash value is defined as the price that would be

By ROBERT J. C. STEAD

allowed for the land if taken in payment of a just debt from a solvent debtor, but this is a definition which has planted many grey hairs in the heads of Albertan assessors. Provision is made for licensing certain businesses, but the licenses must be imposed for purposes of control, and not as a means of raising revenue. This is the legislation which has been called the Single Tax Act of Alberta—a misnomer, of course. Single Tax as preached by Henry George meant exactly what its name implies—the raising of all taxation directly from the land, or from franchises which derive their value from cer-tain privileges to which land is essential. The people of Alberta are still paying indirect taxes in the way of customs and excise duties, and the new Act provides no means of taxing franchises. So far is it removed from the genuine Single Tax under whose name it masquerades.

UNFORESEEN difficulties arose as soon as an attempt was made to put the new Act into tion. At a blow it cut the assessment of the operation. smaller towns in two. The borrowing power of a municipality is a certain percentage of its assess-ment, and when the assessment suffered its sudden shrinkage many village fathers found that at the same moment they had reached the limit of their credit. The Act provided that the rate of taxation for ordinary expenditure should not exceed twenty mills on the dollar, but this rate was found in some towns to be insufficient to pay for absolute essen-tials, such as police and fire protection, office management, street lighting and improvements which could not be charged to frontage. With their borrowing power exhausted and the legal rate of taxation unequal to their expenditure the problem of municipal government became greater than either

naval defense or wider markets.

In a few cases resourceful councillors thought to find a solution in a stiff rate of assessment. And it may be mentioned that to arrive at the actual cash value of lots in a small town where there is no permanent demand and where few real estate sales are being recorded is a matter more difficult than may at first appear. For instance, in the town of Leduc, three adjoining lots were assessed at \$1,500 This figure was considered fair; it was in each. proportion to the assessment of the rest of the town, and in the case of two of the lots no objection was made by the owner. But the third lot, which was held by a non-resident, was sold just about that time for \$500, although assessed for three times that amount. Appeal against the assess-ment was carried before a judge, who found that the sale mentioned was the only recent transfer of land upon which he could base a valuation. This ruling, of course, upset the assessment of the entire town.

HESE conditions led to a session of unusual interest at the annual convention of the Union of Alberta Municipalities, held at Innisfail, in Sepof Alberta Municipalities, held at Innisfail, in Sep-tember. Representatives were there from towns where the tax rate had jumped as high as seventy-five and even eighty-five mills on the dollar—illegal rates under the new law, but imperative if the municipalities were to pay their debts. These repre-sentatives were believers in the principle of Single Tax, many of them, but theories had collided with the fact that they could not raise enough money by land value taxation alone to keen their machinery land value taxation alone to keep their machinery running.

It was one of the interesting facts of the convention that although these serious difficulties were found in the way of the present Act, no desire was expressed to go back to the system of assessing im-

9

provements. The solution which appeared to find provements. The solution which appeared to find most favour, and which was ultimately approved by resolution, was found in a business tax levied according to floor space occupied. By this system two merchants, occupying stores of the same size, would pay the same taxes, although one might have three times the stock of the other. In this way it is claimed that no penalty is laid upon enterprise. Different classes of businesses and professions take different ratings; lumber yards, for instance, which occupy a large ground space, have a very low rating. occupy a large ground space, have a very low rating, and banks and express companies very high. This system was used for some seven years by the city of Edmonton, practically without complaint,

although that argument is weakened by the know-ledge that Edmonton has now abandoned it, having gone over to the principle of land taxation exclusively.

The experiences cited might lead to the opinion that Single Tax—so called—in Alberta, is a failure. Such a conclusion, however, is not justified by the It is true that certain towns are finding diffacts. ficulty in financing under the new Act, and a measure of temporary relief must be extended to them, but it has to be admitted that an era of extravagance and unreasonable optimism had pre-vailed. The disease has been rooting itself in the body politic for years and when the cure is applied body politic for years, and when the cure is applied,

and applied suddenly it hurts. The cities of Al-berta, it should be mentioned, are not subject to the new Act, yet Edmonton has voluntarily adopted the principle of land taxation without regard to improvements, and Calgary is rapidly moving in that direction. But as for the towns, while a few are experiencing difficulty, the greater number have met the changed conditions without any disorganization of their machinery, and the business tax will probably be resorted to only in a few cases of emergency. Certain it is that there is no disposition on the part of the people of Alberta to go back to the principle of penalizing industry and public spirit by means of a tax on improvements.

Personalities and Problems 17-Colonel Albert Edward Gooderham

Commander of the Tenth Royal Grenadiers, who Celebrated Their 50th Anniversary last Saturday.

AST Saturday evening in Toronto occurred the biggest military dinner ever given in Canada. Fifteen hundred strong, in scarlet and gold lace and other kinds of uniforms, the 10th Royal Grenadiers mustered in the Arthe 10th Royal Grenadiers mustered in the Ar-mouries to show their respect for history, a square meal—and Col. Albert Gooderham, who is to the "Grens." what Sir Henry Pellatt is to the Queen's Own. Strictly speaking, it costs somebody much cash to survey such a menu as



to purvey such a menu as went by the board in that festal onslaught of the boys in scarlet last week. Some of the local newspapers may have figured up the bills—which is a bene-volent way they have of rubbing it in to the man who pays just what it costs him to be a public-spirited man.

Captain A. E. Gooderham after the Rebellion of 1885.

Now there are some public benefactors who, every time they settle a bill in the interests of a com-

of 1885. the interests of a com-munity or a section thereof, get their full money's worth in the splash they create for the time being and the glorification in the newspapers next day—all carefully scrap-booked as material for the future biographer or memoirist, if any. But any one who has ever talked to Albert Gooderham, formally known as "Colonel," would be willing to wager that of all the officers and men in that military assemblage in the Armouries he was one of the most unnomnous

in that military assemblage in the Armouries he was one of the most unpompous. Yet there was a good deal in that gathering with the big brass band at the head to make a com-mandant proud of himself and of his regiment. It was the 50th anniwersary of the Grenadiers, which was organized in 1862 as part of a Canadian de-fence force, after the fracas between England and the United States over the gunboat Trent in 1861. The redcoat regiment saw service in the Fenian The redcoat regiment saw service in the Fenian Raid and again in the Riel Rebellion of 1885. And in 1899 officers of the Grenadiers were among the Boers in South Africa.

REDCOATS have the advantage of the boys in any other uniform when it comes to either a parade or a feast; and It's only of late years that we've learned to dispense with the scarlet tunic in the fighting. The Royal Grenadiers are no ham-mock regiment, either. They have seen war. There are officers in that regiment who went out against are officers in that regiment who went out against Louis Riel and Big Bear in 1885. They bunked over the badger holes and booted the muskegs up to their knees and grubstaked on bannock and fat to their knees and grubstaked on bannock and fat pork—lucky to get it!—among the rifle pits of Dumont's half-breeds. They trailed up to Battle-ford and Fort Pitt and were in the final scrimmage at Batoche; and they shuffled into Prince Albert like a lot of tously fire-fighters after the most of the war was done. In 1885 there was a good deal of bickering as to which regiment from the east or the war is a comparison of the bongure at Batoche, and over the west carried off the honours at Batoche; and even to this day, talk to a Grenadier veteran of that hard-tack campaign and he'll be up in a minute if you don't admit that the Grenadiers—well let it go at that. The redcoat regiment certainly got it at Batoche when the final scrimmage came

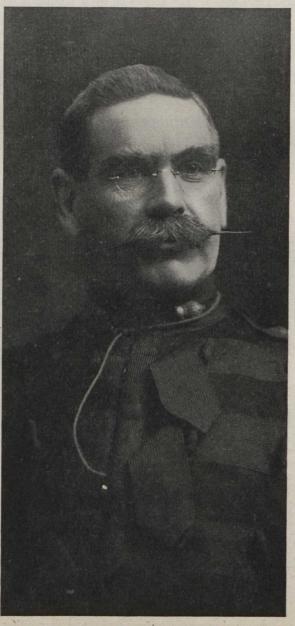
when the final scrimmage came. But that's far back history, and all hap-pened when Col. Gooderham was a second lieu-

By AUGUSTUS BRIDLE

tenant of twenty-four, just after he had joined the regiment. He offered his services in the campaign,

regiment. He offered his services in the campaign, but the officers' complement was full without him. However, you can't dispense with traditions in a regiment; and the boys who sang themselves into bronchitis at the dinner in honour of the regiment bronchitis at the dinner in honour of the regiment and the Colonel—do you think they'd be hankering for a dinner if there was anything on the pro-gramme resembling a real scrap? Happily it's a long while since in this country we had anything like the turmoil now being enacted in the Balkans. We've never had any terrible Turk. We never had anything more formidable than the Yankees in 1812, the Family Compact, the Fenians and the red-skins; and in all these it's set down in history that those who did the fighting for the sake of a united Canada are entitled to the credit.

HE'S the Colonel who never arrogates. Like "Bobs," he doesn't advertise. But he knows what he wants and he'd rather pay the price than



"Like 'Bobs' he doesn't advertise."

talk about it. For as a mere talker the Colonel never was notorious. The Grenadiers has cost him a pretty penny and as long as he's Colonel always will. But penny and as long as he's Colonel always will. But parting with money for a good cause has never worried Colonel Gooderham, whose immediate an-cestors were no strangers to the art. It's a good many years since William Gooderham gave hymn and tune books to the Metropolitan Methodist Church, and backed up the Salvation Army; which was about the time that Senator John Macdonald was one of the biggest public figures in Toronto. It's over twenty years since the Gooderham mansion was built on the corner of Bloor St. and upper St. George; which was about the time that the 400 becan to trek away from Jarvis St. The milbegan to trek away from Jarvis St. The mil-lionaires' club—the York—now occupies the premises. For the Gooderhams made money easily in the early days of York; and those who call the in the early days of York; and those who call the roll of wealth that was before the modern move-ment began in Toronto, before the C. N. R. and Cobalt and Porcupine, remember that George Gooderham was the richest man in Toronto; so rich that he went into banking. It was largely Gooder-ham interests that founded the Bank of Toronto, of which Coorderham was president. of which George Gooderham was president.

But there is no need of tracing the history of a family fortune. It is not so much the mere making of money, but the wise use of it, that concerns Col. Gooderham. There is no more conspicuous test of a man's character than the way he spends his money. There are as many ways of spending money as of making it—so they say. But granted that a man succeeds to a fortune, the use he makes of it is very often a fine illumination on his personality. Some day a chair may be established in some university teaching how to spend money. For it often puzzles a rich man how to do it without being

puzzles a rich man how to do it without being foolish or over benevolent or seeming to advertise. One thing certain, Col. Gooderham never asked the newspapers for advice as to how to spend his money. He has parted with it in a hundred quiet ways that the newspapers never found out. To be sure he has spent some on the acquisition of a home; one of the most beautiful in Toronto—Dean-croft this side the second bridge in Posedale: a croft, this side the second bridge in Rosedale; a magnificent corner lot with a brown-stone mansion overtopping a lovely ravine; a place that used to be the admiration of the Gooderhams before they had any notion of buying it. All the way down from the oaks and elms that lean over the roof, are the unspoiled woods that in summer are a paradise for birds, in the fall a carnival of colour, and in winter almost as weirdly and savagely splendid as the Laurentians back of Montreal. Deancroft is a country home set down in the heart of a big city.

B^{UT} more than scenery and sumptuous accessories —the home of Col. Gooderham is intended to make people homelike and happy. In no fine house anywhere could there be less ostentation. Deancroft is a place not for show, but for home life. The visitor is never overwhelmed. A perfect stranger feels at home in five minutes. Because the atmosphere of the home is quiet

Because the atmosphere of the home is quiet cordiality. And the Colonel himself enjoys it a hundred times better than any club. Normally it's hundred times better than any club. Normally it's none of the public's business how a rich man enjoys his home, which is surely as much his own private preserve as a cottage is to a labourer—and nobody ever thinks of advertising that. But it happens that the Colonel and Mrs. Gooderham take a great deal of pleasure in the joy that a fine home gives other people. Neither of them is constrained to get out an injunction against the tallyho spieler who, with fine audibility as he gets his load of tourists near the second ravine announces that this is the home of one of Toronto's multi-millionaires, etc. If the

the second ravine announces that this is the home of one of Toronto's multi-millionaires, etc. If the strangers get any more worth for their dollar the round trip by knowing it—well they are welcome to it; and there is no high English wall about the place to keep prying eyes from a look-in. Besides, the Colonel has the knack of making himself as much at home in the homeliest surround-ings as he and Mrs. Gooderham have the gift of enabling others to enjoy Deancroft. He's the kind of man that could adapt himself to a shack and enjoy it. One very hot day last summer—one of the rare ones in June—he took a friend in his car the rare ones in June—he took a friend in his car out to West Toronto to look at a piece of property. On the way back the Colonel reckoned it was too warm a day to be anxious about work. He stopped warm a day to be anxious about work. He stopped the big grey car at a fruit store and bought a basket of fruit. He and his friend drove on to High Park, where they picked out the coolest knoll they could find and sat in the shade for the best part of an hour, gnawing the fruit with the abandon of a couple of schoolboys. That was one of the rare occasions when the Colonel didn't want to go home. Money and personal prestige were never invented

occasions when the Colonel didn't want to go home. Money and personal prestige were never invented for the purpose of worrying Col. Gooderham. He lets both take care of themselves. In public affairs he takes a very large interest; though he has never occupied any position of public election. He is actively interested in academic matters, being now one of the University Senate. In politics he is a Conservative; in church an Anglican. Inasmuch as the interests of a man's wife are sure to affect the outlook of any normal man, he takes great pride in the fact that Mrs. Gooderham is the very able in the fact that Mrs. Gooderham is the very able and gracious and unanimously popular President of the Daughters of the Empire. It is hard to estimate how much the big cordial interest of a woman in Now much the big cordial interest of a woman in any such movement outside her own home and parish affects the interests of her husband in rela-tion to the public. But Mrs. Gooderham's valuable work in a public way has been much of a stimulus to Col. Gooderham; and though in some respects a sacrifice from the domestic point of view, yet since such a position could be occupied by none but a woman with a fine, big home, the effect on the Gooderham home life has been a large help rather than a hindrance. than a hindrance.

THIS is worth observing; for nowadays there is much vague lament over the decadence of home life; of the good old days when the young folk stayed at home in the evening along with father and mother and the knitting and the family books and the little reed organ, and went to bed at ten o'clock because there was nothing else to do. And when people get a really fine home which is not a mere castle or a social centre, but a real focus of home life—well, it's the one place that all parties concerned like best to get back to, because it con-tains more pleasure than down town or down the street of a persure than down the Cooderhams get street at a party. And when the Gooderhams get home they are just as honestly glad of the chance to chum with one another all over the house, as ever a farmer's family felt glad of the home window lights after a long drive from market on 8 cold day.

a cold day. However, to a man of Col. Gooderham's calibre a home, so far as the public are concerned, a home is a steady background. Public life and some form Is a steady background. Public life and some form of public service are the things by which people get to know the man. The Colonel has never been exactly a public man. Like all the Gooderhams, he has been first of all a business man. When he in-herited money he had already been a business man in his father's firm. He settled down to stay in business. Every morning he drives his big grey business. Every morning he drives his big grey car down to the office and does his work as regularly as any employee. His diversions are varied if not numerous. For many years the Colonel was one dumerous. For many years the Colonel was one of the foremost yachtsmen on the lakes. Five years ago, when he became Colonel of the Grenadiers, he tied up the Cleopatra, so far as his own pleasure was concerned, and put his spare time on the regi-ment, along with thousands of dollars of his money. No doubt he will take to yachting again when he gets time. The open water and the driving wind have always been a hankering to the Gooderhams. gets time. The open water and the driving wind have always been a hankering to the Gooderhams, whose money has done more to further the interests of yachting on Lake Ontario than that of any other family in Canada. Two of the cup challengers this year were Gooderham boats. The Colonel is an ex-Commodore of the Royal Canadian Yacht Club. He has a string of motor-cars—though less in-terested in this landlubbering pastime than his brother George, also an ardent and incurable yachtsman He has motor-boats—more used by the family than by himself. He is directly and power-fully interested in music, which to him is more than a hobby. During the past year he has begun to a hobby. During the past year he has begun to spend money lavishly on a modern enterprise to

further the cause of good music in Canada. The presence of a number of distinguished teachers of music in Canada, who a few months ago were in various European and American centres, is due to the enthusiastic and broad-minded opulent ex-penditure of Col. Gooderham. For some years he has been on the Board of Directors of the Exhibi-tion Association. He is interested practically and tion Association. He is interested practically and actively in banking and insurance and finance. But at the age of fifty-one, wealthy and aggres-

sive, yet quiet and domestic, he has begun to take a larger hold on public affairs. The colonelcy of the Royal Grenadiers is his biggest single avocation. In that capacity he is indispensable. And when he comes to the time that he may find it easier to concentrate on some other forms of public service without going into politics or municipal life, it will be remembered of him that he generously

and enthusiastically gave his time and his money to make the Tenth Royal Grenadiers a regiment worthy of their fine traditions in the military his-tory of Canada. And this was got by no mere spending of money. In the first instance, being a rich man's son, he was able to enter the regiment as an officer and to spend on that incumbency the money that only a well-off man is able to do. But step by step from the second lieutenancy he has climbed up by actual service— lieutenant, captain, major, lieut.-colonel and not honorary, but the man who treats his rank as a soldier's job and not as a spectacle. And because of this it's very likely that the fiftieth anniversary dinner of the Royal Grenadiers on Saturday last and the special parade to St. James' Cathedral on Sunday were among the happiest moments in the Sunday were among the happiest moments in the life of Col. Gooderham.

German and British Navies

A retired German Naval Officer, whose wife is a member of a prominent Canadian family, has written two letters to the Canadian Courier, to show that the "German War Scare" is mostly a British illusion. In writing to his brother-in-law in Toronto, he states that be will be glad if his explanation will prevent the Canadian public being deceived by wrong statistics. In short, be be-lieves the figures given out by the British authorities are deliberately intended to mislead the British peoples. The second letter will appear next week. ments and compiled by the Intelligence Department of the German Marine Ministry. So they may be considered as absolutely correct. This annual, which has existed for the last four-teen years, is issued each July, and is published in order that the general public may have a reliable source of exact information. Unfortunately the British press very seldom makes use of it, probably because it shows too plainly that the agitation against Germany is not well founded.

Venice, October 10th, 1912. Editor, CANADIAN COURIER: C IR,—Perhaps it will be of interest to you to see

some statistics showing the comparative strengths of the German and British navies. I therefore give you the following, taken from the "Nauticus," the Year Book of German Marine Interests. It is composed of political and technical articles, written by naval officers, and marine sta-tistics. The latter are taken from official docu-

Table I.-Ships ready for

Germany. (a) Line of battle ships (b) Armoured cruisers (c) Armoured coast ships (d) Protected cruisers (e) Large torpedo boats (f) Small torpedo boats	Numbe of Ship . 28 . 11 . 3 . 34 . 120 	s in tons 413,550 137,990 12,400 124,970 64,306
 (g) Submarines Total Great Britain. (a) Line of battle ships 		not published 753,216 884,700
 (b) Armoured cruisers (c) Protected cruisers (d) Large torpedo boats (e) Small torpedo boats (f) Submarines 	39 67	511,740 347,750 94,130

Total *1.838.320 *Without submarines.

The German and the British navies usually put their newest ships into the first line, that means into the active fleet, fully commissioned. Their next best ships are put into the second line, where not all the units have their full crews on board, but

Nu

have the nucleus of a crew. Ships considered as obsolete are: Battleships launched more than 20 years ago, smaller craft when older than about 15 years. Some obsolete ships are kept as an emergency reserve.

Table II.-Ships of Table I. in Commission on May 15th, 1912.

service on May 15th, 1912.

Number of Ships

2

5

3

11

70

8

17

79 36

9

Obsolete Ships.

Displacement in tons

20,120

20,500

14,640 3,415

9,700

68,375

112,790

89,680

30,480

5.000

1,600

*237,950

Total.

16 not published

Number of Ships

30

11

8

37

131 70

39 84

224

36

68

Displacement in tons

433,670

137,990 32,900

139,610

67,721

821,591

997,490

511,740

437,430 124,610 5,000

21,590

*2,076,270

9.700

	Full Crew.		Jucleus Crew.		tal.
umber Ships	Displacement in tons	Number of Ships	Displacement in tons	Number of Ships	Displacement in tons
18 7	297,400 99,900	5 1	60,400 8,900	23 8	357,800 108,800
20 59 29 not pu	81,790 28,969 4,145 iblished.	 22 not p	 11,770 published.	20 81 29 not	81,790 40,739 4,145 published.
	512,204		81,070		593,274
35 32 52 74 11 65	600,410 411,830 197,680 103,980 1,320 19,660	16 5 25 34 21	223,490 60,950 191,550 10,070 3,310	51 37 77 208 32 65	823,900 472,780 389,230 114,050 4,630 19,660
	*1,315,220		489,370	Mar . Mary	*1,804,590

*Without submarines.

Germany.

(a)

(b)

(c)(d)

(e)

(a)

(b)

(d)

(e) (f)

Line of battle ships

Armoured cruisers

Armoured coast ships

Protected cruisers Large torpedo boats

Small torpedo boats

Submarines

Great Britain. Line of battle ships

Armoured cruisers Protected cruisers

Large torpedo boats 17 Small torpedo boats

Submarines

These two tables show clearly the actual proportion existing between the strengths of the two navies.

Total

Total

In a second letter I propose to give a table show-ing what ships the German and British navies have in process of construction. There I shall also ex-

plain the reason why all the great nations now build their battleships after the enormously expensive "Dreadnought" type.

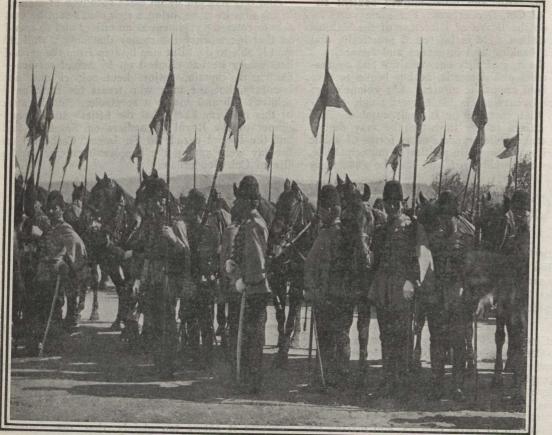
Respectfully yours,

T. G. N., retired.

CAPT. LEO NEITZKE.

CANADIAN COURIER.

Will the Mussulmans Be Driven Out?





Turkish Lancers—A Picturesque Feature of the Turkish Army, which Apparently Has a Strength of Not More Than 375,000.

Abdulla Pasha, Commander-in-Chief of the Turkish Army, Who Failed. His successor, Nizam Pasha, Did Little Better.



Turkish Infantry on Parade. Some Critics Consider Them Equal to German or British Infantry, but Recent Events do not Bear This Out.



Recruits Entraining at Stamboul Railway Station. Military Projectors on the Cars in the Background.

Mussulman vs. Christian A Canadian-Slav's Estimate of the Balkan Struggle

By MICHAEL A. DE SHERBININ

HE war of the Balkan peninsula, now amazing the world by the rapid

The war of the Balkan peninsula, now amazing the world by the rapid succession of events, is a long, maturely planned and prepared rising of the nations of the Christian East, of those conquered nations who had been for five centuries crushed under the Mussulman yoke. The fertile Balkan peninsula, with its valleys of roses, olive groves and orchards, could not afford its nations the comparatively peaceful life and prosperity, which was allotted to the balance of the nations of Europe. The cradle of classicism, of art and music, the Greek world had transmitted its treasures of art and science to Europe, when that oppressed Hellenic civilization had to bend before the invasion of the Turkish lords. For five centuries the Eastern half of the Roman Empire, so powerful under the Ottoman power. From under the ruins of its monuments and palaces some European traveller could occasionally take a relic and bring it to his Western home and recall to memory the past grandeur and majesty of the Eastern Empire.

the Eastern Empire. Europe knew the dark Middle Ages, and the feudal system; Europe knew chivalry, the Reformation and the Renaissance. Poor Greece and the nations of the Eastern Church knew none of these epochs. The Balkan peninsula lay dormant through centuries of Mohammedan rule and darkness and has scarcely emerged out of a condition of clan life and barbarism. When Con-stantinople fell into the hands of the Turks, the sanctuary of the Greeks, that magnificent St. Sophia Church, fell a prey to the conquerors. The ex-quisite paintings of saints on the walls and all Christian symbols were de-stroyed or covered with a layer of mortar and the shrine of Eastern Chris-tianity was turned into a Mohammedan mosque. tianity was turned into a Mohammedan mosque.

tianity was turned into a Mohammedan mosque. The last of the Paleologs, who were Emperors of Byzantium at that time, is told to have uttered that after many years and seasons that church shall return to the power of Christians. This saying was considered as a prophecy and deeply rooted in the hearts of the Greek Christians is the hope that some day will come when the Ottoman tide will ebb away, and when St Sophia will be restored to the hands of the faithful. The Montenegrins, the Serbs and the Bulgarians are all Slavic nations, that is, as much akin to each other as the Scotchman to the Englishman, and

is, as much akin to each other as the Scotchman to the Englishman, and although they do not speak exactly the same language, they can better under-stand each other than a peasant of Normandy would understand a Frenchman of the south.

of the south. The Greeks belong to another branch of the Aryan family, but they have that in common with the Slavs that they all adhere to the same Eastern form of Christianity. It may be mentioned that the Hellenic or Greek nations lived on the Balkan peninsula and were scattered on the islands of the Hellespont from prehistoric times, while the Slavs are of more recent date. The Slavs invaded the Balkan peninsula and the Byzantine Empire about the same time as the Goths, Vandals and other Teutons invaded Italy and the West, that is, as early as the 5th and 6th centuries after Christ. The future of the Sultan's power is in the hands of the Great Powers of Europe. The allied armies of the four Balkan nations, although not out-numbering the armies of Turkey, have for them the moral element. They have been more subject to a Christian discipline than the Turks, whose gov-ernment has been for years underpaying and badly feeding their army.

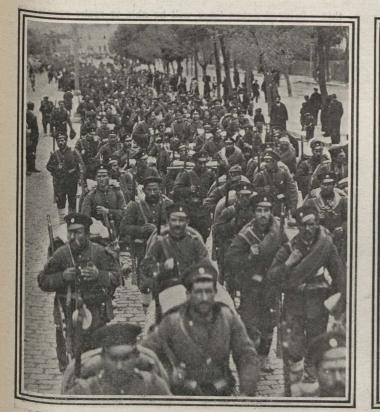
ernment has been for years underpaying and badly feeding their army. Whatever may be said of Turkey, she is a usurper; she has existed as a

CANADIAN' COURIER.

Or Will the Christian Allies Compromise?



Servian Reservists Waiting to Board the Train From Belgrade, Their Women Folk Being Present to See Them Off. They Wear Blue Forage Caps and Blue Breeches.





13

The Last of the Bulgarian Reservists Leaving Sofia For the Front.

Bulgarian Reservists Resting, Rifle in Hand, After a Hard March.

scourge of God upon the misdeeds of an apostate Christianity. Although the nations of Europe may be divided in some matters of interest, they ought to see that it is in their own interest to hold the Bosphorus in their hands. If that control over that key to the Holy Land and the Euphrates valley can-not be entrusted to one nation, why cannot the European nations rely upon the sound decision of the tribunal of Hague? Certainly the international affairs of Europe demand the police power to be committed to somebody's hands. Are the patients of Europe not mature enough to see that a sober and hands. Are the nations of Europe not mature enough to see that a sober and quiet decision of this question is more to the common benefit than a decision in the smoke of cannons and explosion of grenades, where very often justice is specified to be the terms formed? is sacrificed to brute force?

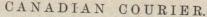
¹⁸ sacrificed to brute force? But why should the powers of Europe side with the four little allies rather than with the Ottoman Empire? Of course material interests and better commercial profits are a very poor standard for national ideals. But taken for granted that Europe must guard her commercial interests first, even from that point of view Europe will gain by siding with the four Christian little nations, who are now making war with Turkey. The Slavic Balkan States and Greece are too insignificant to clash in any way with Europe's political aggrandizement. The implanting of civilization and European fair play at the Bosphorus will help to shorten the distance between Great Britain and India, and will bring Asia Minor and the valley

and European fair play at the Bosphorus will help to shorten the distance between Great Britain and India, and will bring Asia Minor and the valley of the Euphrates under Europe's control. The Royal house of Montenegro are allied by matrimonial bonds with the reigning house of Italy and of Russia. The King of Greece is brother of Queen Alexandra and the Dowager Empress of Russia. The Queen of Greece, Olga, is the daughter of Grand Duke Constantine of Russia, and grand-daughter of Emperor Nicholas I. If Greece comes to greater power she will have to remember that she owes a great debt for all she has at this hour and of what she may acquire in the future to Great Britain's and Russia's chivalry and sympathy in the cause of a poor, down-trodden nation. Surely the Balkan States are not engaged in a selfish, insignificant war. They are aiming at restoring to Europe the control over a rich and fruitful country, of a country which gave us the love *(Concluded on page 19.)*

(Concluded on page 19.)



Bulgarian Artillery Men, Whose Special Work is in Connection With Grenades.





DISSECTING THE GREAT DEAD.

B Y far the best books we are getting these days are books not written for publication. Sometimes the book itself has been compiled for publication, but it is compiled from sources whose writers never intended them to see the light. A gossiping lady of "the spacious times" before the telegraph brought all the world into your breakfastroom of a morning, filled up her idleness by writing delightfully frank letters about people she met, and things they did, to some "dear friend" in another city. They were intended to amuse, and, perhaps, dazzle a bit, the "dear friend," and certainly were not indited for any larger circle than—possibly a few other "dear friends." But they were kept through the reluctance we all have to destroy letters written us by people we like; and now they stare from the bold pages of a book of informal "memoirs" for the edification—or otherwise—of a generation of whose like the writer never dreamed.

generation of whose like the writer never dreamed. W W W THEY are not only interesting to the idle reader like myself—they are invaluable to the historian. They reveal the true character of men and women who played great parts on that distant stage, and account for things which must otherwise have remained a mystery. They give us the shadows of the picture—as a rule—which are at least as valuable in bringing out the truth as the "high lights" so carefully supplied by the public and official utterances of these great people. We learn to know their weaknesses, their foibles, their prejudices, their loves and hates, the springs which really moved them. They are like "snap shots" of a man at ease in his garden, which help tremendously to make us understand the human side of that waxen image which the "court painter" gives us in his uniform. They have corrected many mistakes—justified many victims of misrepresentation—exposed the clay-feet of many idols—given a new colour to events we thought fixed in the colour-scheme of history. If it is worth while to know the truth about our predecessors, they have been of unmeasurable value.

WONDER if we are preparing similar "raw material" of history. I, for one, am not. It is very few personal letters I write in the course of a round year. And I know few people who are much better. We live so rapidly in this electric age that we have no time to sit down and "gossip" on paper with our friends. It is all we can do to find leisure to "gossip" with those who are near at hand, and who drop in for an hour or two of an evening about a flickering fire or under the redshaded light of a "den." Still we need not despair. Most of these informal "memoirs" of other days were written by women. Possibly the women of today are as busy—or as idle. If they are, they lack the advantage of my acquaintance. I do not know them. When I was a boy, I knew ladies who kept diaries. I do not know one now. As for long letter-writers, they are the exception. Still they do better than we do—do "the ladies, God bless 'en."

T is a great mistake for any one to imagine that they have nothing to record which would be of value to history. Some of the most valuable "human documents" of the past have been the unintentional "annals of a quiet neighbourhood." What would we not give to-day for the diary of a lady who lived in the poorer quarters of Rome at the time of Cæsar—for the personal experiences of a "clerk" who dwelt in Florence under Lorenzo the Magnificent—for the "annals" of almost any village in France while the Revolution was brewing. There will come a day when the feeling of Canada at this critical time in her development will be of the greatest interest to posterity; and they would believe the quiet record of some villager, who had nothing to gain by suppression or to lose by frankness, ten times as easily as the formal "frame up" of a self-conscious public character who always felt himself in "the lime-light." The Oriental has a pretty habit at which some laugh, but which always seemed to me to be a good trait in his character. He never destroys a piece of written or printed paper, if he can help it. It is something sacred to him. Of course, he is drowned in no such "wallow" of it as we are. His practice would not be possible here. But we might at least show more respect for the letters of friends which may, even in our own old age, be sources of joyful reminiscence.

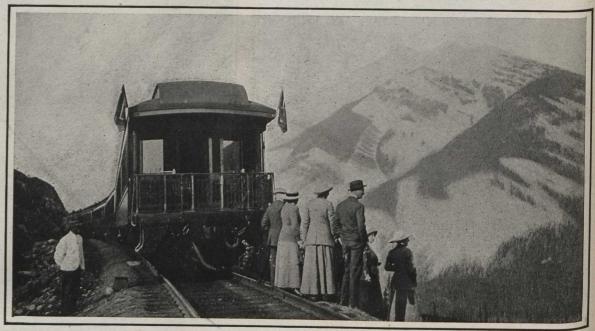
THERE are people who sometimes talk as if they thought the reading of private memoirs was taking an unfair advantage of the distinguished deceased. We see him "in undress," as it were. We profit by the gossip of his "valet." We break in upon the confidential intimacy of his friends. Looked at wholly from the point of view of the man whose life we are studying, there is much to be said for this. We would hardly think it "cricket" if he were still alive. But it is a question whether we have not some rights over his career, when he is thoroughly dead and done for. We take liberties with a man's body after he is dead which we would never think of suggesting while he was still alive. A group of perfectly honourable medical men will then remove his heart and put it in alcohol. If he were alive, he would resent such intimacy. He applies all the alcohol to his "innards" which he thinks they need himself. But we take this extreme step in the interest of the human race. We think that there is something to be learned by dissecting his body which may be beneficial to those of us who survive.

We we we have not for the same reason have a right to dissect his soul? We study him intimately that we may learn more about public men, and be in a better position to judge the public men of our own time. We see how much dependence there is to be placed upon a brave, outward display. We learn that all men—even heroes—are mortal; and we learn also that they are very human. The weaknesses we are suffering from, hamper them; and all they have by way of advantage is possibly some single, spectacular quality which enables them to escape from the dead-level upon which the rest of us live. They are not stronger all round—they are often very weak; but they are stronger at one telling point. There are few experiences more illuminating than to know a "great man" intimately. It may lessen your awe of his "greatness"; but it immensely enhances your respect for common humanity. You see how narrowly he escaped mediocrity; and how narrowly we all escape greatness.

THE MONOCLE MAN.

M ONTREAL'S great floating dry-dock, which was built in Britain, and towed across the Atlantic, has safely arrived. The task of bringing it so far was a dangerous one and several people are now breathing freely. Hereafter any injured ocean liner will be able to make repairs in Canada's greatest ocean port.

The Varied Charms of the West



The Rocky Mountains are Attracting More Visitors Every Year. This Picture Shows the Duke of Connaught and Party Enjoying One of the Many Special Views.



This is a Picture of Truck Gardening in the Mirror District, Alberta, Showing that that Province is Get ting Past the "Wheat" Stage.

Funeral of Two Highlanders Killed in a Railway Accident on Thanksgiving Day



Firing Party of the 48th Highlanders, Toronto, at the Funeral of Two Soldiers. Killed While Returning From Manoeuvres.



The Pipe Major Playing the Last Lament. Over a Thousand of the Toronto Garrison Were Present.

Football in Five Provinces

M cGILL and Varsity are fighting out the Inter-collegiate championship, with odds in favour of the former. Ottawa and Argonauts are tied in the Interprovincial. The Alerts of Hamilton are sweeping the O. R. F. U. The latter is probably the best team in central Canada, and should win the so-called Canadian championship. The scores are as follows: Intercollagiate

Intercollegiate

	 coneyn	ure.
	Machill	

, concerned and the second sec	Won.	Lost	
McGill	3	1	
Varsity	2	1	
Queen's	ō	3	
Interprovincial.			
Ôttawa	4	1	
Argonauts	4	1	
Hamilton Tigers	2	3	
Montreal	0	5	
0. R. F. U.			
Alerts	3	0	
Toronto	1	1	
Parkdale	0	3	

THE Calgary "Tigers" have won the Alberta championship, defeating Edmonton for this honour on October 26th. Two days later the cham-pionship of Saskatchewan was decided at Regina, when Regina defeated Saskatoon by a score of 21 to 4. On November 2nd Calgary and Winnipeg played off, Winnipeg winning by the small, close score of 4 to 3. On Saturday of this week Winnipeg and Regina will play to decide the Western cham-pionship. pionship.



Cn October 21st, London, England, had its Usual Trafalgar Day Anniversary. The Picture Shows the Decorations on the Nelson Monument in Trafalgar Square.



In Both Lacrosse and Rugby, the Red Man Teaches Tricks to the White Student International Football Matches are Unusual Because Canadian and United States Rules Vary Considerably. A Few Days Ago an Indian Team from Carlisle University Played Some ex-members of the University of Toronto Team, and Managed to Show that Football in the United States is a Finer Science than in Canada. In this Picture the Indians have Dark Sweaters and the 'Varsity Players Light Sweaters.



At Ottawa.

T HE Borden administration, which has been on the gridiron of uncertaint the gridiron of uncertainty for some weeks, is now breathing more easily. Its difficulties have been overcome for a time at least. Mr. Monk went out pleasantly and without ani-mosity. Mr. Casgrain and Mr. Marechal declined to come in, but Mr. Coderre took the loose port-folio and the cabinet still contains three French-Canadian representatives. There will probably be no further trouble until the House meets, and the naval programme is announced. If that programme provides for "cash" instead of "ships and men" there will be some scenes and events which provide material for another chapter in Canadian history.

Did Mr. Borden Make a Faux Pas?

O UR relations to the other Britannic peoples have been the subject of remarks by two statesmen recently. Rt. Hon. Mr. Harcourt, secretary for the colonies, has declared that per-sonally he "sees no obstacle and certainly no objec-tion" to all the Dominions having a larger share in the general direction of Britannic affairs. The tenor of his remarks indicated that he has been influenced by the wishes of the Canadian ministers as expressed during their recent visit to London. He would welcome annual visits of Canadian ministers to London to discuss matters of common interest and especially defence. Quite apparently, however, he did not desire any one to raise the question of imperial federation or that of "repre-sentation" either on an executive or a legislative body.

body. After this interesting utterance, comes some re-marks from Premier Fisher, of Australia. He is not so enthusiastic as Mr. Harcourt, but thinks biennial conferences would be advisable. Hitherto conferences have not been held oftener than once in four years. But he and other Australians are rather disturbed that Mr. Borden should have "butted in" and suggested a change in the status quo without first consulting them. If there is to be any change in the relations between the Home any change in the relations between the Home Government and the Dominions, Australia would like to know about them before they are made.

Thus we have a curious situation. The British ministers are trying not to offend either Premier Borden or Premier Fisher, and they find themselves in a tight corner. If Premier Borden had waited in a tight corner. If Premier Borden had waited until the next imperial conference to make his sug-gestions about "representation" it would have been much more pleasing to Australia and less bother-some for the British ministers. Premier Borden must not forget that Canada is not the only im-portant part of the Empire.

* * *

McGill's Physical Test.

M cGILL UNIVERSITY has adopted the rule that all students entering that institution must pass a physical examination. Where minor weaknesses only are concerned, the medical director will give advice as to how to correct them. This will be followed by regular and compulsory

This will be followed by regular and computsory physical training. This is as it should be. In Toronto, Queen's and other universities, compulsory physical training is still unknown. There is no individual test. "A sound mind in a sound body" is not a university doc-trine or goal in this country. McGill is leading the way to higher things and it is entitled to great credit for its leadership for its leadership.

* * *

Let Candidates Beware.

PARLIAMENTARY candidate named Fauteaux has brought out a new precedent in elections. In September, 1911, he was nominated in Two Mountains riding in Quebec, but his nomination paper did not contain the necessary twenty-five names and did not give the candidate's twenty-five names and did not give the candidate's occupation and address. The returning officer re-ferred the matter to the clerk of the crown in chancery and he advised the R. O. to consult a lawyer. He in turn advised the R. O. to declare the other candidate elected by acclamation, and Mr. Joseph A. C. Ethier became M.P. on that advice. Since then the Superior Court of Quebec and the Supreme Court of Canada have upheld the decision.

It is strange that these technicalities should deprive a whole constituency of its right to express its opinion in a great national struggle. If the courts had decided in favour of a new election, the decision would have been clearer to the lay mind. But the courts have decided otherwise and we must

act accordingly. Hereafter "Let the Candidate Beware." His nomination papers must be drawn by one skilled in the technicalities of the election law, or he runs great risks. It sounds un-British, but our own be-loved Supreme Court has so decided.

Farmers or Tradesmen?

H ERETOFORE the Canadian immigration policy has been to encourage the coming of farmers, farm labourers and domestic ser-vants from the United States and Great Britain. We have discouraged the coming of mechanics and

Sir Richard and the Navy.

T HIS agitation for a Canadian navy is not wholly political. The man who thinks that is deceiving himself. Many leading Cana-dians in both parties, and nearly all the non-partisans are for it.

Sir Richard McBride is again on his feet to declare his adherence to a Canadian fleet. At Revelstoke on the 25th he declared:

"Let us shortly be able to lay claim to a regu-ar Canadian army and navy second to none in the world."

And it is easy to see Sir Richard's position. Besides the national arguments, he finds it poachers from the Orient." British Columbia is a great treasure-house, almost wholly un-protected. It can get that protection only through a Canadian fleet.

Sir Richard is not against an emergency contribution. He would do something quickly, but he would also build up equally quickly a Canadian navy and a Canadian army. Moreover, the British Columbia Conserva-

tive Association, which listened to Sir Richard's speech, endorsed his attitude by a special resolution. British Columbia puts hand to brow, shades its eyes, and looks out over the Pacific towards Japan and China. Such a province cannot be induced to think that the North Sea is the only debatable water-space in the world, or that the Ger-mans are the only selfish people. If Sir Richard McBride were Premier of Canada, we know—well, we would know several things.

small merchants. What we wanted was home-steaders and we went after that class hard.

But the situation is changed. Our homesteads are pretty well filled up. Now we need men to do the other work which the development of the country has made necessary. The new towns need new merchants. The new factories need new mechanics. The new stock farms, creameries, cheese factories, brick yards, cement mills, lumber yards, pulp and paper mills, retail stores, wholesale warehouses, and all sorts of "adjuncts" need more men. The settle-

all sorts of "adjuncts" need more men. The settle-ment of the land is no longer the first consideration. Our immigration policy needs expanding. Heretofore when this has been suggested it was a request made by the "East." Now it is a demand from the "West." Every day makes commercial and industrial conditions in the West more like those in the East. Commercially Canada is being unified, and hence all are now agreed on a broader national immigration policy.

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The National Sin.

THERE is a growing feeling among preachers and other critics of human conduct that the national sin is a gross materialism. I listened to a sermon recently by a Winnipeg rector and he seemed to have no warning for the poor-only for the rich. By inference he declared that the less wealthy classes were much nearer saint-

ship than those Canadians to whom riches had come easily and without much sense of responsibility. Apparently he would change the phrase, "The fool hath said in his heart there is no God,"

to read thus:

The rich man hath said in his heart there is no God."

In his Thanksgiving sermon, the editor of the Toronto Sunday World remarked: "It is not the vortex of Militarism that threatens Canada to-day, but the vortex of materialism. The joy of winning and using rightly is easily lost in the greed of possessing, in the desires of the flesh and in the pursuit of pleasure all whereof are but vanity and vexation of spirit. Canadians must so build up their fair Dominion that it shall excel not merely in things material, but in those things that make a nation truly great-orderly freedom, noble patriotism, justice and righteousness. Aspiration fter these and labour to achieve them is the best

after these and labour to achieve them is the best thanksgiving." Not that all rich Canadians are lacking in re-verence for their Creator, nor in sympathy with their less fortunate fellow-citizens. But there is a certain haughtiness of spirit in some of them, a full-pledged determination to spend their wealth selfishlessly, and a lack of lofty sentiment in their conduct and conversation which is the extreme of materialism. All this is of course founded in lack of education or in faulty education. Undue pride in one's possessions is destructive of moral sense and the higher life. and the higher life.

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Canadian Versus Imperialist.

INFORTUNATE indeed it would be if this

U NFORTUNATE indeed it would be if this country were forced to divide itself into two camps, those who are Canadians first and those who are Imperialists first. If Mr. Borden should announce a purely Imperialist policy on the navy question and refuse to consider the possibility of a Canadian navy, and if Sir Wilfrid Laurier were to continue to advocate only a Canadian fleet, then such a situation would arise. One party would be advocating an imperialist policy and one advo-cating a purely nationalist policy. To my mind this would be exceedingly unfortunate. We should all be Imperialists and all be Cana-dians. There is no reason why there should not be slight differences of opinion and yet a practical agreement on the main points involved. Canada is part of the British Empire and must remain in that

part of the British Empire and must remain in that position for many years to come. We should re-cognize that we have imperial responsibilities as

well as national responsibilities. No citizen should be able to say to another citizen, "I am a better Canadian than thou." Similarly no man living in this country should be able to say to another, "I am a greater Imperialist than thou." We cannot expect that all citizens of the country shall have exactly the same viewpoint, but surely we should be able to agree upon a broad policy which will cover our duty to correlate and out duty to will cover our duty to ourselves and our duty to the other parts of the Empire with whom we must work in harmony.

* * *

Where Speech Is Not Racial.

OHN FOSTER FRASER, in his "Pictures from J OHN FOSTER FRASER, in his "Pictures from the Balkans," published in 1906, points out that in the Balkans race and speech count nothing in nationality. "Nationality is decided by the Church to which you belong." Hence there has been a continual struggle between the Bulgarian Christians and the Greek Christians, each trying to Christianize Macedonia. Nor have they been con-tent to use peaceful means. The bullet and the knife are freely used on behalf of both brands of Christianity, and this accounts for much of the unrest and lawlessness of recent years. One paragraph is most interesting:

One paragraph is most interesting:

"What the worthy English Christian does not always realize . . . is that most of the murdering now going on in the Balkans is by Christians of Christians. The fact is the whole of the Balkans is infested with rival Christian 'bands,' which terrorize villages and convert them from the Greek Church to the Bulgarian Church, or from the Bulgarian Church to the Greek Church at the dagger's point. The Turkish soldiers occasionally hunt these 'bands,' and when they catch one there is some quick killing."

True, the Turk is a hopeless ruler and probably deserves his punishment; but it would be foolish to shut one's eyes to the fact that the crudities and atrocities of Turky in Europe are partially due to lack of western civilization among all the peoples of that portion of the world. This must be borne in mind when Canadians try to understand the Balkan situation and the attitude of the Powers towards the present war towards the present war.

The best news of the present season is the surprising success of "Fanny's First Play." True, it came with the endorsement of a long and successful London run, but a Lon-don O.K. is not always accepted by the playgoers of New York. Moreover, the prologue at least, of "Fanny's First Play"—on which so much of Shaw's point depends—(the satirization of certain well-known London critics)—might reasonably enough known London critics)—might reasonably enough have failed of local interest.

The play concerns two middle-class families into whose homes the breath of scandal has never penetrated. Mr. Gilbey and Mr. Knox are partners in business and friends in private life—pushing trades-men who make a point of combining business with religion. They hope for an even closer alliance of the first state of the the families in the marriage of Bobby Gilbey and the families in the marriage of Bobby Gilbey and Margaret Knox. At the beginning of the play both Bobby and Margaret have been missing for a fortnight. To the Gilbeys comes a distracting young woman, who calls herself "Darling Dora," and who announces that Bobby has been spending the period of his absence in jail. Margaret Knox arrives home in the company of a Frenchman, and asserts that she has, too, spent a fortnight in prison for riotous behaviour. From this point the play leaps into humorous

From this point the play leaps into humorous complications that end in Bobby pairing off with "Darling Dora" and Margaret with the Gilbeys' footman who turns out to be the footman, who turns out to be the

Granville Barker, who produced the play in London, has done a like service for the New York Production

production.

* * *

Interest in Bernard Shaw has also led to a revival of "Man and Superman," with Robert Lor-raine once more in the role of Jack Tanner. The fate of "Discovering America" was not long in doubt, and in its stead Lewis Waller has put on his production of Shakespeare's Henry V. The kingly role is generally acknowledged to be Mr. Waller's best characterization, and London revivals are frequent and successful. are frequent and successful.

"The Case of Becky," with Frances Starr in the title role, has just been given its Metropolitan premiere after a season on tour. The theme of the piece, as many of you know, is dual personality and the action takes place at the home of a nerve specialist, whose "cures" are effected by hypnotism. This doctor has at his sanitarium a remarkable case of dual personality in Dorothy Stone, who,



John Mason and Martha Hedman in "The Attack."



Mlle. Dazie, in "The Merry Countess."

With "Fanny's First Play," "Little Women" and "Milestones."

By JOHN E. WEBBER Our New York Correspondent in her normal condition, is thoroughly pure-minded

and good. In the other personality, which is the "Becky" principle of her, she is vicious and cunning,

hating her other self, and constantly playing tricks on her. The trouble has been diagnosed by the doctor as auto-suggestion, or pre-natal influence, but he is hampered in his efforts to aid her by his inability to learn anything of her antecedents.

One day a traveling hypnotist, Prof. Balzamo, calls on the doctor and declares that the girl is his daughter, who has become estranged from him. It develops that the girl is under constant fear of the hypnotist and completely in his power. The doctor now sets about traine to drive the Ped

develops that the girl is under constant fear of the hypnotist and completely in his power. The doctor now sets about trying to drive the Becky principle out of her, which he does, with the result that he discovers the girl to be his own daughter, born after his wife had been lured from home by the hypnotist. The climax of the play comes when the doctor succeeds in hypnotizing the hypnotist and drawing a full confession from him.

with his old love for Emily, and the way to Muriel's marriage is made smooth. 300

"The Attack," in which John Mason is starring, is from the pen of Henry Bernstein, author of "The Thief," "The Whirlwind," and other well-known

plays. The hero of the play is a Senator staggered by a fierce attack made on his character by a newspaper. The attack comes at a period when the Senator feels that his good name is worth more than all the that his good name is worth more than all the riches in the world. He has served his country honestly for thirty years, and now he has not only to protect his reputation, but retain the love of his in protect and reputation, but retain the love of his children, and the woman he wishes to marry. *K K*<l

well acted by an English company. The action of the four acts transpires in the lodgings of Hilary Cutts, an artist, in London, and deals with the work-ing out of an unusual will. This will brings hard-ship to many members of the Cutts family, and it is in his endeavour to relieve them of this burden that the young artist becomes accuminted with the that the young artist becomes acquainted with the nature of the "new sin" and involves himself and others in situations that border on tragedy.

Arthur Schnitzler's "The 'Affairs' of Anatol," which Granville Barker has trans-lated into English, and Mr. Ames produced at the Little Theatre,

Ights *lestones.* " *lestones.* " *produced at the Little Theatre, may also claim novelty in form, the play being a succession of episodes, each in itself unique, but linked together by the figure of the inconstant hero of them all. Anatol is a young gentleman who is half poet and half man of the world, to whom to be in love is life, and to be out of it a weariness and an extinction of the spirit*

the world, to whom to be in love is life, and to be out of it a weariness and an extinction of the spirit. His taste in ladies is discriminating though catholic, and ranges through the social scales. The play ex-hibits him in the crucial moments of five love affairs, each with a different girl. John Barrymore has the role of the hero. The changing objects of his affactions are closed by

changing objects of his affections are played by Marguerite Clarke, Doris Keane, Katherine Em-mett, Isabelle Lee, and Gale Kane.

mett, Isabelle Lee, and Gale Kane. K K K In a "Scrape o' the Pen," by the author of Bunty, we are introduced to another set of Scotch charac-ters, through Scotch customs that are supposed to illuminate national characteristics. Among other things we are shown how the Scotch people, or some Scotch people, behave at funeral ceremonies, at wedding festivities, and in New Year's Eve re-joicings. To speak by the card, we are shown how they behaved on such occasions in 1874-75, a period of chignons, "bustles," puff-shoulders, bugled bon- *(Concluded on page 19.)*

drawing a tull confession from him. WWW "MILESTONES," by Arnold Bennett and Ed-"Milestones" is the history of two families, told in three acts, each of a dif-ferent generation. The scene is a draw-ing-room at Kensington Gore. The first act takes place in 1860. There is trouble in the firm of Sibley, Rhead & Sibley, iron founders, because young John Rhead befounders, because young John Rhead be-lieves that the ships of the future are to built of iron instead of wood, and old Sibley will not agree with him. Rhead breaks away and joins another firm, and Sibley refuses his consent to John's mar-riage to Rose Sibley. At the same time Gertrude Rhead breaks her engagement to Samuel Sibley.

Samuel Sibley. The next act takes place in 1885, when electric lights and the telephone are weird novelties and the young people talk of going to see "The Mikado." John Rhead has married Rose Sibley after her father's death, and now he stands in the same position as old Sibley in refusing his consent to his daughter Emily's marriage to Young Preece, an inventor who sees that steel is to replace iron in shipbuilding. Emily has not the courage to oppose her father, and marries Lord Monkhurst, many years her senior. Only Gertrude Rhead, who has re-mained unmarried, dares protest.

The third act takes place at the present time, when the Rheads are celebrating their golden wedding. Emily, now a widow, re-fuses to allow her daughter Muriel to marry her cousin, Richard Sibley, a rising engineer who is to settle in Canada. Muriel obeys only because of her mother's cry of loneliness. Gertrude again protests, and so does Rose, but Preece turns up, still



Marie Pavey as "Jo" in "Little Women."



Courierettes.

N. W. ROWELL, Liberal leader in On-tario, is able to pick a few crumbs of comfort and gleams of hope out of two bye-election defeats. It must be great to have a sunny disposition like that.

A man who used the name of Stringer victimized several merchants. Nothing in a name?

Talk is cheap, they say, but some folks paid \$100 to hear Roosevelt make a speech.

A Pittsburg preacher's wife sues him for divorce on the ground that he did not give her a cent in 38 years. We didn't know it could be done.

Toronto complains of a brick famine. The people have been tossing too many in the direction of the City Council.

More waiters have gone on strike, but the poor patient customer unfortunately can't follow suit.

Suffragettes are still resorting to hun-ger strikes. If all of them did that, there might come a reduction in "the high cost of living."

"Nothing of the sort," Nothing of the sort," was the scornful reply. "Look at that name on top of the building. Who ever heard of an Irishman with a name like that— 'We Know How'?"

* *

Her Favourite Author .--

Her Favourite Author.— "Speaking of writers," re-marked a Canadian jour-nalist the other day, "I have discovered my wife's favourite." "Name, please," respond-ed his friends. "The chap who writes the depart-mental store advertisements." **Couldn't Wait**.—Chatting with some Canadian friends a few days ago a the-atrical man from across the line told the following story which he considers the best stage yarn that he has run across lately:

lately: A man who belongs to the old school of stage dancers approached a manager not long ago and asked for a berth with some vaudeville aggregation. "No," said the manager, "I can't place you. Your work is out of date. The younger fellows have a lot of new steps. They do the 'turkey trot' and a lot more new things." "Turkey trot" suggested on idea

new things." "Turkey trot" suggested an idea to the applicant. Going to a wholesale butcher he bought a live turkey and, by

unt of great paitence, taught it to do a waddle that passed for a "turkey trot." Going back to the manager he showed his act. "That's very good," was the encourag-ing comment of the manager. "T'll try to place you next Monday. Come back to me then."

Me then." A week later the applicant was back, but the manager said, "Sorry, but I can't put you on for another week." "Look here, I'm broke," said the dancer. "I've simply got to have some money quick."

A week later another postponement was made, but the manager said, "Now, I've got you billed for sure next Monday night. Come around and see me on Monday."

The dancer was back on the day set. "Everything's all right," said the man-ager. "You go on with that little turn to-night."

"No I don't," said the dancer. "I'm sorry, old man, but I was dead broke you know. I had to live some way, and —I've eaten my partner."

* *

"Going Up."—Now it's the cost of getting shoes repaired that has taken a rise. If, some day, the price of some necessity decides to take a tumble it will feel much-but with the direction re-

enough. Two men who are in a line of work that requires a pretty high average of ability were discussing, recently, how their lot compared with that of men in other lines of work. "Considering the intelligence required in our work," said one, "we are very poorly paid." The other man had often listened to the line of argument of which that sen-tence was the start. He had grown tired of hearing it stated that the same energy and intelligence would bring far greater rewards in other lines of work. greater rewards in other lines of work. So he closed the discussion with: "Yes, I believe that if we put as much energy and intelligence into some other business as we put into what we're at we'd— starve to death."

* * Has This Happened to You?

SAY, little last match will you serve we

Or think that to fail is a joke? You're all, you know, little match, that stands

'Tween me and a pleasant smoke.

You might, little match, had the fates so willed, Have set a whole town afire; But a humbler task by far is yours— Will you grant my present desire?

You're struck! You burn!-and, cupped

in my hand, How good looks your golden ray! Now, drat that wind!—oh, well, I guess I've smoked enough for to-day. W. A. C.

32 Has No Use For Grits.—N. W. Rowell, leader of the Ontario Liberals, fought hard for the "abolish-the-bar" advocate, named Wil-

liam Sutherland, in the East Middlesex bye-elec-tion. But the Government candidate, George Neely, won the contest by a subcandidate, George Neely, won the contest by a sub-stantial majority. Mr. Rowell spoke at two meetings a day for a couple of weeks prior to the polling day. Sir James Whitney, Hon. W. J. Hanna, Hon. J. S. Duff and Albert Grigg, M.P.P. for Algoma, also took a hand in the campaign. One night Hon. Mr. Duff and Mr. Grigg were travel-ling from London to the village of Lambeth by motor car. They were stopped upon the road by a farmer who was frantic-ally waving a red lantern. "Can't pass me," said the farmer. "There's a bridge down just a ways down the road and I've got to make everybody go back to the other road. I've stopped quite a few. cars already. I just turned back a fellow named Row-ell."

One of the party ex-plained to the turnpike switchman that the "fel-iow named Rowell" was none other than the leader

none other than the leader of the Ontario Opposition, who also was going to a political meeting. "Is that so?" said the farmer. Then with a smile he added, "If I'd known that I wouldn't have stop-ped him."

Not That Kind of a Girl.—Two youths were discussing the art of swimming. "How do you teach a girl to swim?" "Well

"Well, you lead her into water shoul-der high, take her by the hand — " "Cut that stuff—she's my sister." "Then just chuck her in."

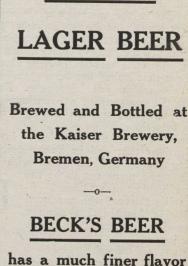
* *

Old Songs and New.

CANNOT sing the old songs I sang long years ago-Since "Everybody's Doing It" Old ditties are "de trop."

* *

Divison of Labour.—In Portugal the women do two-thirds of the work. The men, however, monopolize such heavy labour as starting revolutions.



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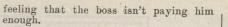
THE FRUITS OF WAR.

"Pardon, lady, but could you assist a veteran?" "A veteran?" "Yes, I was disabled in the famous game of '98 with the Ruff-stuffs—helped to score the final touch down that won the match for us!"

versed—like Pat in the following story: Pat and several other men were work-ing at a job in connection with which dynamite was used. One day there was a terrific explosion. Pat happened to be a little out of the danger zone, but all the other men were blown up. Going to the immediate scene of the trouble Pat was blown up by another explosion. On the way up, according to the story, Pat met the other men, one of whom said, "Where are you going, Pat?" "Why, I'm going up," he answered. "Well, don't go up," he was told. "All the boys are coming down."

**

Candid.—In these days when a lot of men are said to be making fortunes quickly in real estate and in other ven-tures the ordinary salaried man gets a



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Our young men's Fall and Winter Suits and Overcoats are made in the newest fabrics that England, Scotland and America have produced for this season.

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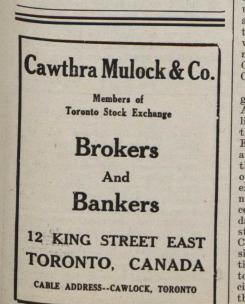
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bottom of the bottle. That's because it is brewed a careful way in a modern brewery. It has the right character for your particular require-ments. Dozens and by the case at dealers. Also at hotels.

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Before the Busy Footlights

(Concluded from page 17)

nets and general ugliness. People fill their mouths with shortcake and their pockets with whiskey bottles, and, when the bottles have been emptied, fall to singing "Auld Lang Syne." The scenes occur chiefly on the farm of Mattha Inglis, in Honeyneuk, but one shows the village cross in Minniehive at midnight on New Year's Eve. The action is assigned to the year 1874. The costumes were designed by Mrs. Graaction is assigned to the year 1874. The costumes were designed by Mrs. Gra-ham Moffat, and, together with the scenery, were brought from Scotland. the

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Mussulman vs. Christian

(Concluded from page 13.)

of harmony, beauty, science and arts. under its pagan condition, and which afterwards was the cradle of rising Chris-tianity, which has made Europe what she is. Surely there ought to be more interest to be evoked among us in Greece and in the Christian Eastern Church

Greece and in the Christian Eastern Church. Why is the Turk better enabled to guard the Bosphorus and the key to Asia Minor than any of those struggling little Christian nations? Why could there not be an energetic concert of the Turorean powers which would assure there not be an energetic concert of the European powers, which would assure a better condition of things in the East, than under the Turkish rule? Is Eur-ope unworthy to have the Christian emblem, the Cross, raised in Constanti-nople, and must the power of the Cres-cent still continue and prevail? Every day will bring some development in the struggle for Constantinople. Will the Christian nations awake to their respon-sibility to protect the weak, to do jus-tice, to sacrifice a particle of selfishness to their true calling, or will commer-cialism and shortsighted greed blinden the people's eyes and hide from them their deeper interest?



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FOR THE JUNIORS

The Four Rabbits.

ONE morning, very early, four rabbits with long, soft ears and bright eyes started off to find a home. "We must have grass," said the first rabbit.

"We must have plenty of carrots," said the second rabbt. "We must try and find a little girl," said the third rabbit. So off hopped the four, and on down the road they went until they came to a garden gate wide open. Inside the gate there was green grass, and beyond it a

Sometimes their mothers make a kind of flour by grinding small strips of dried bananas, and with this flour they make banana biscuits and banana bread which the children find very good indeed. At other times the little boys of the island are sent to the banana orchards to gather the young shoots of the trees. These they bring home and their mothers boil the tender sprouts and make a dish very similar to our spinach. similar to our spinach.

When a banana tree is cut down the girls and boys think it lots of fun to gather the long leaves which grow at



Pretty Bess and her Baby, Bessie Lee, Shetland Ponies Owned by Sir William Mulock.

patch of carrots. But there came strange

patch of carrots. But there came strange sounds from the garden.
"I will dig up the flowers! I won't keep my waggon in the path! I will get my pinafore dirty if I please!"

"Ah!" said the rabbits.
"This would not be a good place to live."

So the four rabbits hopped along the road until they came to a second garden gate standing open. The garden was full of fresh green leaves all ready to nyoing cabbage sprouts, and tufts of parsley; but, alas, "It's my cooky!" a child was saying. "I don't wish to share it with baby! Give it to me, I say!"

"This is not a home for us," said the four rabbits, as they hopped away.
Then, after a while, when the sun was drooping behind the clouds, and it was nearly night, the four rabbits came hopping along to a third garden gate. The gate was wide open, and inside were wonderful things—clumps of clover and patches of parsnips, and beds of nasturtiums, and carrots and green grass.
"Mother, dear, I've finished all my

Then there came a voice from the gar-den: "Mother, dear, I've finished all my sewing, and I watered the flowers, and I picked up all my toys. Was there any-thing else to do?" "This is the best garden we have found yet," said the four rabbits, hopping in through the gate. "Here we come, little girl!" So the four little rabbits with long.

girll¹⁹ So the four little rabbits with long, soft ears and light pink eyes lived with the little girl and played with her, and had all the green grass and carrots they could eat.—Carolyn S. Bailey, in The Mayflower Mayflower.

* Banana Land.

HOW would you like to live in a coun-try where the children eat bananas three times a day? In far away island of Cuba, where the bananas grow, this is what the children do, and they never seem to tire of them either. But that is because they know more ways of probecause they know more ways of pre-paring them t an we do in Canada.

the top of the stalk. These they take the top of the stalk. These they take home to be made into a dark dye, or the boys sometimes sell them, for Cuban boys like to earn money as well as little fellows in other lands. Even the long, tough fibres of the leaves are valuable, for they are made into grass cloth. Our orchard trees live many years, but the banana trees do not. Every year they die after bearing fruit, but first they send up shoots, which grow into tall trees in a few months.

* *

The Pantry Ghosts. BY FREDERIC RICHARDSON.

L AST night I had a horrid dream— I cannot tell you why— Huge pies and cakes of chocolate cream And doughnuts passing by.

They looked at me with wicked joy. I thought I heard them say, "By night we haunt the foolish boy That haunts our shelf by day.

"We never mind a little slice,— A bite or two,—but when You eat too much, it isn't nice, And we shall come again!" —St. Nicholas.

SEND YOUR PHOTOGRAPH.

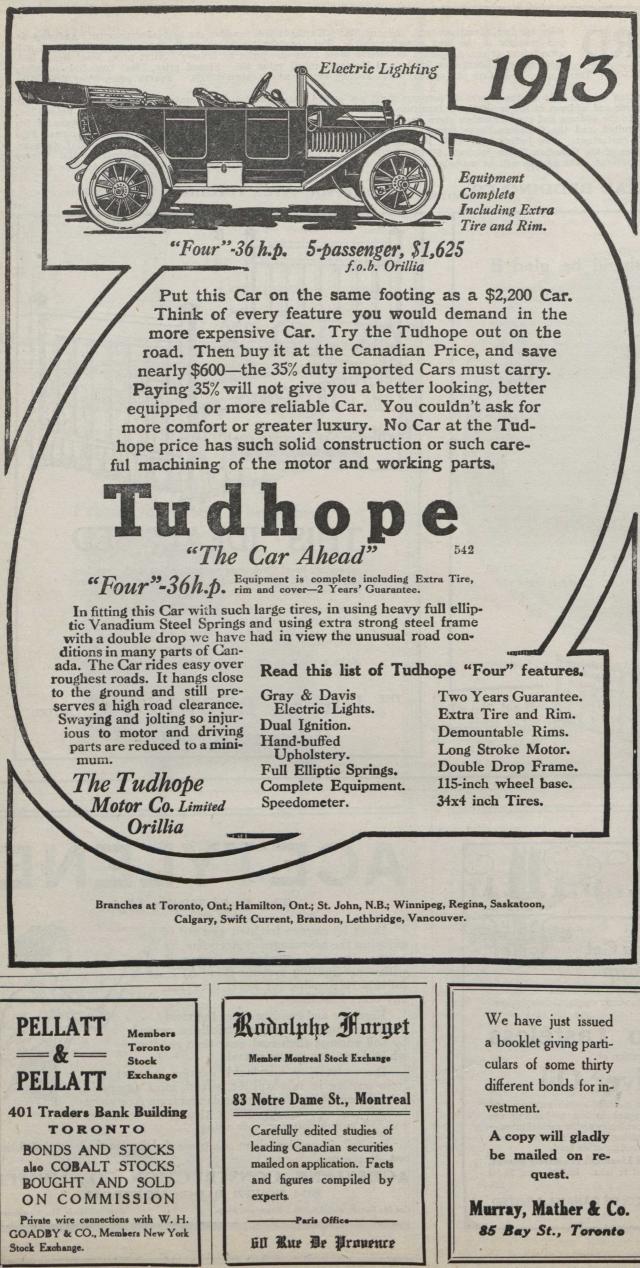
SEND YOUR PHOTOGRAPH. We want to remind all the young people who are readers of The Canadian Courier that it is time to send their photographs if they wish to see them in the Christmas Number. It is our in-tention to publish three hundred or more, and the first three hundred or more, and the first three hundred or more, and the first three hundred or ecceived will be used. Snapshots will do, and we prefer to have them unmounted. Address to "Editor, Canadian Courier, To-ronto," and put your full name, address, and age on the back of each picture. No photograph will be returned.

\$125 REWARD with Spring and Mattress, retail value \$35.00. Rack, retail value, \$10.00 Here are two advertisements, "A" and "B." Which do you consider the best advertisement? and why do source it the best advertisement? For the four best answers to these two questions we will complete with Ideal Box Spring and Mattress, retail value \$60. Second prize, Ideal Iron Bed, complete Third prize, Ideal Crib or (option) Ideal Folding Couch, retail value, \$20.00. Fourth prize, Ideal Brass Hat

Rack, retail value, \$10.00 CONDITIONS: 1. Answers must be written on one side of the paper. 2. Answers must not exceed 200 words. 3. Must contain the full name and address of the writer. 4. Must contain the full name and address of his or her local furniture dealer. 5. All replies must be received at our offices on or before Dec. Ideal Bedding Company, J. J. Gibbons Limited, and the Canadian Home Journal barred. The awards will be announced in the Canadian Home Journal, Feb-J. Gibbons Limited; W. G. Rook, Publisher of the Canadian Home Journal. SO GET BUSY. Write us in your opinion of both of these advertisements. It may win you a handsome prize for a Christmas present. The awards will be made on Dec. 15th, and the prizes despatched in time for Christmas. Address all cor-

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"L'AMI LOUIS" is the unassuming selected Secretary of State, has won from his many friends. It describes him almost better than a photograph could. In the apt phrase of his native tongue you get the nonchalant, free and easy manner, which has won him hosts of friends. Hon. Louis Coderre is comparatively

you get the nonchalant, free and easy manner, which has won him hosts of friends. Hon. Louis Coderre is comparatively a new man in Parliament, though he is by no means a novice in public life and politics. A stubborn fighter for his party, he accomplished a feat which many older and more experienced men might not have accomplished, winning Hochelaga from the Liberals, who had held that constituency for fifteen years, and that by the astounding majority of 1,373 votes over Mr. L. A. Rivet. Hon. Mr. Coderre has advanced very rapidly, being still quite a young man; in fact, few people would take him to be 47 years old. He does not show his age. He is not only young-looking, but he has the heart of a boy of twenty, jovial, and quick witted. Mr. Coderre has always been looked upon by his fellow-members of Parliament as one of the most able of the French-Canadian representatives. it espeaks clearly and to the point. The new Minister is one of the best known members of the Montreal bar, and for a number of years he has taken a very active part in every movement intended to improve the standing of the legal profession. Before their annexa-tion he was attorney of the towns of St. Henri and Ville Emard, in which capacity he rendered important services.

A Pathetic Story

Showing the Need for Civil Service Reform.

Reform. THE following letter appeared in the Halifax Chronicle: I was appointed Collector of Customs for the Port of Oxford in 1903. In fact, in fact, few people would take him to tion which was signed by Liberals and Conservatives, and was instrumental in every way in having the office installed in this town. During my incumbency I have always received high commenda-tion from Inspectors, and have served the public in a competent and efficient manner. I have taken no political part whatever in either Federal or Provincial elections, but to-day find myself dis-missed from the Customs service on the pretext of "active political partisan-ship."

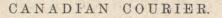
pretext of "active political partisan" ship." I am one of those to whom fortune has been quite unkind. I am sixty-three years of age, and am not blessed with an abundant supply of this world's goods. Fifteen years ago I was forced to have my left leg amputated above the knee, and ten years ago a similar operation was performed on my right arm, at the shoulder joint (the bone be-ing removed from the socket). So you see that my condition as far as the per-formance of manual labour is concerned is a sorry one. The above facts were known to our representative, Mr. Rhodes, who for a time seemed loath to advise a dismissal, but seemingly in their desire to be drunk with the satiety which only the trough can produce, they became destitute of feeling. LEMULL BENT. Ovford NS Oct 16th 1912.

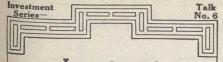
LEMUEL BENT. Oxford, N.S., Oct. 16th, 1912.

A Western Pioneer

A Western Pioneer W INNIPEG lost an esteemed pioneer of a few days ago, by the death of Dr. John Harrison O'Donnell, who had lived in that city for over forty years. He was born in Simcoe county, Ont, in 1844, and graduated in 1861 from Vie-toria University College. He was for many years a member of Manitoba's Legislative Council, and was Speaker of the House for some time. Also he was president of the College of Physicians and Surgeons until 1877, president of Winnipeg General Hospital staff till 1882, and a member of the medical board of examiners from 1882 until his death. While travelling in what was then the Northwest Territories he was taken pris-oner by Louis Riel at the time of weeks. He was later instrumental in the capture of Riel, signing the warrant for his arrest along with others.

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Investment **Demands Study**

On what principle do you base your invest-ments? Do you buy a certain bond or certain shares just because the enterprise issuing them looks to be all right, or because you know it to be all right? One who buys or sells on the former principle is hazarding his money on a matter of personal opinion

or street gossip. Can you, without statistics, without a knowledge of existing business conditions, be so well informed as to be able to differentiate between the good and the bad, the mediocre and the brilliant investment?

An investment house of extensive clientage and wide statistical infor-mation can be of great advisory assistance to its clients in warning against inadvisable investments and directing their attention to safe ones.

Our Security Reports are sent from time to time, as is-sued, to our clients and to those who, as possible investors, wish to keep informed on securities dealt in on all markets. May we not put your name on this list? It will obligate you to nothing and will be of much service to you. F. H. Deacon & Co.

Members Toronto Stock Exchange Investments 97 Bay St. Toronto, Canada 6 H. DEACON J. C. FRASER







Distributing the National Money Power.

ERTAIN baiters and speakers have a way of referring to Montreal and Toronto giving the impression that these cities possess a monopoly on most things serious in Canadian finance. It is arbitrary and sectional most things serious in Canadian finance. It is arbitrary and sectional to take the attitude that all the big magnates and financial institutions of account belong to the East. Winnipeg, Calgary, Edmonton, Victoria possess their monied barons and palaces of finance just as Toronto and Montreal; and their influence as financial centres is following the same logical sequence which led Chicago, Minneapolis and St. Paul into strong competition with Wall Street. "Financial centre" is a term with more than geographical sig-nificance, though situation and environment had a lot to do with making London, New York, Montreal, Toronto or Winnipeg. But the real "financial centre" is the city where the money is; where the arteries of business meet. Montreal was the one financial capital of Canada when most of the larger trade of the country went through its port; then Toronto began to get big business after the C. P. R. was built, and the Queen City became a dis-tributing point for over three thousand miles. Banks and railways started to have head offices in Toronto and Canada had two financial



This New Building Indicates the Confidence which the Bank of Commerce has in the City of Winnipeg. It has a Frontage of 110 feet.

and Canada had two financial centres.

The national distribution of the money power is now con-spicuously exemplified by Win-The new commercial nipeg. buildings in the 'Peg tell a good deal of the story. They are ornate, they are costly; they are being built by the banks and the railways for permanence. They ranways for permanence. They are an emphatic declaration that the "Buckle of the Wheat Belt" is, financially speaking, being fastened for keeps. Take the new Winnipeg office opened by the Canadian Bank of Commerce the other day as

an indication of the tendency with the development of the country, to locate the home of the money power where busi-ness is. Commerce is an Eastern bank—at least its head office is in Toronto; 169 of its 353 branches are in Western

Walker's institution come in to the tellers that the bank decided it could afford to spend one million dollars on an impressive Winnipeg office. It was opened a few days ago after taking two years in construction. This office of marble and mahogany is much more imposing than the head office of the bank in Toronto. Its equipment contains everything from kitchens and rest rooms to legal offices for the solicitors of the bank.

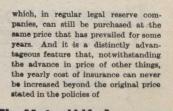
The Worth of a Man.

The Worth of a Man. Marking a statement the other day. He was taiking about the late Mr. Charles M. Hays, and he remarked that, in his estimate, the former genial president of the G. T. R. had during his term of office added \$100,-00,000 to the value of the property of the road. The hundred millions! Think of it. In a few odd years one man had been worth that much to his employers. Capitalists do not as a rule estimate in sound be drawing bigger salaries and others would suffer a severe cut. A rabid Socialist might suggest that a man like Mr. Hays, who drew a \$75,000 salary, never earned it. Perhaps, after all, there is something in the Socialistic contention that monetary rewards are not paid in proportion to the produc-tiveness of labour. In these days of "social unrest" an artizan who adds \$10 to his employer's wealth and gets a \$2 wage has a plaint that he should share larger in his employer's profit. But what of the case of a man like Mr. Hays, at the top of the social scale, adding one hundred millions to his mployers' business by his services, and getting a paltry \$75,000 a year for it? Marking Labour. In the efficiency of the G. T. R., but the competition to the services in the world of labour.

Municipal Extravagance.

The tax rate in most Canadian cities is too high and so is the assessment. The tax rate in most Canadian cities is too high and so is the assessment. The municipal government of Toronto has just pulled off one of the biggest steals ever perpetrated. It has increased the assessment of property all over the city from ten to fifty per cent. The total increase in assessment is \$87,-000,000. By no process of reasoning can such an increase be justified, and yet the people of Toronto will be compelled to pay eighteen mills on every dollar of this increase, over and above what they paid before. This was the scheme of the civic officials to provide money for civic extravagance. The same process is going on in Ottawa, where the increase in assessment this year is \$20,000,000, an increase also out of proportion to the city's growth. It is the same in other cities. Tremendous expenditures on permanent im-provements, on municipal ownership ventures and on public works make extra





The Mutual Life Assurance COMPANY OF CANADA. Head Office Waterloo, Ont.





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taxes necessary. It is not possible to increase the tax rate, therefore it is necessary to jump the assessment. Some of these days the process will start the other way, and several of the cities will be sorry they boasted so much of their increased assessment.

Recent Company Reports.

T HE Gillette Safety Razor Company reports net earnings for the nine months ending September 30th at \$855,089. This is an increase of \$124,131, or seventeen per cent.

Mexican Light and Power reports gross earnings for September at \$728,630, being an increase of \$35,071. The net earnings from January first to October first show a remarkable increase of \$736,963.

The Quebec Central Railway Company has issued its report for the year ending June 30th, 1912. Both gross and net earnings show a reasonable in-crease, and the surplus for the year is \$140,344, or a little over four per cent. on its outstanding stock.

The Bell Telephone Company had a record year in 1910, when it earned 12.38 per cent. on its paid-up capital. In 1911 the earnings dropped to 10.53 per cent. Since 1902 the dividend rate has been 8 per cent., and the reserve stands at over seven millions.

stands at over seven millions. Brazilian Traction, Light & Power Company shows net earnings of nearly one million dollars for the month of September. In September of last year Rio earned \$594,783, and Sao Paulo \$201,832, or a total of \$796,615. Thus there is a very considerable increase. If this rate was maintained during the year it would represent about 12 per cent. on the \$95,000,000 capital. The F. M. Burt Company propose to issue \$500,000 preferred stock. This new stock will be issued to shareholders in the proportion of one share of new preferred for every four shares of old common or old preferred. The total outstanding common and preferred of this company is now \$2 180,200.

total outstanding common and preferred of this company is now \$2,180,200.

On and Off the Exchange.

The Hired Man and His Bank Bills.

A^S a Winnipeg financial journal points out, the "hired man" plays a part in the tight money situation which few people recognize. The Western farmers have been withdrawing money from the banks in big bundles to pay their hired men and to defray the various expenses of their harvesting. This money does not go back into the hands of the banks as quickly as money which is paid out in the pair of the banks as quickly as money which is paid out in the ordinary way in the East. The hired man rolls this money up, puts it in his pocket and keeps it there until after the harvest is over and he returns to Eastern Canada. When he gets back home he puts it in the bank and it is once more available for general purposes

This feature adds to the scarceness of money at this time of the year. It is usual to say that the money is required for moving the wheat. This is a general phrase, and means much. The hired man and his "wad" are a feature which simply accentuates the general situation. The hired man commences to return East about November first.

* * *

La Banque Internationale.

T HE report is current in Montreal that the Montreal financiers who have 1 been trying to buy up the Paris end of La Banque Internationale offered 80 per cent. of par for the stock. This offer was refused and a better offer made which has been accepted subject to certain conditions. It is not yet known whether or not the Montreal group will be able to make good on their option. 98 98 98

Bank Clearings.

M ONTREAL bank clearings last week amounted to \$52,720,000. The revival of business in the United States has so increased bank clearings in that country that Montreal dropped from sixth to ninth place among the cities of the continent. Toronto's clearings were \$37,193,000, and Winnipeg's \$34,098,000. The nearness of Winnipeg to Toronto is a partial justification of Sir Edmund Walker's recent prophecy that Winnipeg will be one of the four largest ritig on the Amazian continent. of the four largest cities on the American continent.

000 000 000

Outlook for the Securities Market.

THE presidential election as a disturbing market feature will be out of the way this week, and it is just possible that prices of securities will show a tendency to rise. The grain moving period will have passed its severest stage within the next fortnight, and this will be a favourable feature. Of course, the situation in Europe is still bad, and any further sales by Euro-pean investors might possibly offset the improved conditions in the United States and Canada. While the Bank of France has made another increase in its discount rate the Bank of England rate remains at five per cent. If in its discount rate the Bank of England rate remains at five per cent. If the Balkan war is unduly prolonged and if other nations become embroiled there may be a repetition of recent declines. So far as Canada is concerned it seems hardly likely that Canadian stocks

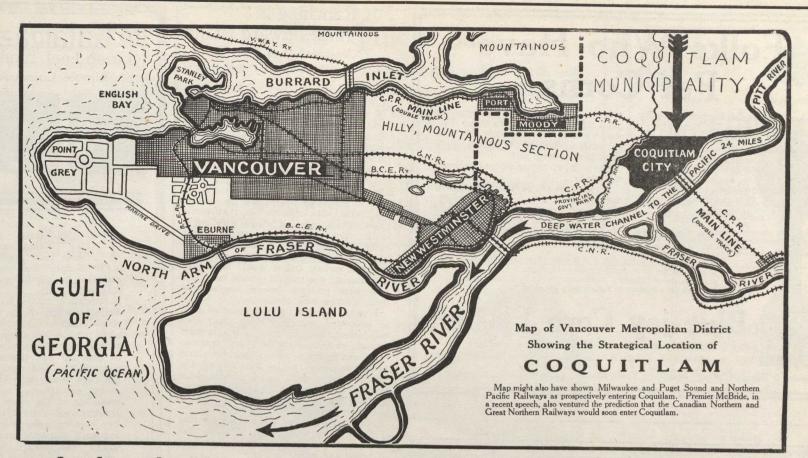
will go any lower between now and the first of the year.

98 98 98

A Rare Opportunity in Winnipeg.

O N the second day of December, at the hour of ten o'clock, in the City Hall, at Winnipeg, there will be an auction sale of town lots all sold for taxes. There are between 1,500 and 2,000 to be disposed of at this sale for amounts varying from \$1.78 to \$2,853. The parcel against the latter wonderful amount has piled up is in St. John. Another parcel in St. Boniface has \$1,334 charged against it; another, \$1,319; another, \$1,085; another, \$1,428; another, \$2,713; but most of them have only small amounts outstand-ing. The Winnipeg corporation should realize a big sum of money from the sale. the sale.

As has been pointed out in this column before—the real chance for town-lotters is at the tax sales. The man who buys the much-advertised subdivisions is less likely to get a bargain. If you are determined to gamble in outside city property, go to these bargain sales or get a friend to represent you.



Look at the Map. It Plainly Shows the Strategical Location of

UITLA

The above map shows the location of Coquitlam City-the C.P.R.'s new Pacific Coast Freight Terminus.

Here it is that the C.P.R. are rushing the construction of their mammoth works, on an area four times as large as the great C.P.R. works at Montreal.

But why not build them at Vancouver? you say.

Because, as "an editorial in the Toronto Globe so concisely puts it: "The physical configuration of Vancouver City has made it impossible to extend railroad facilities any farther. There is not a sufficient area of level land in Vancouver to admit of the construction of those huge terminal yards."

Why C.P.R. Chose Coquitlam

But why not build them some other place than at Coquitlam? is another question you ask.

Because some other place would be off the main line. To handle freight economically and expeditiously, the terminals must be on the main line.

Coquitlam City is the first location on the main line from Vancouver where a sufficiently large area of level land is available for the C. P. R.'s huge undertaking.

The country along the main line between Vancouver and Coquitlam City is mountain-ous. (See the map.) It is altogether unsuit-able for freight yards, roundhouses, machine shops ate shops, etc.

Now, look at the map again. Just see Coquitlam City's wonderful strat-egical location.

Only 24 miles by water from the Gulf of Georgia, and just four miles further to the Pacific Ocean proper than is Vancouver.

But Vancouver is 17 miles further along the main line than Coquitlam. The C. P. R. will save that 17-mile rail haul each way by tran-shipping freight at Coquitlam. A mileage of 34 miles on every freight car is no small item.

Do you wonder now that great ocean lin-ers will before long be steaming up the mighty Fraser and loading and unloading their car-goes along the extensive water frontage available on the Pitt River at Coquitlam?

The freight traffic to the coast will be something enormous on the opening of the Panama Canal.

The Vancouver or Coquitlam-Panama Canal route from Alberta Province to Liverpool will, according to Miss Laut, a world-famous author-ity on the Panama Canal question, effect a saving of \$8,000,000 in freight rates on a crop of 100,000,000 bushels.

There you have in a nutshell the reason or the tremendous undertakings of the C.P.R. for the tremen at Coquitlam.

Coquitlam's future is assured.

Coquitlam Terminal Company, Limited

Coquitlam Townsite Company, Limited

Head Office, 553 Granville St., Vancouver, B.C. Dominion Exchange Bldg., 14 King St. East, Toronto, Ont. Agents Wanted. Bankers---Bank of Hamilton; Refer to R. G. Dun & Co.

As the following extract from an editorial in the Toronto Globe says:

"The fact that the development is not specu-lative, but absolutely assured, puts Coquit-lam entirely outside the ranks of questionable propositions. The only consideration that should weigh with investors is the matter of location of lots. Investors would, therefore, do well to deal only with companies handling inside lots, such as the recognized townsite

corporation."-The Coquitlam Terminal Company, Limited.

And, if you're wise, you'll buy right now. And, if you're wise, you'n buy right now. Already the C. P. R. have completed the first section of their 48-stall roundhouse. Twenty-seven miles of terminal track are laid. A new three-track bridge over the Coquitam River is being constructed. Contracts are let for a double-track \$2,000,000 bridge over the Pitt River. Pitt River.

Factories, stores, houses, hotels are being erected. Miles of sidewalks and macadam roads already laid. Many lots have doubled in value in six months.

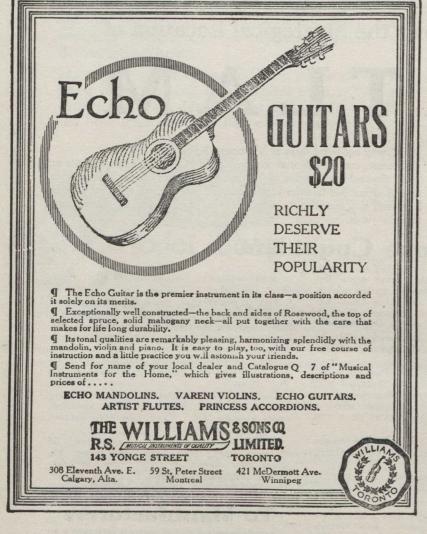
So fill in and clip out the coupon below. Do it immediately. The sooner you invest, the wider your margin of profit. Address enve-lope to our nearest office.

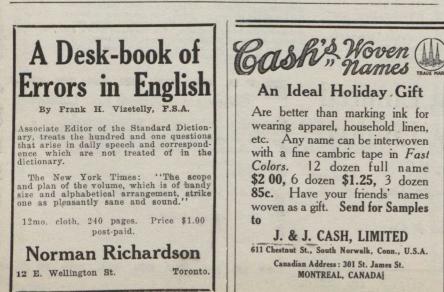
To Manufacturers

The water frontage and industrial acreage in our towns tes be obtained so cheaply with adv. frontage. Special taxation concess d'distributing advantages. The openi force you to establish a Pac fie C address The Coquitlam Terminal f ille Street, Vancouver D er frontage.

Coquitlam Terminal Co., Limited	
Without obligating me in any way please send me, free, full information about Coquitlam townsite, including maps of locations, prices and terms.	
Name	
Street Address	
Post Office Address	
County Province	
(Courier Coupon.) 3	100







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Fox Ranching in Prince Edward Island

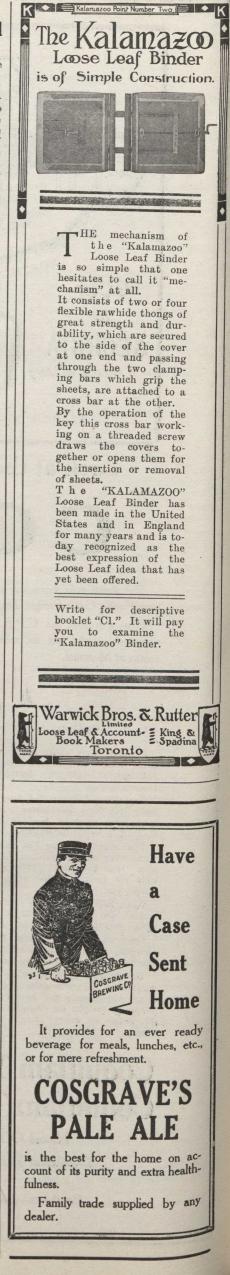
(Concluded from page 7.) rowing must be toward the centre of the varren

A^T the outer wall of the ranch a dif-ferent provision has been made to avoid escape. It is possible that a tame fox may slip past the keeper when the warren gate is open at feeding time. If not missed at once he might have some hours of freedom to burrow his way out. Imagine five thousand dollars getting away from you as fast as it could dig. But he would speedily come up against a different wire construction that would upset all his ideas of where wire ought

But he would speedily come up against a different wire construction that would upset all his ideas of where wire ought to be. The underground netting at the outer stockade slopes inward and down-ward for some distance to a depth of six or seven inches, and it would be a foxy fox indeed who would puzzle out this new wire problem before his absence from warren was discovered. Five thousand dollar wee beasties must be protected not only from their own wanderlust, but also from covetous man. Armed watchmen patrol the warrens night and day, and electric burglar alarm wires run in every direction to stop the would-be marauder. In addition to these precautions a number of Dartmoor peni-tentiary bloodhounds have the run of the outer wall. For food the foxes are given a sparing diet of fresh meat, eggs, rabbits, fish and vegetables, with a certain amount of bread and milk. The breeding kennels are very cleverly constructed, and nothing that will pre-vent mishap to the baby foxes has been overlooked. The entrance is by a cov-ered runway from ground. On the far side of the kennel from the entrance is a double compartment with sloping roof. This inner deck is mother fox's sitting room. A square entrance leads to one half of the compartment, and from this a round aperture leads into the nest. This is rounded like a bowl, with suffi-cient depth to keep the precious infants from falling out before their eyes are open. To prevent moisture and damp-ness getting in the nest is interlined with specially pulverized cork, and then surrounded by air chambers for ventila-tion. When the babies get their eyes open they catch a cleverly arranged glimmer

with specially pulverized cork, and then surrounded by air chambers for ventila-tion. When the babies get their eyes open they catch a cleverly arranged glimmer of light through the rounded aperture which leads them to the outer half of the compartment. This affords a partial protection until their ambition and wobbly legs carry them to the kennel floor, where they may roll and fight like so many kittens, while mother fox sits on the nest roof and bosses the joh. Soon the brighter light at the sloping kennel entrance, or perchance a glint of spring sunshine outside where the snow has now disappeared, attracts their at-tention, and then baby fox proceeds to make wonderful discoveries. With fur value in mind every inch of inner sur-face in the kennel is smoothly planed, so that slivers will have no chance to pull or catch the glossy spring coats. Thanks to the nat-urial surroundings and sanitary precau-tions there is no trouble with vermin. For cleaning purposes there is a man-sized door in one side of the kennel which is, of course, under lock and key. A patent system of ventilators in the peak of the roof ensures a constant supply of fresh air. fresh air.

fresh air. S of ar the efforts of the high grade fox ranchers have been entirely devoted to the task of accumulating a healthy and sufficiently numerous stud for breeding purposes. At the Park ranch they do not expect to dispose of a single plot for several years. In fact, genera-itations of high grade P.E.I. black foxes as yet unborn might be sold for years ahead to those who are anxious to try their luck at the fascinating industry. Nature has never been very prolific in the wild production of the black fox, as have stock raisers and fruit growers. As to the prospects of a market for in much the same light as merchants in the diamond industry. Quality is the standard, and the finest pelts will ever command a fancy price. At even a frac-tion of present market prices the busi-ness would still be profitable.



The Cow That Was Banquetted

(Concluded from page 7.) Marshall, went down from Edmon-ton; the Assistant to the President, C. P. R., Mr. J. S. Dennis, went up from Calgary; Dr. Rutherford, for-merly Chief Veterinary to the Gov-cument at Ottawa was present with ernment at Ottawa, was present, with E. A. Cunningham, President of the Lethbridge Board of Trade, and practically every dairy breeder in the Province. The pretty things that were said would have made any selfrespecting cow blush, and there is no doubt whatever, that "Rosy's" ears must have been burning all evening. Mr. Harry F. Burmester, the Salt Lake-Calgary animal poet, burst into song. He said, amidst cheers:

Let us drink to the health of Rosalind, the cream of all the kine,

- Let us rise and join in a real milk toast instead of in sparkling wine, For there ne'er was a cow like Rosa-
- lind, Old Basing's pride and

And she is our honoured guest to-night; together we'll play the host

It must be great to be a cow in one of those Pullman pens,

With lots to eat and a jointed name like Alice of Old Vincennes; To have a record of fifty pounds of

milk in a single day, And a college man with a big degree to slip you a shot of hay.

But Rosalind is a cow with sense, her

head wasn't turned at all, She actually looked a trifle bored as

she lolled in her big box stall, The silvery phrases of compliment fell flat as a cake of mud, And big-eyed Rosy switched her tail

as she solemnly chewed her cud.

To be petted and praised by a cul-tured crew of learned men and great,

Who journey for miles at great expense to honour you at a fete,

That's sure some life, so when I die ______and this is an honest vow______

I hope the Moulder will make of me a high class Jersey cow.

A Question for Arbroath

Editor, CANADIAN COURIER: Sir,—In your really good little paper of this date you have a letter from dr. Rollo, of Arbroath, Scotland, under the heading "Arbroath Defined," and got a "calling down" for your remarks re that ancient town being an "undefined little burg." I come from that dear old land, Scot-land, myself (having been born and edu-

I come from that dear old land, Scot-land, myself (having been born and edu-cated in that town which is the joy of all men in favour of municipal owner-ship-Glasgow). Since an infant I have heard the town of Arbroath called by the name of "Red Lichtie," and would like very much if my fellow country-man, Mr. Rollo, would explain how and when that name was attached to the town. Yours very truly, PROUD CHIEF. Showhere the Oree Oct 26th, 1912.

Sherbrooke, Que., Oct. 26th, 1912.

Autos in Western Canada

Autos in Western Canada A Point that strikes the visitor to Western Canada is the great num. There are fully 10,000 motor cars and to have at least 3,000, and some maitoba has 4,150. Saskatchewan is aid to have at least 3,000, and some maitoba. Alberta has fewer that haitoba. Alberta has fewer that haitoba os Saskatchewan, but is buy-of agerly. The increasing prosperity atomobiles; some firms state that they be and the cities. Of Manitoba's to the highter machines, priced from to \$2,000, but quite a number of atom y cars have been bought.

For Quick Sale

2500 acres finest British Columbia orchard land, subdivided into 20 acre blocks, \$50 per acre. Full maps, surveys, reports and literature to be had from

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Mr. Edison's -Pet and Hobby

Pet and Hobby He realizes the wonderful value of his phonograph as a cementer of home ties and as a maker of happy homes. And for this reason he worked for years striving to produce the most perfect phonograph. At last he has produced this new model, and his friends have induced him to take the first vacation he has had in over a quarter of a century. Just think of it; over twenty-five years of unremitting work on many inven-tions—then his pet and hobby per-fected—then a vacation.

Mr. Edison Says

of the new style Edison Phonographs;

these new Phonographs to be shipped FREE on this special offer NOW.

in every American home.

"I want to see a phonograph

Wonderful Shipped

Write today for our new Edison catalog that tells you all about the wonderful new model Edison with Mr. Edison's new Model R Reproducer and the new parlor grand equipment. With this catalog we also send full explanation of our free shipment offer.

The Offer We will send you the new model Edison Phonograph and Kead offer on the first lot your choice of over a thousand records on an absolutely free loan. We want you to have all the waltzes, two-steps, vaudevilles, minstrels, grand operas, also the sacred music, etc., etc., by the world's greatest artists. Entertain your family and your friends. Give plays and concerts right in

your own parlor. Hear the songs, solos, duets and quartettes, the pealing organs, the brass bands, the symphony orchestras, the choirs of Europe's great cathedrals, the piano and violin concerts, virtuoso—all these we want you to hear **free** as reproduced on the new Edison. Then, when you are through with the outfit you may send it back to us.

Why should we make such an ultra-liberal offer? The Reason Why should we go to all this expense and trouble just so you can have all these free concerts? Well, we'll tell you: we are tremendously proud of this magnificent new

you can have all these free concerts: well, we litten you, we are tremendously proud of this magnificent new instrument. When you get it in your town we know everybody will say that nothing like it has ever been heard—so wonderful, so grand, so beautiful, such a king of entertainers—so we are pretty sure that at least some one, if not you, then somebody else, will want to buy one of these new style Edisons (especially as they are being offered now at the most astounding rock-bottom price and on easy terms as low as \$2.00 a month). But even if nobody buys there is no obligation and we'll be just as glad anyway that we sent you the New Edison on our free trial; for that is our way of advertising quickly everywhere the wonderful superiority of the New Edison.

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girls are kept at home and all the family made happy by the wonderful Edison. No obligations whatsoever in asking for this magnificently illustrated catalog, so write now.

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FREE



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The Mere Man

and the Near-Maid (Continued from page 9.)

baron with his legs bowed out like a

baron with his legs band bull-dog's. "Halt," says I, "an' don't come nigh the tent 'til you git the word." Then I put my mouth to the door an' yells, "Yer can come out of thar now, Miss Frank." 'Stead of Boots' mosse-horn sort of

Miss Frank." 'Stead of Boots' mosse-horn sort of bray rumblin' back at me, thar piped up a dear little treakle voice sayin', "Thank you, Ben. Kindly request his lordship to be seated."

to be seated." At first I thought a gal had sneaked into the tent when I wasn't lookin', an' then I guessed maybe it were ony some more o' Frank's loonyness. Anyway I told the baron he was welcome to any squar yard of grass he took a fancy to, and accepted a convenient stump myself, where Joe quickly joined me.

No one said nothin' for five solid minutes, durin' which time I smoked, Joe spat an' the fat baron stared at the landscape through his window, standin' stiff an' pullin' at his swollen knickers with his fingers.

with his fingers. The tent finally come unlaced an' out stepped Frank Boots. I had to rub my eyes good 'afore I'd 'low it were her though, for exceptin' the long nose an' blunt chin it had all got made over. From head to heel she was togged out in white canvas—hat, waist, skirt an' shoes. Her hat had a veil hangin' from it. The spece were gone an' one hand white can't hat had a veil hangin' from shoes. Her hat had a veil hangin' from it. The specs were gone, an' one hand held onto a lacy umbrella the size of a handkerchief. I just let my pipe drop from my teeth an' stared 'til I were dizzy dizzy. "What's the matter?" says Joe in my

ear. "Blamed if I know," says I, gaspin'

"Blamed if 1 know," says 1, gaspin' for breath. But the baron weren't took aback a particle. He bows low an' smacks a kiss on the back of her free hand. "My life-saver," he murmurs, "my fair life-saver."

life-saver.'

In y newsaver, ne mutuus, my fair life-saver." And it were just erbout what she looked like, too—bein' hard an' round an' white an' covered with canvas. Frank simpers in a way that keeps her front teeth well hid an' answers, "It were a great pleasure, I assure you, my lord—to be of any small service." "It were a noble deed. You are a right brave lady, Miss Boots. I shall ever be in debt to you for my poor life." Frank giggles at this. "These days a lord need never be in debt," says she so low I had ter bend over to catch it. "You're referin' to bank debts," says he sadly. "Cash couldn't settle this kind." "Don't mention that nasty word, my

"Don't mention that nasty word, my lord. I've more'n I know what to do with. I've come into the woods to for-get money an' to hunt romance."

while I we come must the woods to forget money an' to hunt romance."
I've never heard moose called that name afore, but Nord seemed to catch onto what she meant. He caught her hand ag'in an' with a roll of his eves cries, "You're a poet—a woman after my own heart!"
"It's not exactly your heart, my lord, it's your——" an' then she got red as a beet an' gazed at her toe. Knowin' she'd put her foot in it somehow, I saunters up an' tells her the tea's bilin'.
"Thank you, Ben," says she in that same sticky voice she'd been usin' right along. "Kindly serve it."
I handed 'em each a mug, an' it was as black as your hat an' so bitter I had to chuck mine away. They didn't seem it on not seen and the same strick work of the seen in the set of the seen in the set of the s

to chuck mine away. They didn't seem to notice anythin' wrong though, an' sipped an' talked an' grinned so long that I got tired watchin' 'em, an' finally me an' Joe slipped down to the river to rest un rest up.

It was gittin' dusk when we returned, an' they was still at it. Ony now the baron was on his knees, an' she bendin' over him, the empty mug.pressed tight

to her heart. "It's erbout time to move," says I. "Oh, Ben," she says, "you startled me," and the lord got up an' brushed

me," and the lord get his legs. "I reckon it ain't no use goin' further, Ben. We'll start home to-morrow." "Home?" I gasps. "Why you ain't found your head yet!" "I couldn't bear to kill a poor, little



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against your own activities (and non-activities). You can be either a spectator or player, or both, with safety if you wear "CEETEE" Underwear. It keeps the body at even temperature all the time. "CEETEE" (ALL WOOL UN-SHRINKABLE UNDERWEAR) is manufactured from only the very finest Australian Merino Wool, scoured and combed over and over again until every particle of for-eign matter is taken out and every strand is as clean as it is possi-ble to be made. It is then carefully manufactur-ed on expensive and exclusive ma-chinery, very different from the ordinary style of underwear ma-chinery—fashioning each garment to fit the human form. It is all selvage edges, therefore cannot come unravelled: every join is knitted together, not sewn as with ordinary underwear. People who wear "CEETEE" Un-derwear wear it because they know it to be the best. It is made in all sizes and weights for men, women and chil-dren.

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moose," says she. "It would be cruel an' brutal." "My land!" says I. an' as I was fadin' away I heard Frank exclattin', 'Ben's a droll fellow, my lord." If droll's the same as mad, I was that all right. Here I'd been took rom my wood-cuttin' an' set to shovin' a hetiv canoe up stream for three solid day-jest for nothin', not realizin' she's' got what she'd come for! But round the fire that night, when I said as much, she hit me so hard with one of those stoney glances of hers that I daresent let out another kick.

stoney glances of hers that I daresen: let out another kick. The next mornin' early we struck for home. Joe had to keep his canoe along-side all the way down, so's Nord an' Frank could rub noses. She still wore her skirt an' simper an umbrella, an' didn't once offer to take my place in the starn. The baron was in an infernal hurry, always shoutin' "Faster—faster!" an' Frank said as how he had important business to ransack in London an' we

hurry, always shoutin' "Faster-faster!" an' Frank said as how he had important business to ransack in London an' we must step lively so as not to incon-venience his lordship. "The sooner it's over the better," says I, for their spoon-in' an' goin's on made me fair sick. We finally tore into Plaster Rock, the place where the trains start from. One vas leavin' in an hour, an' with it went Frank an' Nord-on their honeymoon! Yes sir, they were hitched up solid, with me givin' her away an' Joe supportin' the gnoom. I might have expected it; but knewin' the happy bride as I did I couldn't git over a feelin' that I'd ett too many flapjacks an' was goin' to wake up with a yell. They got clear away 'fore I did though. An' that an't all, sr. Erbout the same hour of the day followin', when I was loafin' on the steps of the post-office an' drinkin' in ireedom in big gulps, sort of gittin' steadied up after the nerve-strain I'd been subject to, the postman's rig from the Forks walloped into the village, with the horses in a lather an' Pete cussin' awful. Off the hind seat jumped a long, lean dude in huntin' togs, a mustache like a cow's horns an' an eye that made yer wilt. "Have they found the knaves yet?" he exploded. "I weren't aware yer lost 'em," I says meable.

horns an' an eye that made yer wilt. "Have they found the knaves yet?" he exploded. "I weren't aware yer lost 'em," I says meekly. "But yer kin purchase a new deck in the general store opposite." "D—n yer impudence!" says he, rude as a king. John Braithwaite had him in charge, an' he steps up an' explains that his sport is the Baron de Nordenfelt an' that his vallet was elopin' with his pocket-book, watch, cuff-links and sun-dry other things, an' had I seen him? The air cleared right off at this, an' roared 'til I nigh fell off the steps, thinkin' how Frank had caught the wrong fish—meanin' the bogus lord—an' what she'd do when she woke up an' found herself hitched to a ordinary man after all. No wonder she were fooled, sein' as how he had all the trappin's on that goes to make a lord. Could you tell one from common folks if he was not. Anyway, when I seen John was gittin'

Anyway, when I seen John was gittin' mad, I told how the feller had just left on his weddin' tower, bound for London. The new baron pranced into the post-office to telegraph to the perlice, while I let John an' Pete an' most of the village who'd 'cumulated 'round, into the joke on Frank on Frank.

"I guess it'll come harder on the valley." says John. "Maybe you're right," says I, preferin' valleys to barrens myself. Queer, ain't t. how them English tack our names onto emselves? Then the denuded lord come out, tug-gin at his mustache an' scowlin' over heads. "He'll be seized when he lands at Liverpool, an' the law'll take its course"

"He'll be seized when he lands at Liverpool, an' the law'll take its course," he growls. "I wouldn't be too hard on him," says soothin'ly, "for he's let himself in for Punishment enough for any feller." Weren't I right, sir?

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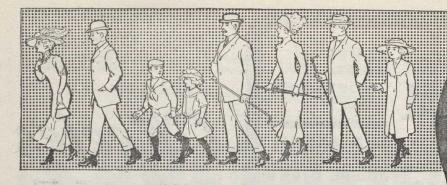


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that the establishment and control entry these credit banks are matters for state regulation and conduct. The particular type of banks he favors are the Raffeisen Banks and Landschafter Societies in Germany. The former are small community institutions organized on the co-operative plan and are not conducted for profit. They operate chiefly in the country and often have behind them the unlimited liability of all their members. They accept deposits allowing interest thereon and loan the money to their members for fairly short periods of time. Each one of the co-operatively owned local banks is usually affiliated with a co-operatively owned central association which exercises control over the entire organization, acting as a sort of clearing-house and central bank. The Landschaft Banks are under the supervision of the government and are strictly co-operative organizations, involving often the unimited liability of the members, are not operated for profit and pay no dividends. They exchange their debenture bonds for the farmer's mortgage and the farmer are lower interest charges, and the fact that he is allowed to pay off his loan by small half-yearly payments and is thus aved all anxiety and expense that often attends the renewal of the ordinary limited term mortgage. President Taft ays stress on the need for the assumption by the federal and state authorities of the responsibility for economically and honestly conducted institutions.

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