

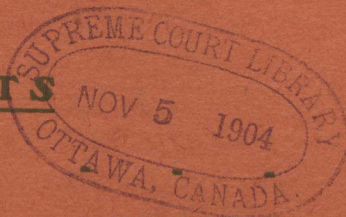
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MISSING

THE NATIONAL

Monthly of Canada

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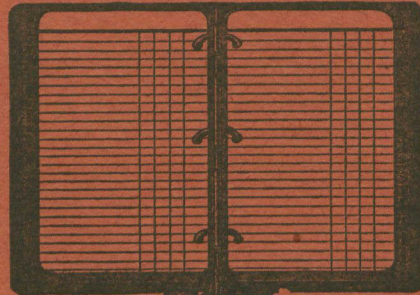
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THE NATIONAL MONTHLY OF CANADA

VOL. V.

TORONTO, NOVEMBER, 1904

No. 5

TOPICS OF THE TIME

Making a Bid for National Publicity

“CANADA continues to justify its reputation as the best advertised department of the Empire.” This is the tribute paid to us by one of the leading newspapers of London, and it largely explains why Canada, compared with other parts of the Empire, is latterly receiving so much attention from the outside world. The NATIONAL MONTHLY has always upheld the policy of national advertising, referring to the matter in connection with the St. Louis Fair only a month or two ago, and the wisdom of such a policy is becoming more and more apparent as time goes on. Canada has of late been prosecuting a definite campaign for publicity, and her example is being closely watched. It is stated that some local governments in the Southern States are about to apply similar methods to various schemes of municipal advertising. Certainly a city or a nation, particularly in a new country, has as much need of telling the outside public about itself as has the individual merchant.

Canada's advertising has so far been done in Britain and the United States. The first move was to establish agencies in the Western States and in London, and these have been spreading systematic reports of the great Canadian West, giving exhibitions of its products, circulating literature, and furnishing free information to prospective emigrants. In addition, the Department of

the Interior has at different times organized exploration parties, employed writers to visit and describe the country, advertised in newspapers and magazines, and spent money in making Canada known to the world. All but political capitalists will admit that money thus spent is spent to good purpose, for already it has drawn to our shores thousands of English and American settlers, the kind of men and women we want to live and work with us. The seed has been sowing for some little time, and the results are now beginning to show themselves.

One of the latest experiments, and one of the most ingenious, is credited to the Immigration Office in Glasgow. A large waggon has been sent through the country sections of Scotland, carrying an exhibition of Canadian products, and stopping at every village along the way. Much interest has been awakened by this travelling exhibition, and an increase of Scotch immigration next year is looked for as a result. In such various ways as these, the Department at home, and its representatives abroad, have been advertising Canada and spreading the knowledge of our fair Dominion.

Meanwhile there remains one direction in which Canada is not yet sufficiently represented. There is need of an advertising campaign at home. The proportions, resources, and capabilities of our country are not yet generally appreciated by our own people. We need to travel more within our

own shores, to see more of our national heritage, to read more about our possibilities, and to study more carefully our rate of growth. Such an event as the annual industrial fair in Toronto is an eye-opener to many Canadians, as well as to foreign visitors, showing what is actually being done year by year in some of our leading industries. By all means let the foreign advertising continue, but let us also spread the knowledge and appreciation of Canada among our own people.

New Supplies for the Iron Industry

FOR thirty years or more the American end of the northern shore of Lake Superior has been known to contain vast iron deposits and a great industry has grown up in the mining and shipping of the ore. At one of the Minnesota ports, Two Harbors, there are some of the finest ore-shipping docks in the world, and a fleet of lake-carriers is in constant service to Cleveland, the iron depot. The rock formation in which these deposits are found is traced in a northerly direction, through the Superior peninsula, and in some districts has been highly productive.

It has been recently discovered that a continuation of these ore zones occurs on the Canadian side. On Hunter's Island, in the Rainy River district, important discoveries were made some time ago, but more recently an extension of the same range has been found a few miles east of Port Arthur and near the Lake Superior shore. The new deposits contain ore of excellent quality, in veins from twenty to forty feet in thickness.

Iron men claim that these discoveries will make the industry on the Canadian side of Lake Superior as important as that of Minnesota. Outcroppings of ore are being found in all parts of the district, and development will probably begin at an early date. The opening up of new iron mines along the Superior coast will be especially timely for the steel rail mills at the Soo. From now on there will be an increasing demand for rails and structural material in Canada, and just as the works are starting up it is gratifying to know that an abundant source of

supply is assured. The Soo and the Sydney works will have together a minimum output of 300,000 tons a year, and this will all be taken up by the six great railway systems now running or building. Canada will soon be supplying her own steel market, and important developments in the Lake Superior country may be looked for.

Farthest West in Ontario

ANOTHER enterprise in the far west of New Ontario will be the development of power on Rainy River, the boundary between Ontario and Minnesota. A large tract of land on either side of the river has been secured by a syndicate which has undertaken with the Ontario Government to have the power works finished by January 1st, 1907. An immense saw-mill has already been built at Fort Frances, and a flour-mill, with a capacity of 3,000 barrels a day, also on the Canadian side, is projected. The timber supply is said to be sufficient to last twenty-five years. When these various works are completed, several busy manufacturing towns will be built up, chiefly on the Canadian side.

The promoters of this enterprise are a Minneapolis syndicate, who have been operating in Minnesota for some years. The boundary line will play small part in their Rainy River industries. Operations will be carried on on both sides, and the geographical situation and character of the district are such that its natural resources can best be developed in this way.

The entire western extremity of Ontario promises to be the seat of great industries. At the upper end of the Rainy River valley are large agricultural tracts, and to the north, at the head of the Lake of the Woods, are the largest flour-mills in Canada. The country around Keewatin, bordering on Manitoba, is both farming and mining country, and thrifty settlements have already been made along the line of the railway. At the other end of the district are the twin ports, Fort William and Port Arthur, both of which are destined to figure largely in the transportation business between the West and the seaboard. Lumber

mills, grain elevators, and flour-mills have given being to these two prosperous towns, and, as already mentioned, important iron discoveries have just been made only a few miles away. In addition to all these natural advantages, a fact of great industrial importance is the existence of excellent water-power privileges throughout the country, some of which are now being developed. With the material and the power for manufacturing, the far west of Ontario is singularly well favored, and its development will doubtless keep pace with that of New Ontario in the north.

For the Public Safety

WITHIN the last seven or eight months there have been an unusual number of railway accidents on Canadian roads. While many of these have entailed heavy losses of property, the majority have not been attended with loss of life; yet the total of fatalities is sufficiently large to make some remedial measure or system of investigation very desirable. One of the most recent and most serious accidents has been investigated by the Railway Commission through its chief inspector, and such a step suggests that all railway accidents might well form matter of inquiry for the Commission, which could also do splendid service for the public by framing more restrictive regulations under which the railways should run. The practical value and efficiency of commissions has already been proved, and surely there could be no more fitting subject for such a body to consider than a measure of protection for public safety.

In the every-day running of railway trains, as in nearly all our modern appliances and methods, the life of the public rests upon the judgment and faithfulness of a few individuals. We may multiply machines as we will, but the final responsibility is placed with a man. When every precaution is taken in the selection of the men, the only safeguard, therefore, lies in the strictness of the regulations under which they work. Nor is it enough to frame strict laws and rules. The present rules of the roads are very good ones, and probably

quite adequate if faithfully carried out; but it is said that they are daily broken, for the sake of making good time, and often with the knowledge of the railway officials. So long as no accident occurs, such disregard of the rules is "winked at," and when an accident does take place the man at fault loses his position.

Whether this charge be true or not would be a part of the investigation which the Commission could take up with public advantage. Some of the lesser accidents never reach the newspapers, and the more serious ones are referred to coroners' juries. Investigation by jury is seldom satisfactory. A much better tribunal is a body of experts such as a Commission may be presumed to include, and before such a body every accident should be inquired into and judged upon. Sometimes the persons most deserving of punishment are high in the official ranks, and the strength of railway influence in parliament unfortunately makes it difficult to reach them. Some way of placing the responsibility where it belongs should, however, be found, for the public safety is a thing that cannot be trifled with.

An Anti-Dumping Move

GRADUALLY the protection idea is gaining ground in Canada. By the recent action of the Government the Canadian manufacturer will be protected at least to this extent, that he will in future be placed on the same terms as the foreign manufacturer, and will not be forced to meet unfair competition. Heretofore one of the disadvantages with which he has been confronted has been "dumping." Manufacturers in the United States have been sending their surplus output to Canada and selling it for less than the same goods were bringing in the home market, thus competing most unequally and unfairly with the Canadian producer. The anti-dumping legislation passed last spring is aimed directly against this practice, and while not being a fully protective measure, will go far towards removing one of the greatest injustices of the present trade situation.

In providing for the practical application

of this anti-dumping law, the Government has created a new office. The customs service will in future include an appraiser of market values, who will have headquarters in New York and whose duty it will be to ascertain selling prices in the United States. This information will be obtained from authentic sources, even where necessary from the salesbooks of the manufacturers or dealers, and will form the basis of customs charges on the goods entering Canada. At present, in case of dumping, duty is paid only on the slaughter price, the invoices showing a charge to the Canadian importer below that of the American market value; but in future, American goods will be allowed to enter Canada only on the same valuation as in their home market. Thus the Canadian manufacturer will be protected against unfair underselling, and in those lines in which he can produce more cheaply than his American neighbor he will have the market in his own hands. For the present, that is the farthest advance made toward adequate protection; and even to be rid of the dumping evil is no small gain.

The appointment to the new office has been given to an experienced newspaper man of Toronto, who is now about assuming his duties in New York. The system under which he will work is a cleverly framed one and much is hoped from it. It is not without its difficulties, however. The dumper may, for example, invoice his goods at full market value, and later forward his customer a cash rebate; but the underselling thus made possible would soon betray itself, and would lead to its own defeat. Dumping and smuggling are twin evils and neither can live long in the face of a carefully administered law.

Our Hold on the North

CANADA'S rights in the north are to be again asserted. That it should be necessary to do so is a proof that the north is of some national importance. For years past whalers and fishermen from different foreign countries have been cruising in our northern waters and poaching on an extensive scale. The whale and seal fisheries of

Hudson's Bay and the Arctic waters are very valuable, and heretofore they have been taken advantage of more by foreigners than by Canadians, to whom they rightfully belong. As a means of remedying this and also guarding against possible future complications as to the ownership of these northern waters and lands, an expedition was organized and dispatched last year by the Government, and a second is now on the way, with the purpose of patrolling the coast, establishing police posts, and asserting Canadian authority in general. It is a step that perhaps should have been taken some years ago, but in her growing time Canada has quite naturally given her attention more to the great West than to the unknown North.

The first of these northern expeditions was made last year in a converted whaling-ship, the *Neptune*, which wintered in Hudson's Bay. Some good work was done in the way of surveying, establishing posts, and making scientific observations, and in the summer the expedition returned to the St. Lawrence. The Government had, however, passed a vote of \$200,000 for further protective measures in the north, and a second expedition was organized to relieve the first. The *Arctic*, a German-built craft, refitted and re-named, sailed a few weeks ago, under the command of Captain Bernier, the intrepid Canadian navigator, who has for several years been cherishing a scheme for Polar exploration. The purpose of the present expedition is, with the first, to assert Canada's rights, warn away trespassers, and establish posts here and there of the North-West Mounted Police.

A further step toward tangible occupation of the northland is the appointment of a governor of the Hudson's Bay country, under whom the police will serve. In thus expending money and work and commissioning men, in the far north, the Government very evidently is convinced of its value. Aside from the whale and other fisheries of the waters, there is value in the adjacent lands. It is believed that vast mineral deposits exist to the immediate west and south of Hudson's Bay, and to the east are immense timber limits. It is also not at all improbable that ten or fifteen years hence

Hudson's Bay will form an important part of a new route between the Canadian West and Europe. Such a scheme has been proposed, and is said to depend upon the feasibility of navigating the Bay during the larger portion of the year. To prove this point is one of the objects of the expedition now northward bound.

Millions in Savings

CANADIANS as a people believe in the wisdom of savings. It can hardly be said that they are an extravagant people when the last issue of the Statistical Year Book shows that they had on deposit in one class of savings bank alone, the post-office and government banks, no less than \$58,437,986. Deposits in loan and savings companies add \$20,756,910 to this, making a total of nearly eighty millions. This means that there lies in the savings banks of the country, to the credit of thrifty Canadians, an average of nearly sixteen dollars to each inhabitant. There could hardly be a more convincing illustration of the principle that little things count up.

It was a good day for people of would-be economical habits when the savings system was originated. There have been banking-houses for capitalists and moneyed men from the early days of our commercial history; but the savings bank has reached its present popularity and usefulness in much more recent times. To-day, however, it has a permanent place among our institutions, and, perhaps, more than anything else it has helped to cultivate habits of thriftiness and wise economy among the people. Before, there was no systematic means of profitably accumulating one's savings, but with our modern system there is both profit and safety.

One of the latest applications of the savings principle is in connection with the public schools. In some of the Toronto schools savings departments have been opened and have proved very successful, and several of the provincial towns are planning a similar addition to their school work. In the town of Galt, where the system was inaugurated some time ago, one very young boy saved \$100 in a comparatively short time—an ex-

ample of the practical value of savings even among children. Indeed an important part of the child's education should be to gain a right and sensible idea of the value of money, and from these school banks he may graduate to those of larger proportions.

The I.C.R. and Public Ownership

THE opponents of public ownership frequently refer to Canada's government railway system as an example to be avoided. The Intercolonial Railway, "the People's Road," has never been a financial success, and for that reason it has called forth much unfavorable comment. But there is a reason for the annual deficit, which cannot in fairness be taken as an argument to apply in all cases. The conditions of the Intercolonial are exceptional. Its geographical situation, in the first place, is against it, for it follows an indirect route around the New Brunswick shore, which necessitated heavy cost both of building and operating, and at the same time puts the road at a disadvantage in freight-carrying. Such a route was originally chosen for political reasons, and the political interests of the road have always been more or less in evidence. It can thus probably never be made a money-maker, and if the present and future managements can succeed in reducing or removing the deficits they will do as well as can, perhaps, be expected. But since the same conditions do not apply to the average franchise, the record of the Intercolonial is in no way an anti-public-ownership argument.

The People's Road, however, is serving a useful mission as a railway standard. It is claimed to be the best built road in Canada, and it gives in some respects a model service. While it maintains so high a standard, the other roads cannot afford to be far behind, and thus the public receives an indirect return for the deficits. The success or failure of a government enterprise is to be variously measured, and in the present case it is unfair to look for results in only one direction. There is nothing in the history of the Intercolonial to disprove public ownership as a principle.

Re-Planting Our Forests

FREQUENT attention has been called in this and other journals to the urgent need of some practical forestry work in Canada. Our forests, originally the equal of any in the world, are rapidly being depleted and the natural rate of growth is insufficient to make good the yearly loss. It can thus be only a matter of time before our timber supply will be exhausted, unless some adequate measure for re-stocking be adopted very soon. Recognizing this, several districts throughout the Dominion are moving for local re-forestation, and some attention is being given to the matter under the auspices of a Dominion Inspector of Forestry.

In Manitoba an immense quantity of young forest trees were distributed last spring among the farmers, free of charge. These trees had been carefully raised in the Government nurseries, and included various species of native woods. They were sent out to widely scattered districts among some thousands of settlers, with the purpose of testing them on the prairies as wind-breaks. If the experiment proves successful, as it is confidently believed it will, larger plantations of trees will be set out within these protecting hedges. The effort is thus being made to directly interest the farmers in the work of forestry, they being the men from whom most may be hoped for as restorers of our forests.

At the Ontario Agricultural College a director of forestry has been appointed, and a forest tree nursery will be set out, from which it is expected to supply the farmers of Ontario with young trees. At different times lectures are given before the Farmers' Institutes throughout the Province, presenting the need and importance of the movement in a popular but practical form. As a further instance of how forestry is coming to its own, it may be said that a newspaper

man in western Ontario has resigned the position he held in order to take a special course in forestry at Yale University.

Abundant Wheat in the West

REPORTS from the West show that another bountiful harvest has been gathered. The wheat crop of Manitoba and the Territories will total this year close upon 60,000,000 bushels, and the quality is of average excellence. It was at one time feared that a considerable percentage of the crop would be injured by rust, and some early frosts also gave rise to anxiety on the part of the farmers and buyers. But the crop has now been harvested in generally good condition, and notwithstanding the rust and frost Canada has another bumper wheat crop to its credit.

It so happens that the crop in the Western States is short this year. This means that Canada becomes the important factor in the market, our best No. 1 Hard probably deciding what wheat prices are to be. An attempt was made earlier in the season to disparage the Canadian figures, some American papers publishing reports that our crop would not exceed forty million bushels, and of a poor quality. When this report reached the market centres there was consternation, for it meant that the winter's operations would be greatly reduced, and even that a scarcity of wheat for home use might be experienced; but other newspapers took the trouble to investigate the matter and to deny the adverse reports, and this denial has been since justified by the harvest. The incident shows that Canada's importance in the wheat market is greatly increasing and points to what we may expect to see ten years hence. It is only twenty-five years since the West was opened up and only twenty years since the railway reached into it, and yet the Canadian West is now holding a leading place in the world's greatest market.

REFORMS FOR THE MILITIA

By C. A. CARROL

RECENT legislation has been enacted by our Government that will alter materially the method of managing our militia. The contemporary sensation produced by the dismissal of the late commanding officer has revived largely the public interest in matters pertaining to the militia. If aught to the good of the whole organization will accrue, it would be well that such sensations were often repeated. The Canadian militia is a body well worthy of the public interest, for it represents a vital agency for our immediate public safety. It is of paramount importance that the whole force may always be so equipped and disciplined as to render effective service in a national emergency. The action of Lord Dundonald in making a public attack upon his employers may be viewed as questionable in many quarters. Nevertheless though advantage may be sought by the Canadian Opposition through this, the charges made against the militia management and the revelation of deplorable truths are clearly to the best interests of the Canadian public.

The unfortunate circumstances connected with the retirement of Lord Dundonald are now too well known to the public for extended comment. Let it suffice to say that the present Government, deeply censurable as it may appear in the present instance, ought not to be shouldered with all the blame. It was, upon taking office, limited entirely to the precepts of a pre-existing system. The Liberal Government has ample precedents for the course it has recently pursued. The Opposition ought not to talk too loudly upon political issues in the militia, for Liberals have reason to remember a Conservative bureaucracy in what they claim should have been a non-political force. The Liberal Government has merely, in imitating a former course, pushed matters to the point of exposure. It remained for

a high-minded soldier, when given a plain opportunity by a badly advised Government action—his curt dismissal—to publish abroad complete details of the prevailing system. While technically insubordinate in the first instance, the country may ever feel grateful for the spirit of his service.

The Canadian militia has been largely in the public eye since the commencement of the British-Boer War. The volunteers from Canada who served through the long campaign have won for Canada a world-wide renown. The era of the citizen-soldier has really begun, and the citizen soldiery of Canada, imperfect as their equipment and organization has been shown to be, stand high among the nations of the world. The mere fact that they have co-operated in the defence of the Empire is a significant factor for future remembrance. During their recent war experience they have shown qualities in advance of the regular forces, especially in mobility and initiative. Therefore the whole force from which these chosen men were drawn ought to be of real interest to every patriotic Canadian. But such is far from the case. Except for the enthusiasm during a national war, or in some political issue, very little real interest is ever shown in the militia, except to vilify the rank and file, and to discourage rather than aid the efficiency of the various corps.

The Canadian militia—it is a lamentable fact to state—has always been a football for the politicians. All the orators of both parties take a whack at it, and the mountains of vapory patriotism during the campaign tour changes to slang-whanging when the period of action arrives. Every vital issue is avoided. The Defence Fund of the country is pared down to the lowest point in order to provide for a prodigal expenditure in some other quarter in which a graft is more easily manipulated. That both

parties have proven alike in this, contemporary history will avouch. There are more things in *Hansard* than even the loyal Opposition will care to see.

The recent legislation contemplates a complete change of the managing system. Questionable and experimental as it may appear to critics, it will be a real boon to Canada if the measure provides against existing political abuses and gives a degree of finality to militia policy. In the past there seems to have been no man of either party fully capable of dominating the militia problems. Sir Fred. Borden has been public-spirited and a reformer in many ways, but as a Minister, he is chargeable with many mistakes. He will, therefore, feel keenly the stress of the Dundonald affair, but his bill removes out of the way the obnoxious general officer, and this "anomalous position," in which the prerogative of the "responsible Minister" is called into question, will no longer hamper the good work of the Government in future military policy. There is one grave abuse, however, that we think the militia bill does not and cannot remedy, nor can it be remedied short of the active cooperation of the Canadian people.

The Canadian militia throughout its various corps and branches, cavalry, infantry, artillery, engineers, field hospitals and intelligence, should in its voluntary enlistment represent the best and most patriotic type of manhood in the Dominion. From a considerable acquaintance with various branches, we fear that this prerequisite of organization is far from being fulfilled. The militia does not command the public respect of the average citizen in many quarters of our country. In the rural sections, especially, a very grievous situation prevails. The commanding officers of the various territorial regiments are obliged to fill their ranks with the very scum of the district when about to proceed to the annual training. The avowedly loyal manhood cannot be persuaded to enlist. Why should a condition like this exist? Who is responsible for this situation? There is but one answer—the Government of the day. It is the duty of the existing administration to so com-

mend the militia service that the desirable manhood will freely enlist, and that more than sufficient recruits of the right sort will present themselves for enlistment throughout the various corps to undergo whatever training is thought fit to make good our citizenship.

Instead of this the ranks of many of our rural regiments, and possibly also a large percentage in the city corps, are of undesirable recruits; men who could not be found or depended upon in a national crisis. It is worse than folly to train them, even though it were well done. Better have no training at all than waste public money in that way. Where is the remedy? Certainly not entirely in an increased scale of pay. That is like putting a premium on cupidity. The pay is not the essential point. Camp should not be held as entirely a profitable holiday. It is fair, however, that the soldier should be remunerated justly, being temporarily removed, as he is, from his daily employment. That is why pay is granted. The soldier should also be well fed and suitably clothed to his proper self-respect, for the uniform must be honored. But the primary duty is to our country, and a true spirit of patriotism should be behind every individual enlistment.

The remedy lies in this most vitally. The public mind should be impressed with the fact that the militia service is honorable service. No Government will ever embark upon a policy of militarism such as antagonistic spirits like Dr. Goldwin Smith might imagine. We look with responsible pride upon our country's safety as dependent upon ourselves in a much larger measure than before. Military law will always consider the adult manhood as members of the militia, whether in training or not. The biennial period of enlistment is merely a provision of selection of the best for the energetic safeguards of the country. But this requirement is not met properly. For a young man of respectable connections to enlist in the ranks, is in many places to put on the badge of disgrace. He is practically looked down upon by his fellows for his association with a body which conveys the notion of vice and immorality. The annual camp is looked

upon as a scene of debauchery and lax behavior, perilous to the moral independence of the average man. It ought to be easy to give the lie to this terribly false delusion. The militia is often most dishonored by those who claim loyalty. They allow no friends to join it. They will hurrah to the vapoing talk of the politician, but otherwise there is abundance wanting. The country should be tired by this time of lip-loyalty. Herein lies the trouble. The action of the Government in so long, and in the face of so many complaints, allowing the enlistment of questionable characters, has lent color to the popular notion, and forced on the issue to a deplorable condition where none other can be induced to serve. Therefore we repeat, the Canadian militia, in all its branches, is a body not well understood by the Canadian public.

Were the truth known regarding the annual drill—whether in camps or city armories—it is a pleasant and profitable outing for all. One can always find congenial associations of the most moral kind, and even in the hours when discipline is most lightly exercised there are most satisfactory conditions for the average young man of the right class to enjoy. The militia of to-day is quite different from that of a decade ago. The lessons of foreign campaigns are borne out in field instruction, and much is left to the private soldier's initiative. The snobbery of official discipline is not so apparent, and the whole body has gained in efficiency and self-dependence. There is a greater opportunity for the intelligent young Canadian to use his private wits. In fact, we say to every right-thinking young man, for your two weeks' vacation take in the annual training if you wish a really profitable and enjoyable time. The moral direction of camps is in the hands of the Y. M. C. A., and right royally they are succeeding. There need be no danger of corrupting one's morals at

any military camp. That is usually done much nearer home. The Government should see that those who have joined the seedy brigade are left at home. In this way room will be provided for a better class. The recent camps are credited with some improvement in the quality of recruits. Let the good work go on. A spirit of *esprit du corps* is badly needed among representative Canadian youth. Let there be no deception in one regard. The corps of cadets in schools and the various boys' brigades are very well in their way, but they do not represent the militia unless the participant moves on to the national organization.

The Canadian militia will continue to exist. It is necessary that at least two per cent. of the male population should be held to the use of arms, both as a surety against foreign invasion or for the suppression of internal disorders with which the civil power cannot cope. It is hoped that an era of world-wide peace is imminent. No one can prophesy with certainty the result. The outcome of the Russo-Japanese struggle is now a foregone conclusion. Nevertheless, it is within reasonable possibilities that a general European war may at some time ensue over the ever-recurring, vexed question, who shall dominate the Orient? The position of the British Empire in such a struggle may well be imagined. Canada, as one of the links of a long chain, will be gravely threatened. "In peace, prepare for war." The best we can hope for is no war. In the meantime improve the militia. Let us have the best possible and most modern equipment, with all necessary instruction in the use thereof. Let there be adequate means for mobilization and necessary stores of war materials, so that resistance effectually secured, met in the first onset, may be vigorously supported in succeeding stages. Perhaps there will be no need, but who knows?

THE LIVERPOOL OF CANADA

By J. MACDONALD OXLEY.

NEARLY a half-century ago, before the consummation of Confederation, or the exploiting of either the Intercolonial or Canadian Pacific Railways, the late Senator Boyd, addressing the Saint John Chamber of Commerce, aroused the enthusiasm of his audience by saying:

"Looking at our position, Saint John must yet become the winter port of the country. Our connection with Canada will place us in direct line with the projected railways, and Saint John may thus rise to the position of the 'Liverpool of America.'"

It was a bold prophecy to venture in those days, but it has already advanced sufficiently far towards fulfilment in regard to the Dominion at least to amply justify its eloquent utterer.

The completion of the Intercolonial Railway, uniting the Maritime Provinces with Quebec, the construction of the great Canadian Pacific road, which selected Saint John for its winter terminus, then later the absorption of the Drummond County railroad into the Government system, whereby the line was extended to Montreal, and finally the liberal expenditure from both municipal and federal sources upon terminal facilities have established the claims of the commercial capital of New Brunswick to being the winter port of the Dominion, on so solid a basis that even Halifax, her natural rival, can hardly hope to successfully contest them.

Aside from its strategic position, commercially, Saint John resembles Liverpool in being situated at the mouth of an important river, in having particularly high tides, and in the water that fills the harbor being decidedly turbid.

In the matter of approach the Canadian port has altogether the best of it. No other port along the north Atlantic coast is more easy of access in all weathers. There is a straight course from Briar Island, at the

mouth of the Bay of Fundy, for sixty miles to Partridge Island at the mouth of Saint John harbor.

The entrance to the bay is eighteen miles wide, and inside it widens to fifty miles, which width, free from any obstructions, it holds all the way to the harbor. There is never any field ice in the bay. The shores are high and bold, and amply provided with aids to navigation in the form of lights and fog whistles.

In its gallant fight for the winter shipping of Canada, Saint John has had to contend with the nearer United States ports, such as Portland, Boston, and New York, which had the trade in their control for generations. That it should be wrested from them without a more or less prolonged struggle was not to be expected, but every season the Canadian port gains ground, and the ultimate issue is beyond doubt, especially if the Dominion Government co-operates, as it is in its power to do, by giving imports through domestic ports an advantage over those coming through foreign ports.

It was just three centuries ago, on a sunny day in June, that the famous French explorer, Samuel de Champlain, furled his weather-worn sails in a snug harbor on the north shore of what is now known as the Bay of Fundy.

He had arrived on St. John's day, and so he gave the name of the Saint to the harbor. But the French never made any permanent settlement there, and at the time of the American Revolution the place was merely a fishing station for some enterprising New Englanders.

Then came the United Empire Loyalists. They were the real founders of the city, and their memory is honored, and their names perpetuated by their descendants with loyal respect.

The situation of Saint John is exceedingly

picturesque, and it is surrounded by a beautiful country, while the river, at whose mouth it stands, is one of the great scenic streams of the continent.

The most famous natural feature is the entirely unique Reversing Falls. The river enters the harbor through a deep gorge only five hundred feet in width. At the upper end of this gorge the river waters are met by a rocky barrier over which, when the tide is low, they tumble in a water-fall, and a series of rapids and whirlpools. But when the tide returns to the harbor it not only overcomes this fall, but rises several feet above the river level so that now there is a fall in the other direction.

In consequence of this remarkable phenomenon vessels can pass the gorge only at half-tide, when the waters of the river and harbor are in agreement.

Probably because of its proximity to the United States, Saint John has caught the spirit of enterprise for which their people are notable, and has always been distinguished by a lively faith in the future.

This was splendidly illustrated at the great fire in 1877, when over 600 business houses and 1,600 homes were destroyed. So fearful a calamity might have seemed crushing, but the sturdy citizens were not overwhelmed. They began at once to build a new city upon the ashes of the old, and the result is a bright, handsome, comfortable city, whose inhabitants now number nearly fifty thousand.

Shipping and the lumber business have been the two pillars of Saint John's prosperity. In the good old days of the sailing ship there were many big firms whose stately craft voyaged to the four quarters of the globe, but since the prosaic steel-plate freighter has supplanted the more romantic white-winged galleons, the number of firms engaged in shipping has greatly decreased.

The bulk of the carrying trade is now in the hands of large steamship lines, which make regular sailings, and the balance goes for the most part to the tramp steamers that are always ready to bid for cargoes to any destination.

The most important shipping house is that

of William Thompson & Son. In former days the name of Troop & Son was one to conjure with, but their operations are not now conducted on so extensive a scale, although they are still active in the field.

The steamship lines running regularly to Saint John, either all the year round or during the winter season, are as follows: The Allan, Elder-Dempster (now Canadian Pacific), Manchester, Furness, Donaldson, and Head. The total of tonnage loaded at the port during the winter has risen from 50,892 in 1896 to 275,746 in 1902, and the increase for the future will doubtless be at an even more rapid rate. The total value of exports last year was no less than \$15,000,000.

Being at the mouth of a river running five hundred miles inland, and traversing the vast forests of New Brunswick and Maine, Saint John could not fail to be an important centre of the lumber trade. There have always been big mills there, and to-day those of Cushing & Co., Dunn Bros., Hillyard Bros., Murray & Gregory, and Miller Bros. are leading contributors to the handsome total of 237,000,000 feet which represents the shipments for the last fiscal year.

The manufacturing interest has not been so strong in Saint John as might have been expected from the known enterprise of her inhabitants, yet there are a number of substantial establishments such as the Cornwall and York cotton mills (formerly Park's), Simeon Jones' brewery, McAvity's brass foundry, Rankine's biscuit factory, Pender's nail factory, Fowler's tool factory, the Portland rolling mills, and so forth, in which large capital has been invested. These give employment to many people, and their products are widely distributed.

The wholesale trade of the city is also an important factor. In the realm of dry goods the renowned house of Manchester, Robertson & Allison holds the lead, while two other firms of note are Brock & Paterson, and Macaulay Bros. T. B. Barker & Sons is an old established house in drugs, and Emerson & Fisher in hardware. In groceries, C. M. Bostwick & Co. and Dearborn & Co. are the most prominent.

Once upon a time Saint John could boast of having the best book store in Canada, for no other could dispute the title with J. & A. McMillan, but the palmy days of the retail bookseller have gone, maybe never to return, and the McMillans now find wholesale stationery their chief interest.

There is only one local bank, the Bank of New Brunswick, but it is an institution to be proud of, for, although not having so large a capital, or so many branches as many other Canadian banks, it has conducted its business with such prudence that for a long time it led the whole list in regard to the proportion its surplus bore to its capital, and as to the rate of dividend.

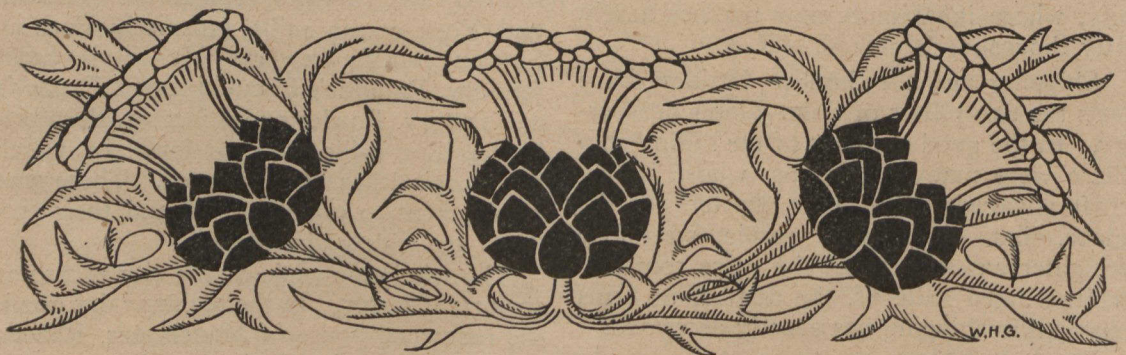
There are, of course, numerous branches of other banks doing business in Saint John, and the total financial transactions, as shown by the clearing-house returns, increased from \$30,350,000 in 1897 to \$42,465,000 in 1902.

The affairs of the city are managed by a Council, consisting of the Mayor and fifteen aldermen. The executive officials bear such impressive titles as Director of Public

Works, Water and Sewerage; Director of Public Safety; Chamberlain; Common Clerk; Superintendent of Water; and so forth.

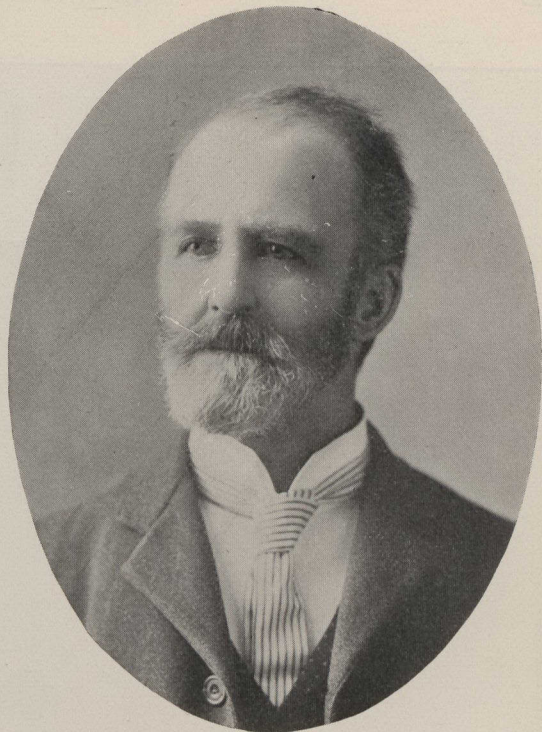
The revenue for the year 1902 was \$1,671,332, and the expenditure \$1,645,054. The municipal balance sheet shows assets having a total value of \$5,096,000, and the liabilities, including the funded debt, amount to \$3,863,234, there being consequently a comfortable balance on the right side of the account.

Saint John has good reason to regard her past with complaisance, and her future with serenity. With increase of years will undoubtedly come increase of wealth, and of population. Much interest is now being taken in a project for the construction of a dry dock sufficiently large to accommodate ocean steamships. If this undertaking is carried to completion it will be of immense advantage, and whatever exception may be taken to the title at the moment, there is little doubt that ere very long Saint John will establish beyond cavil her claim to be the Liverpool of Canada.

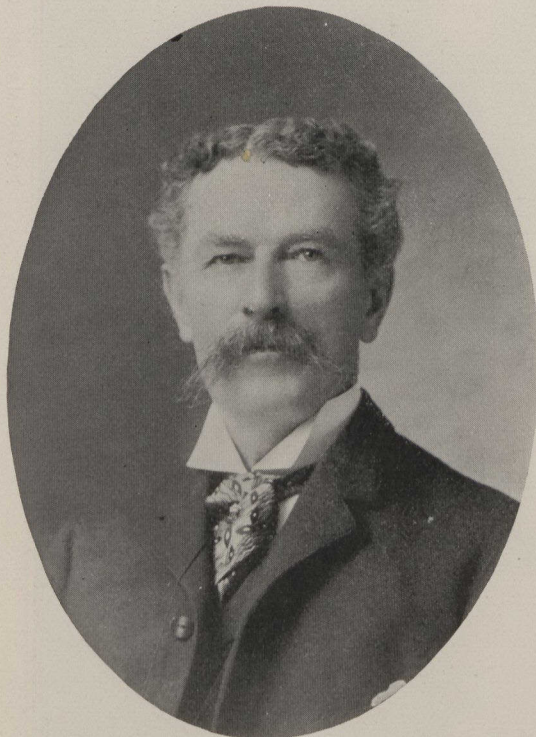




WALTER W. WHITE, M.A., M.D.
MAYOR OF ST. JOHN, N.B.



D. J. PURDIE, M.P.P.

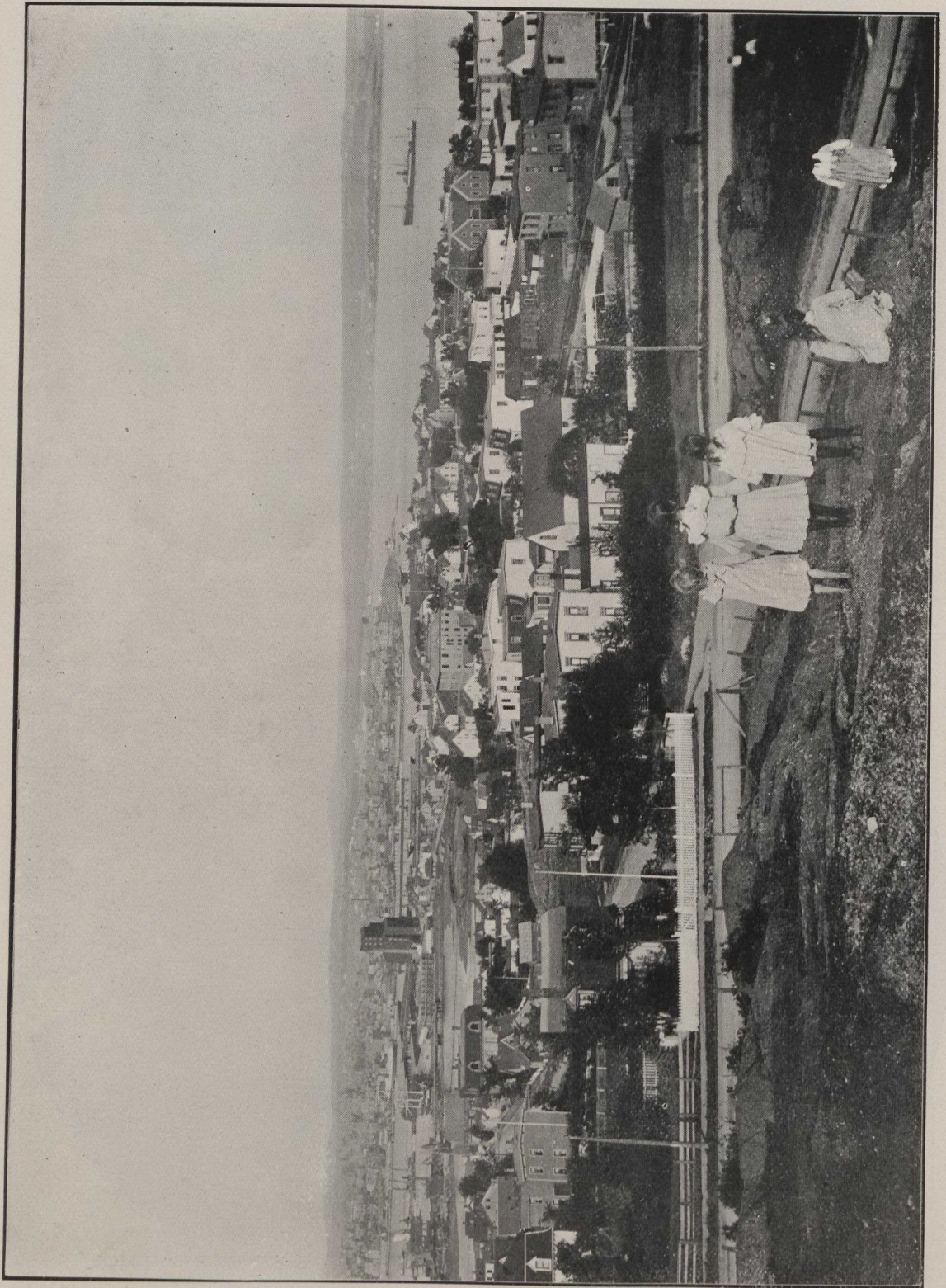


J. W. DANIEL, M.D., M.P.



ALDERMAN JOHN MCGOLDRICK

REPRESENTATIVE MEN OF ST. JOHN, N.B.



PANORAMA OF ST. JOHN, N.B.



HARBOR—ST. JOHN, N.B.



VIEW OF CHARLOTTE STREET—ST. JOHN, N.B.



VIEW OF KING STREET—ST. JOHN, N.B.



VIEW OF GERMAIN STREET—ST. JOHN, N.B.

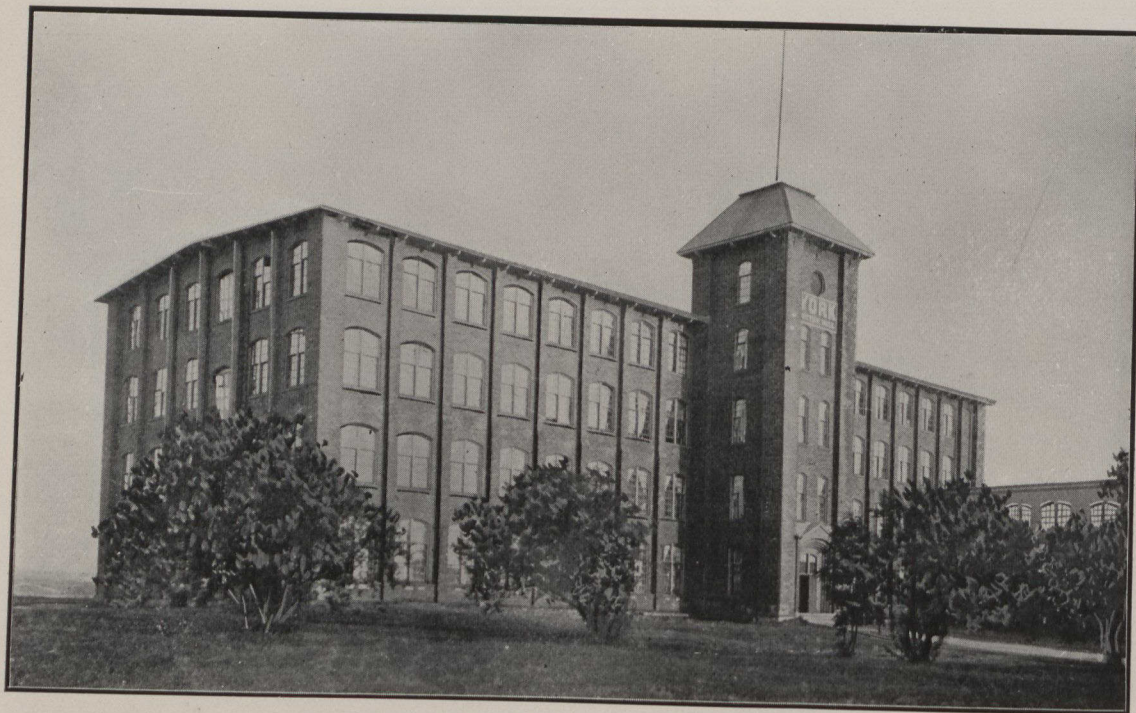


VIEW OF PRINCE WILLIAM STREET—ST. JOHN, N.B.

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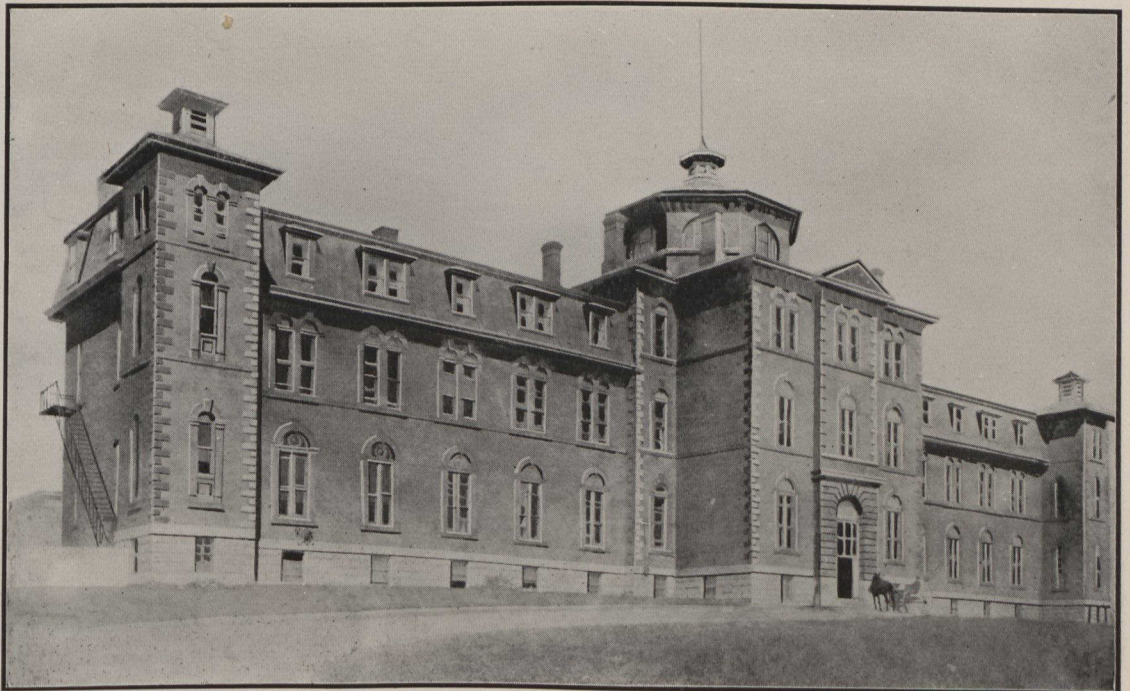
UNION STATION—ST. JOHN, N.B.



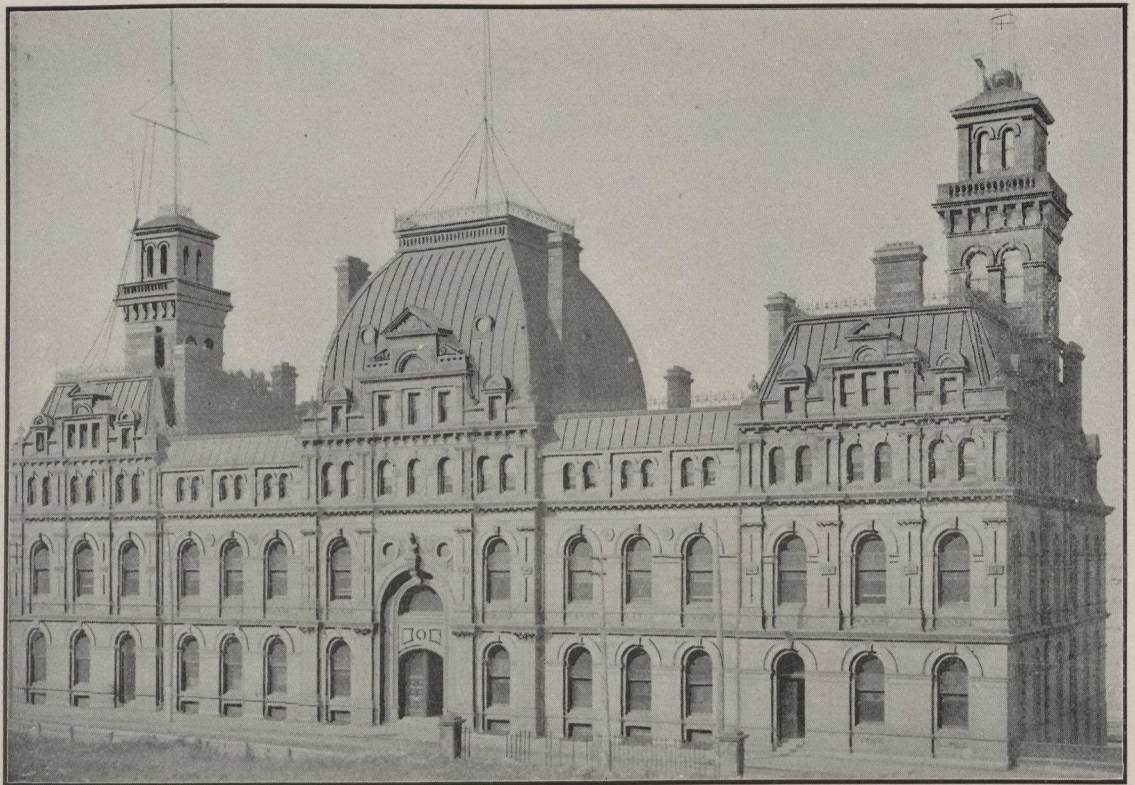
VIEW OF YORK COTTON MILLS, ST. JOHN, N.B.



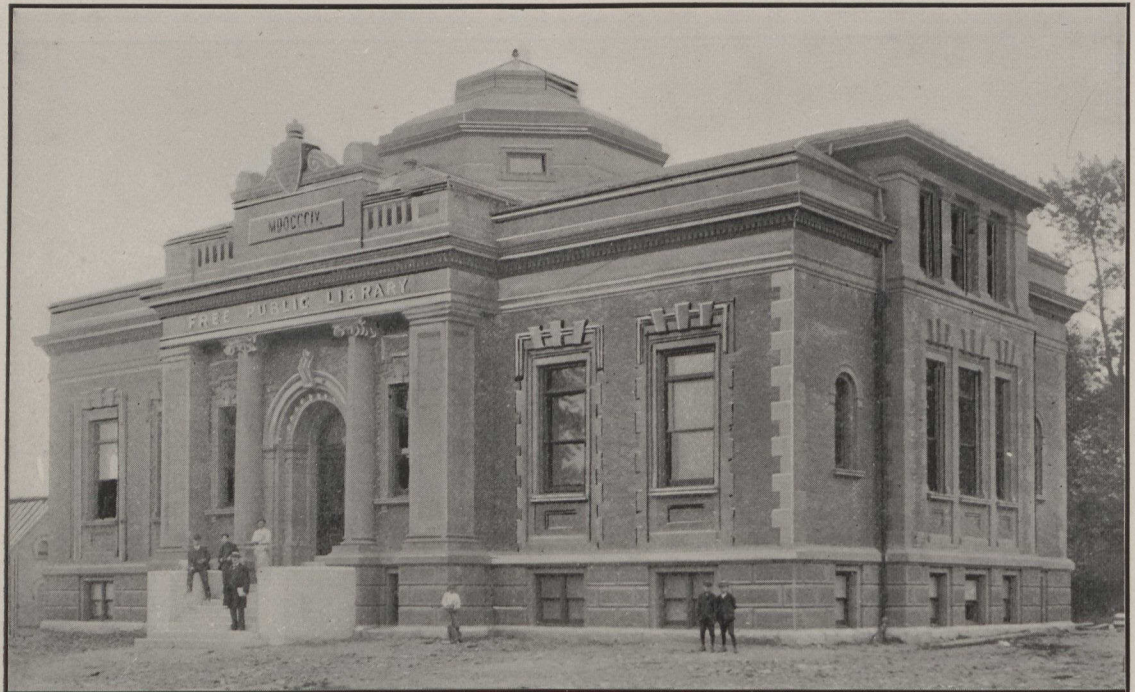
BANK OF NEW BRUNSWICK AND POST OFFICE--ST. JOHN, N.B.



GENERAL PUBLIC HOSPITAL--ST. JOHN, N.B.



CUSTOM HOUSE—ST. JOHN, N.B.



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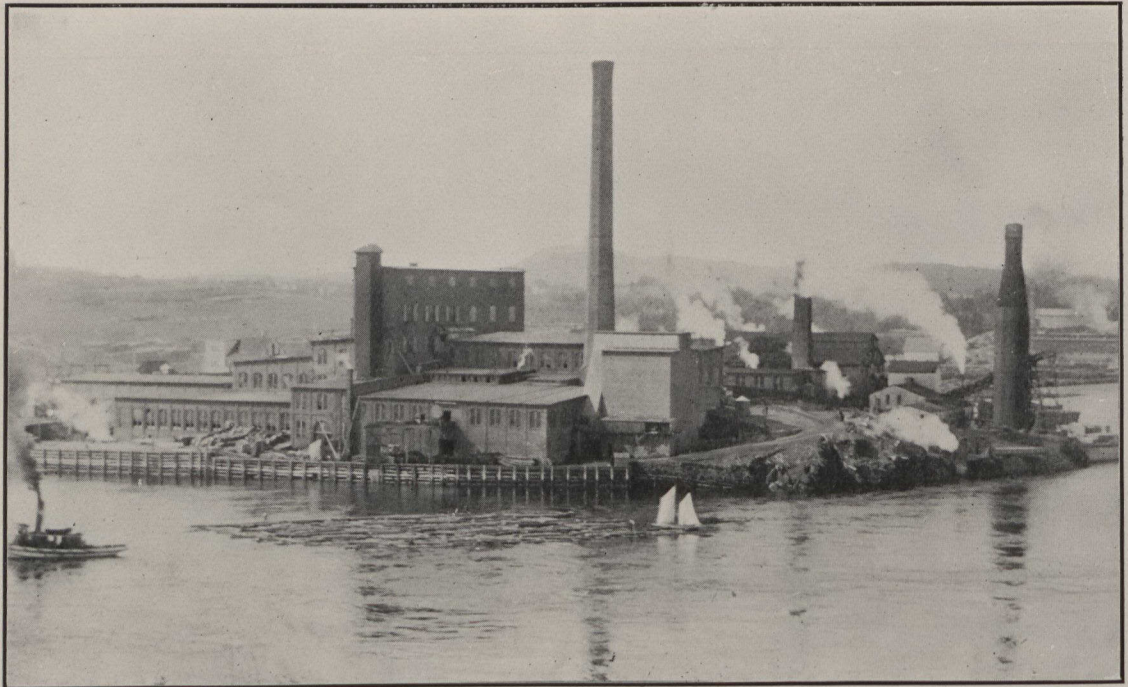
T. H. ESTABROOKS TEA ESTABLISHMENT—ST. JOHN, N.B.



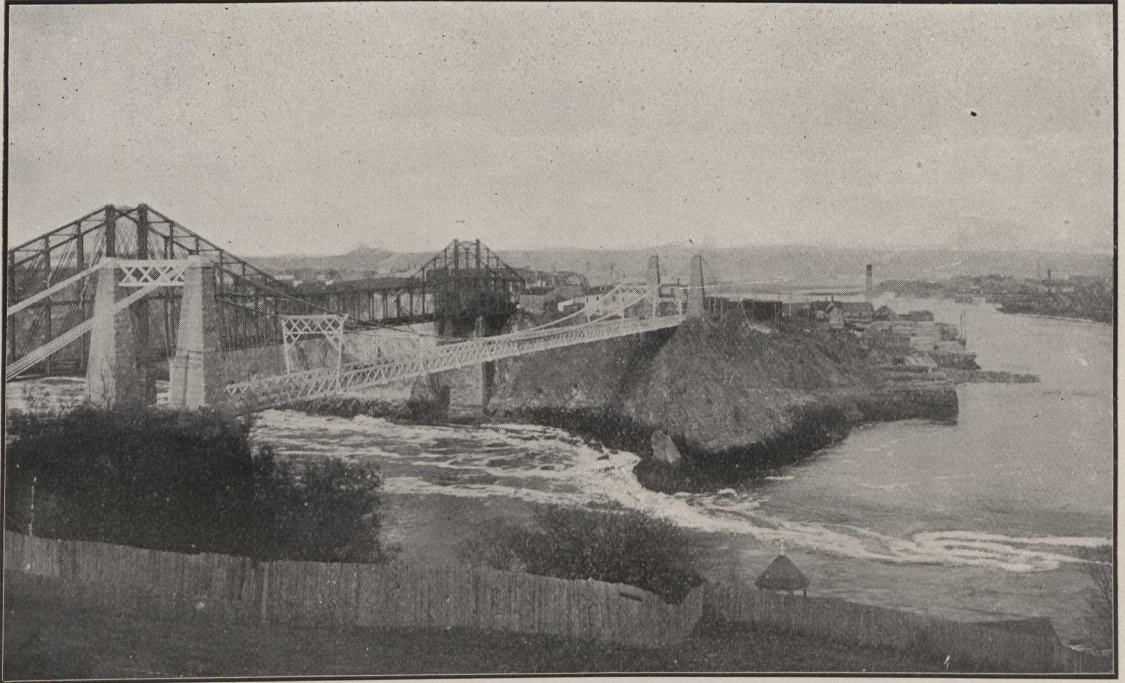
PUBLIC HIGH SCHOOL—ST. JOHN, N.B.



REVERSIBLE FALLS FROM BELOW ST. JOHN, N.B.



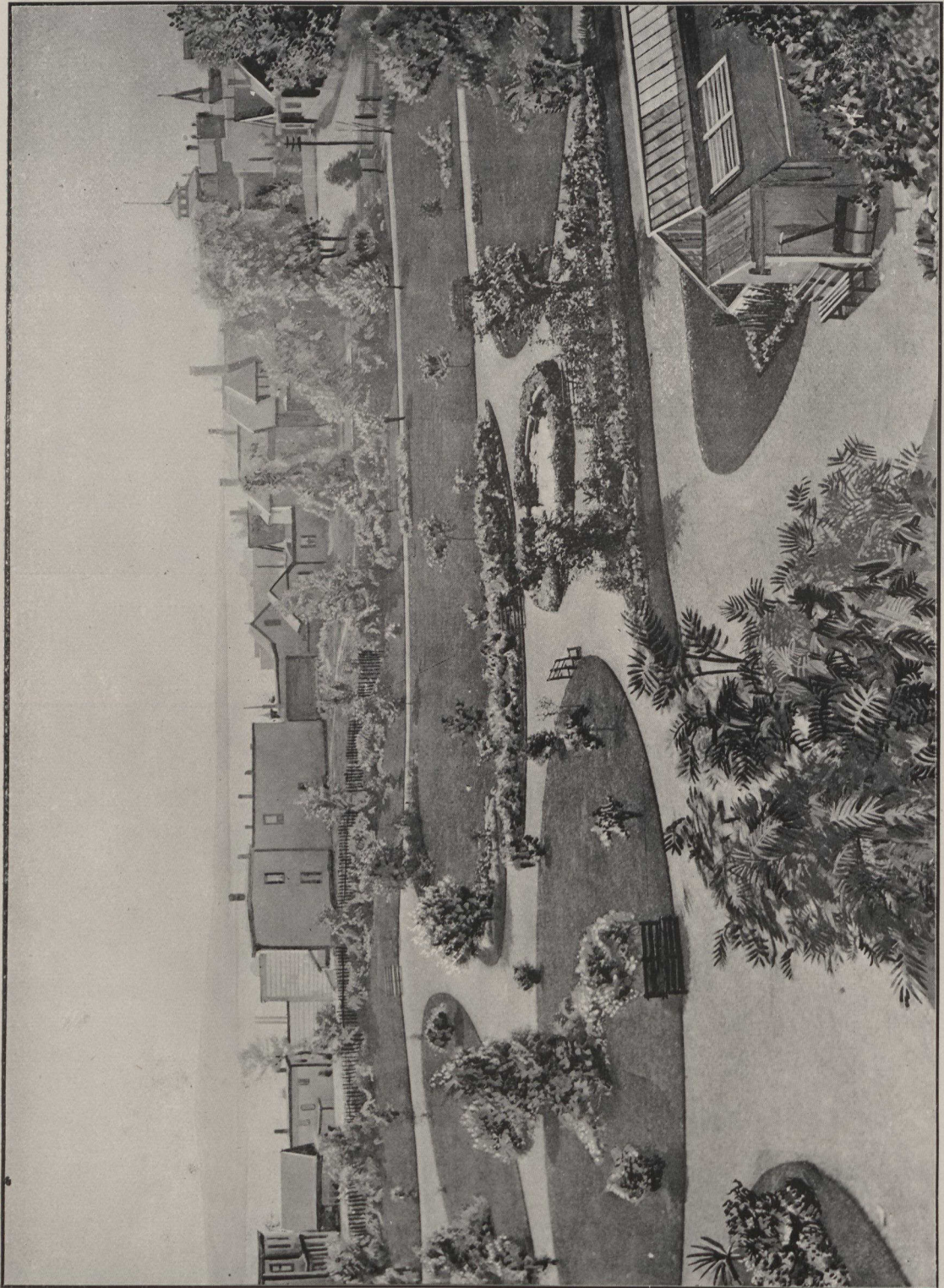
VIEW OF CUSHING'S PULP MILL—ST. JOHN, N.B.



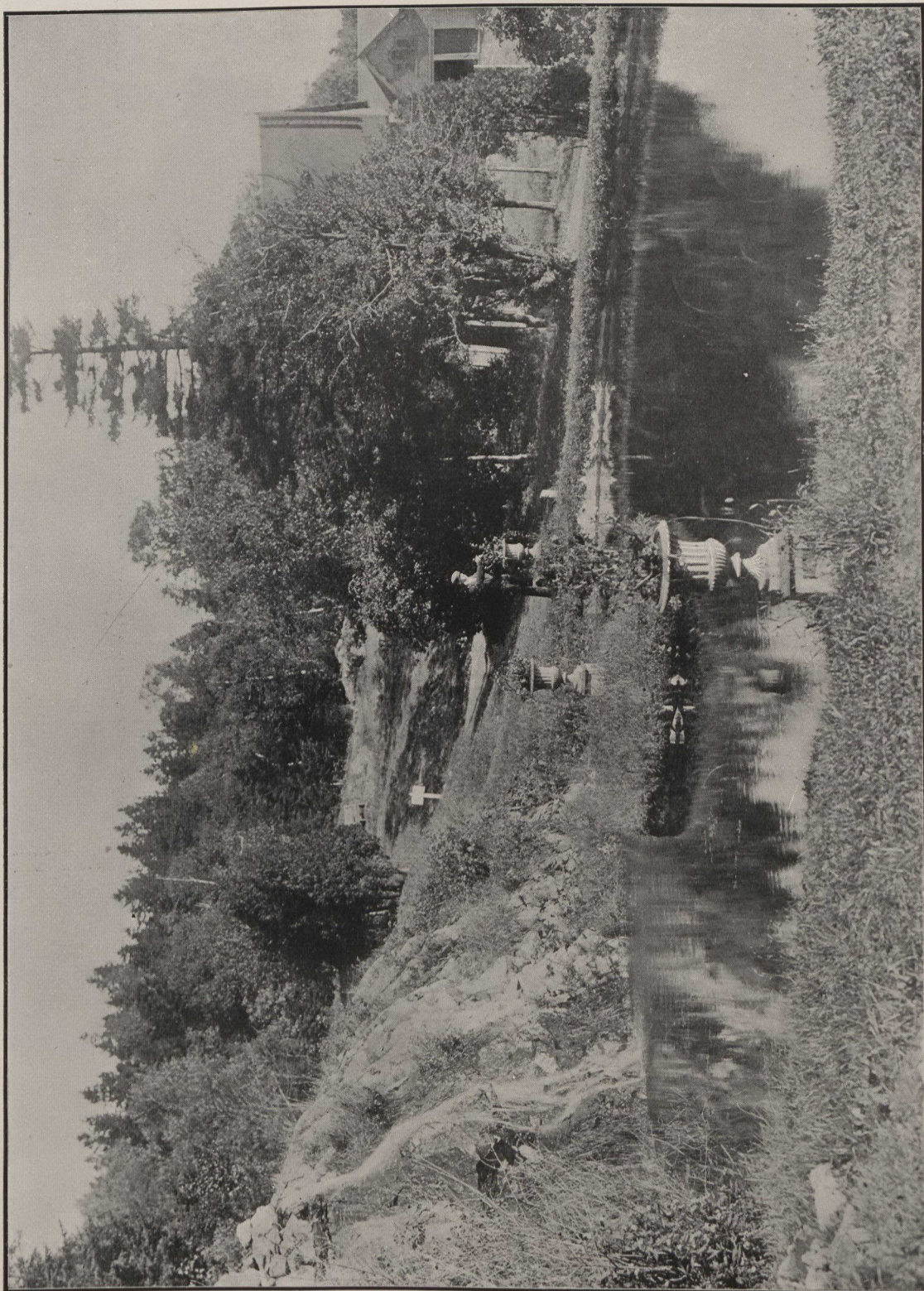
SUSPENSION AND CANTILEVER BRIDGES AND REVERSIBLE FALLS—ST. JOHN, N.B.



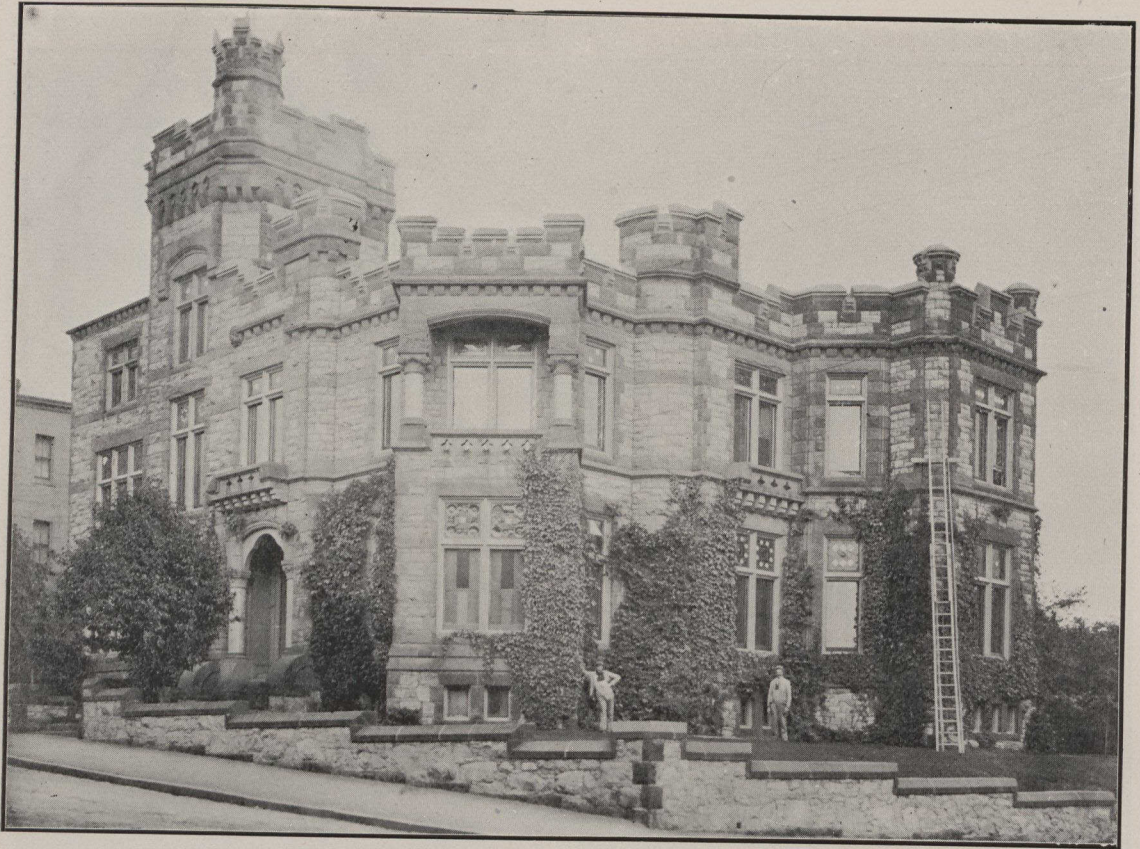
MARITIME NAIL WORKS—ST. JOHN, N.B.



VIEW IN PUBLIC GARDEN—ST. JOHN, N. E.



A VIEW IN ROCKWOOD PARK—ST. JOHN, N.B.



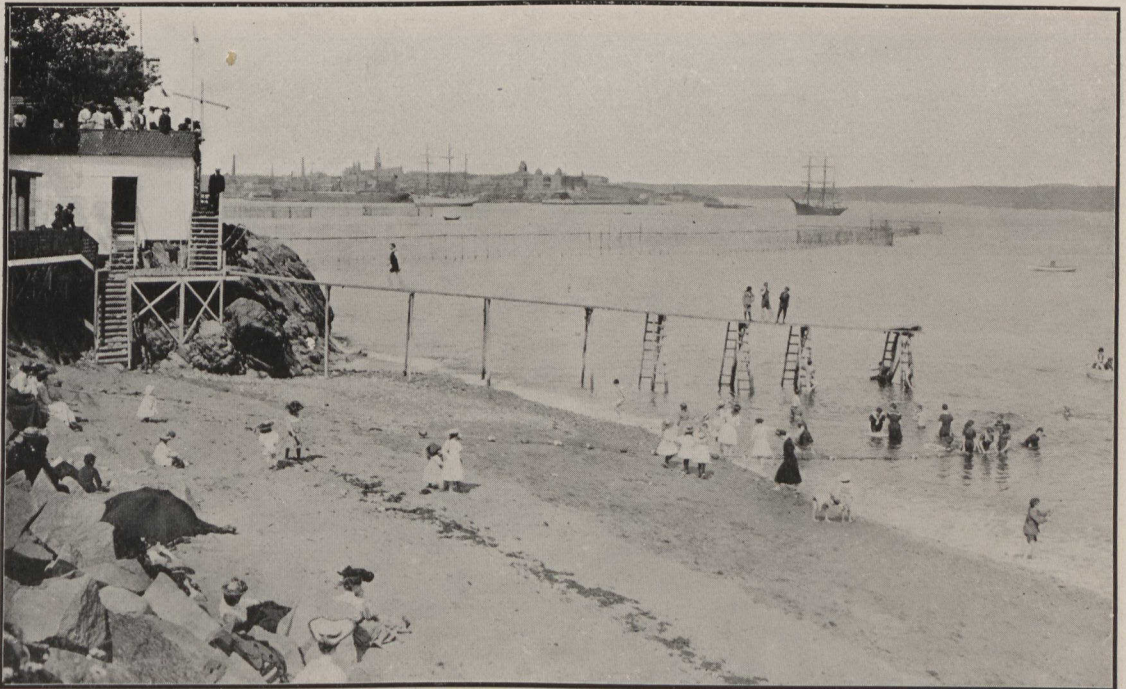
SIMEON JONES' PRIVATE RESIDENCE—ST. JOHN, N.B.



VIEW OF QUEEN SQUARE—ST. JOHN, N.B.



PRIVATE RESIDENCE OF E. W. SLIPP—ST. JOHN, N.B.



SEA BATHING AT BEATTY'S BEACH—ST. JOHN, N.B.



VIEW OF KING SQUARE—ST. JOHN, N.B.



VIEW IN ROCKWOOD PARK—ST. JOHN, N.B.

THE INDUSTRIAL STORY OF CANADA

By AUSTIN L. MCCREDIE

[THE NATIONAL MONTHLY has arranged with the above-named writer for a series of articles on industrial subjects of general and national interest, which will appear monthly under this heading. Among other topics treated will be agriculture, other national resources, manufactures, railroads, and the utilization of water-power for industrial purposes. —ED. NOTE.]

INTRODUCTION.

CANADA is a great country, and will yet be a great nation, thanks to the herculean labors of our grandfathers—and, some say, to American enterprise. Nearly two billion acres of land, most of it cultivable, and sixty-three million acres of it now occupied; an unrivalled total of natural resources; over two billion dollars invested in farming, and nearly half a billion invested in manufacturing—these are facts not generally taught in our schools, though they ought to be. There are more like them, and they are all worth thinking about.

Every citizen is a national shareholder. Every man who votes is, in the words of Talleyrand, "an ancestor." Each bears a share of the responsibility for which the nation of to-day must answer to the nation of the future. And yet, the fault of Canadians is that they have been too content. They have lacked a deal of the enterprise which has made the United States the greatest industrial nation in the world. The day of provincialism went out with the ox-yoke and the hand loom. In the expressive language of the street, we must "get busy."

It is true that a spasmodic awakening is in evidence. National exhibitions, desultory newspaper squibs on practical patriotism, and stray bullets of sensible fact from the blank-cartridge feu-de-joie of the political campaigners, are at least tokens that we are about to bestir ourselves. But we need more self-confidence, more real determination to have our country developed, and to do it ourselves. We must save our earnings, and apply them to our object. We must

cease to interest ourselves in the New York stock markets, and be satisfied no longer to be hewers of wood and drawers of water for men who spend the profits of Canadian-made money in Manhattan. In a word, there is grave need for earnest, practical and general self-schooling, and for an equally earnest application of native enterprise and native capital to our industrial development.

These articles are intended as a contribution to this end. As a sort of national stock-taking, they will trace the history of the more important phases of our industrial and commercial development, and will show to some extent our present economic position. At least, they will collect within their bounds many useful facts now beyond the reach of many. They are not controversial, nor are they written with any political purpose or bias.

PAPER I.—AGRICULTURE: A HISTORICAL SKETCH.

Agriculture is the chief source of all wealth, and in Canada at least, the basis of the nation's prosperity. The farming population constitute 44.3 per cent. of the total, and the distributors and manufacturers of agricultural materials make up 17.7 per cent. of the remainder. It is therefore the paramount industry of the country.

The history of our national growth is a history of agricultural settlement. And, so far as concerns the intimate life of the people, no nation has a more fascinating story than that of the several units, which, now to some extent assimilated, stand for the Canadian nation. We have heard our grandfathers' tales. *The log-cabin and the stump-machine are figures of speech in the city drawing-room.* We are strong because of our parents' strength—yet why do we scorn their sturdy trade, so many of us? Chiefly, I think, because we know so little, as a whole, of their romance; or, knowing, shrink from

the sternness of their toil. The times have changed—but they are by no means out of joint.

The pioneers of Canada are of a wide selection. From France, from Britain, and her lost New England, and, in these days of Immigration Offices, from Scandinavia, Germany, and the Slav countries, men and women looking for freedom have come, careless of hardship, content to live by their own labor. With such a various derivation, the conquerors of the ever-receding frontier have displayed a variety of method and resource that has, perhaps, no equal in the history of colonization. Though traditions have many of them faded, and customs merged and changed through contact and intermingling, there are even yet, in Old Canada, concrete souvenirs of more than one foreign country, more than one period. In the North-West these are even more frequent, and many settlements have been bodily transported from the Old World, with a thoroughness that predicts a permanent influence on the whole of the great West.

The oldest, and at the same time the least altered settlement in Canada, is Quebec. Indeed, for the two hundred years preceding the conquest, the St. Lawrence settlements were the only Canada. Planted there by a Free Trade king of France, with all their feudal and hierarchical organizations intact, it is little wonder that the present-day descendants of those Breton and Norman peasants are more truly representative of the sixteenth century than their cousins in France. They are the great American Anachronism. For three hundred and fifty years this peculiar people have tilled the soil for a simple living, driving the wooden plough, wielding the flail, making their own clothing from flax and wool, moving only when, by reason of large families, they pushed the frontier of their heritage ever further back—to Lake St. John, to the Gatineau, to the head waters of the upper Ottawa; or migrated to the North-West with the notion of surrounding and confining in Ontario the English new-comers. The world's markets are of little interest to the French-Canadian, if, indeed, he has heard of them. If he can pay his dues to the Church,

“render unto Caesar the things which are Caesar's,” feed his many children, and possess a sufficiency of “w'iskey blanc” and “tabac Canayen,” he is more than content. With not the best of land, he works it with less energy and intelligence than the Ontario farmer, but he is far more satisfied with the results, and is probably happier. He does not mind being behind the times. The sound of the steam thresher across the Ottawa, or in the Eastern Townships, does not disturb the play of the traditional flail, and the sickle and the scythe are still good enough for him. He believes in enjoying himself, and, though he is thrifty, getting rich is a secondary matter. He is the despair of the economist. Nevertheless, many French-Canadians are coming to the front in stock-raising and other branches of agriculture, and their influence will, no doubt, spread. As yet, however, Quebec presents a picture, not of progress, but of conditions.

Apart from Quebec, the settlement of Canada is an affair of one century. The significant phase of this settlement is the birth and growth of Upper Canada. Lacking the nearness to the Old Country of the Maritime Provinces, and revealing, except in the far western peninsula, less fertility than the St. Lawrence valley, it nevertheless attracted a considerable number of the best immigrants who sought homes in Canada about the beginning of the nineteenth century. The reading public are fairly familiar with the story of the Loyalists—though they might know more with advantage. They do not know so well the manifold drama of the peopling of the Province, in which others played so large a part. Of all who thus shared the dangers and labor of the early days, however, it is noteworthy that none were without a previous history of which their descendants may be proud.

Mr. C. C. James once called Canada the “Promised Land” of the western continent. Ontario, in the last, a century of moving national events, founded our country's enviable reputation. The United Empire Loyalists, Dutch and English, from New York State and Pennsylvania, English and Scotch from New Jersey and Maryland,

some of French Huguenot extraction, some Hessian soldiers, some German Palatines, some Puritans, some Quakers—theirs was a significant migration. Some had previously been driven from Germany, some from France, some even from Britain.

Following these came the Pennsylvania Dutch, friends of the Loyalist Germans; Father Macdonell and his band of Glengarry Fencibles, and Colonel Talbot with some forty thousand English settlers, to open the Western Peninsula. By 1824 the water highways of Ontario, the Ottawa, St. Lawrence and Niagara Rivers, and Lakes Ontario, Erie and St. Clair, had their fringe of settlement.

To this day city folk dub the farmer close-fisted. The farmer's retort is that this is a spendthrift age. The home-staying descendant of those early pioneers is essentially conservative of family traditions, and the fountain-head of his traditions was the time when an axe, a chain and one or two oxen were the sole material foundation of the wealth of the line. In those days there was no dependence upon the outside world. The dwelling, the furniture, his clothes, his food, were the work of the settler's own hands, and often the outcome of his ingenuity. It was a day of simple tastes, extremely hard work, and contentment. The "standard of living," of which workingmen complain this year, is princely compared with the salt pork and apple-butter, the deer-skin or homespun clothing, and the homely amusements which alone our forefathers could obtain. The giants of those days lived to work and took their pleasure in the process. The day for such national and personal ethics has not yet passed.

Production in pioneer days was a laborious matter. Trees, most of them hardwood, and all of them large, had to be felled with the axe, and logged with oxen and burned. The stumps had to be removed, a task in itself costing, at present-day labor cost, the present value of the farm. None of the modern economies of cheapened manufacture were to be obtained, and no luxuries were possible, had they been desired.

It is not my purpose herein to relate the romance of our country, but in the story

of the lives of these first pioneers, and in their selection, lies the secret of the present pre-eminence of Ontario among the provinces, and of the sterling quality of her people. If proof be needed, it is found in the wealth and general prosperity of their settlements, as compared with the rest of Ontario. Waterloo county, long noted for agricultural prosperity, is now foremost as an industrial centre; the Niagara peninsula is one of the richest parts of the province; and the wealth and thrift of the farmers of Prince Edward county are proverbial. The reason is obvious. The Loyalists had been doubly tried in the fire, and were the finest possible material with which to build a nation and to develop a new country. Moreover, the composite character of the succeeding generations, due to the intermarriage of so many peoples, all so excellent, but differing in their excellences, is in itself a sufficient explanation of Ontario's predominance.

The population of Upper Canada in 1784 was about ten thousand; in 1812 about seventy-five thousand. By immigration of relatives and friends of the first comers, and of others, such as the Glengarry Highlanders, the peopling of the province was progressing. By 1824, the population had more than doubled. By this time, thanks to the energy of the settlers and to the assistance they obtained from the Crown, good roads had been built, connecting most of the settlements and forming arteries of commerce; an important point in the days before railroads had been thought of. From this time the growth of population was rapid. In 1841 it had reached the half-million mark. Twenty years more added nearly a million to the number. The social and economic troubles of Great Britain were building up her colonies. In the United Kingdom manufacturing industries and farmers alike were suffering depression. The spread of cholera, the social awakening of the masses, and the tempting offer of free lands by the Government, were further causes contributing to the rapid settlement of Ontario. "The Macnab," the last of his line, formed a feudal settlement on the Ottawa. Peter Robinson came with a large number of Irish, and opened up the country about Peterboro' and Rice

Lake. Wellington county, Stratford, and Goderich were settled by the Canada Company with Scotch weavers and others. The military settlements near Perth and elsewhere, the opening up of the Rideau, the German community of Renfrew County, filled in the foundation of a Province in the making. In our own time, New Ontario, the Great North, is being rapidly populated, mostly with descendants of former pioneers.

It has been said that the population of the Province in 1861 was nearly one and a half million souls. From the foregoing it will be clear that this population will have become fairly intermingled by this time, a fact of some importance in determining the economic development of the people. Methods peculiar to each of the various countries of their origin came into comparison with the others, with the result of a selection of the best, and a consequent improvement in farming processes as a whole. In spite, therefore, of lack of modern transportation conveniences, the farmers of the Province were fairly prosperous when the Crimean War began to be followed by the American Civil War. With the outbreak of those conflicts, Canadian produce found an insatiable market at highest prices. Production increased, the introduction of labor-saving machines was stimulated, and the improvement of land made great strides. Agriculture, from being the means of a penurious livelihood, became a money-making occupation. The foundation was laid of a well-to-do farming class, which was to be the salvation of the country in a subsequent period of depression. The export of farm produce meant the importation of money, and many things which had been hitherto the subsidiary product of home labor. The flax scutcher and kitchen loom were used for firewood, and linens were brought from abroad. Homespun woollens gave place to American factory-made goods. This tendency of trade was favored by the Reciprocity Treaty of 1854, which maintained inflated prices until its abrogation in 1866.

With the institution of a tariff wall in that year, which fitted in with a period of low prices for wheat in the European markets, a

new era began in the history of Canadian agriculture. The many British settlers of the previous period had an acquaintance with live stock of different kinds, and the Civil War had, by providing a market for beef, developed stock-breeding to a considerable extent in the Province. By increasing their stocks of sheep, cattle and heavy horses, the farmers managed to continue their sales in the American markets to some extent, thus evading the spirit of the tariff imposed. Under competition with the newly-opened lands of the Western States, however, the times were hard for the Ontario farmer, except for a brief period in the eighties, and particularly so after the McKinley Tariff was imposed in 1890. This last blow to trade with the United States was nevertheless the turning point in the fortunes of the agriculturist. Though for six years his hardship equalled that of the pioneer days, a trade with Great Britain was established which has since more than repaid him for what he lost. But of this latter movement more will be said in the next paper.

In many respects, the case of Nova Scotia is similar to that of Ontario. The settlers were of U. E. Loyalist and British extraction, excepting the few Acadians who remained at the time of the exodus. A comparatively uneventful political history left the people free to follow their natural bent for sailing and fishing, which they practised in conjunction with very desultory farming operations. Some mining and lumbering also attracted their attention from the tilling of the soil, so that, with the exception of the Annapolis Valley, agriculture has never seen a large development in the Sea-coast Province. Within very recent years the Provincial Government has organized the farmers to some effect in the improvement of conditions, particularly in regard to fruit-growing and dairying, in emulation of the Ontario Department of Agriculture, and it is expected that more general success will follow this action. Nova Scotian apples already have a world-wide reputation.

New Brunswick has never been an agricultural province. The Loyalists who settled there have been lumbermen for the greater part ever since. It has been said, indeed,

that about the only staple farm product of the Province for years has been potatoes—and with some degree of truth. The dwindling or recession of the timber, however, and the contagious example of the Premier Province in regard to Governmental stimulus of agriculture will, it is believed, make New Brunswick a strong farming district at no very distant time. Indeed, the experience of the little Island Province, which has the reputation of being second only to Ontario in the enterprise with which her farmers have applied science to their purposes, proves what is likely to happen in New Brunswick.

The settlement of the great Canadian West deserves a paper to itself. Begun in the present generation, it bids fair to eclipse the world's highest records. The offspring of the national hopefulness of the older provinces, the west is already a nation, growing too rapidly for its clothes, as a Westerner put it, and threatening to determine itself our future national character. It baffles attempts at prediction. Composed of large, mostly isolated communities, each with its Mennonite, Galician, Doukhobor, or British traditions, the West is a conglomeration of nationalities not yet assimilated, and it is impossible to say what the result will be when the process is completed. From the economic point of view, however, it is certain that the filling up of the vast territory between Ontario and the Rockies, however accomplished, will make Canada great, and that almost at a bound. Already the Doukhoborts have their steam ploughs and all the most improved farming machinery. Like the Mennonites, they are co-operators, and reap the benefits of co-operation. Like them, also, they are steady, thrifty and industrious, spasmodic reports to the contrary notwithstanding. The trim farmsteadings of the Galicians, their herds of fine stock, and their good industrial qualities, pronounce them also to be good citizens. The French-Canadians, who years ago migrated to the Dauphin district, have come into their own with the advent of the railroad, and their prosperity is drawing other

settlers to their neighborhood. The settlers of Manitoba have long since vindicated their faith in the country, and have made the world familiar with the name of "Manitoba Number One Hard." The ranchers who in the seventies entered Alberta by the Montana route, no longer have the wonderful foothill country to themselves. The railway which gave them a convenient market for beef cattle and horses, brought those who fenced in the ranges for tillage. How soon the effect of this will be seriously felt is debatable. The point is that the land of the West has given abundant proof that it is all first-class for almost any agricultural purpose, and that the man of small means and little experience, if he has industry, will find no obstacle to success therein.

The Mountain Province, British Columbia, has many rich valleys, with an ideal climate, where, sheltered from the winds to which the prairie settler is exposed, farming is bound to achieve signal success. The mining industries of the mountains provide a convenient market and the best prices. Although agriculture has only begun, it is carried on vigorously and scientifically. Clearing and settlement are rapidly progressing, and the farmers of the near future, in British Columbia, will be both numerous and prosperous.

One of the qualities of Canadians at large, owing to their habit of staying too much at home, is their inability to realize the magnitude of their own country, or the fact that there are many other Canadians who are of different derivation and sympathies. Though space limits prevent any expansion of the subject-matter of this article, it is hoped that enough has been at least hinted at to set some a-thinking in this direction, and possibly to looking into these things for themselves. In the next paper, the condition of agriculture at the present time will be treated, particularly as to the extent, growth and nature of Canadian production, and the direction of our markets. Some comparisons with foreign competitors in those markets will be made, a matter which should be instructive to some.

A NATIONAL FLAG

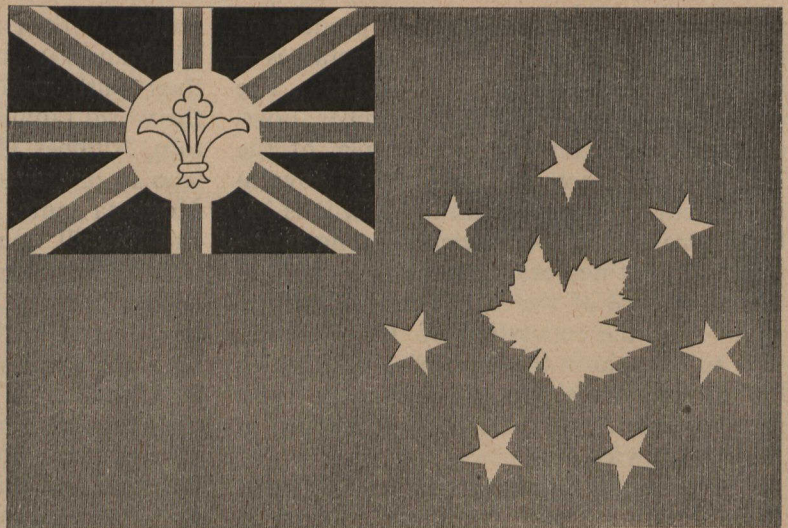
BY
VICTOR LAURISTON

AS a Canadian, proud of my country, I bring forward the accompanying design. It represents at once our past, our present, and our future.

Our Past. New France. In the very centre of the Union Jack I have placed the *fleur de lis*. The royal *fleur de lis*, far more than the republican tri-color, is the proper emblem of the discoverers and founders of Canada. Under it Jacques Cartier sailed forth, and Champlain and Frontenac labored, and Montcalm fought and died. To the heroic men its founders, the nation owes and should justly render the trifling tribute of a place for their historic emblem upon that nation's flag. Their sons have doubly earned it; they have stood at the front for Canada and Britain in three great wars, and will do so yet again.

Our Present. Britain. The Union Jack must represent the Empire to which we are all proud to yield allegiance. It will represent the glorious memory of 1812, and our united pride in the British name. And I have ventured to preserve, and hope we ever may preserve, despite statutes, fate and a forbidding heraldry, the old red ensign that we all love.

The Future. Canada. The Maple Leaf has undisputed place as the nation's em-



blem. A stirring national song has enshrined it in all our hearts. Let it stand for the world-empire our fathers are, which we ourselves may some day be.

Each star of the circlet of seven represents a Province, as the enclosed Maple Leaf represents their indissoluble union. Our own Territories, Newfoundland, I trust, perhaps the West Indies, will some day add other stars. Perchance, the star circlet will find a few opponents amongst those anti-Americans who hold that nothing of good can come out of Nazareth; but I take it, not from the Stars and Stripes, but from a similar design on the flag of the Australian Commonwealth. Here it serves to render the enclosed Maple Leaf yet more distinct.

This design is but a suggestion. I should be glad to welcome and adopt a better one. I offer it in the hope that it will at least stimulate a discussion of this question, that the patriotism of the Canadian people may have a fitting rallying-point.

"RALPH CONNOR" AND HIS NEW BOOK

BACK in the mountain-like hills that overlook Burlington Bay nestles the pretty little village of Waterdown. Thither came "Ralph Connor" in mid June to tell the story of "The Prospector." On the southern side of the steep "mountain" he pitched his tent; and, enamored of the pure air and beautiful scene of the green valley reaching down to the blue water hedged in by the surrounding mountain, in the cool shade of rocks and trees, he set to work.

The story, which has been running serially in the *Westminster* and *Leslie's Monthly*, is to be published in time for the Christmas trade. At this writing it is not complete, the summer having proved too short for the work, despite the enthusiastic persistence of the author, who returned to Winnipeg early in September.

The story opens in Toronto, and at first centres about "old 'Varsity," which to so many can mean only Toronto University. The characters are largely students, with some of their lady friends resident in Rose-dale. A Rugby football match between 'Varsity and McGill serves to make known the quality of the players, while, at the same time, presenting a very realistic description of a football game, particularly in the old days of the close scrimmage. The second chapter closes a hard-fought game, with 'Varsity's team champions of Canada.

The sub-title, "A Tale of the Crow's Nest Country," shows that the scene of the story is to shift to the West as one would naturally expect from the first title, "The Prospector."

Superintendent Robertson makes an eloquent appeal for men for the West. In that appeal he does not confine himself to the fine opportunities for saving souls. In a practical way he paints the richness and grand commercial possibilities of the Canadian West, which we Easterners are said to be slow to appreciate.

Chapter five shows how love, the great equalizer, can overcome social differences and reveal itself despite the denseness of the stupid sex, and the devisings of machinating mammas.

In the following chapter we find Shock approaching the southern Kooteney country where he is to labor for the Cause, and where his convener, pointing up the valleys to the hills where the ranchers and miners are at work, advises him that there, too, lie his mines. As "Prospector," Shock is adjured to "dig them out."

From this point the story continues him in his work. With a fine sense of the pathetic and the humorous, the author shows not only a fine appreciation of the motives and views of western men, but also a deep insight into all men wherever found. And he has the happy faculty of keeping us highly entertained while he shows us these people through his more discerning eyes.

Apart from the thrilling interest of the story, the book has a special interest for Canadians. It shows not only the life of our West, with which the East is still only half acquainted, but it also points out what the Eastern man may gain in the West when the sacrifice of old social relations loom large in Eastern eyes. The actual contact with people in the cruder social conditions of the West is well calculated to bring out the true character and show men and women bereft of the mantle of conventionality which hides so much of both the best and the worst. More especially it seems to develop the strong traits. The western conditions place a man on his mettle every day, and he is compelled to establish a standard of conduct for himself. The orthodox views of the East no longer hedge him about. The servile adherence to set rules of good form will no longer avail. No one follows them. Here formality fades away, and a man must understand for himself the basic principles of good conduct. And he must be true to

them. For, in the lime-light of the West, the craven-hearted and the crooked are soon discovered.

An inherited standing will not count, but a wise use of true power and genuinely good manners are very readily recognized. A broader view of life and an intimate, penetrating knowledge of the principles of life are revealed in such a way in a few months' residence in the West as would not probably be gained in a lifetime in the East.

To portray this life, Mr. Gordon is eminently fitted both by natural qualities of acute observation and powers of portrayal, and by experience of pioneer communities.

The place of his birth, Indian Lands, Glengarry county, Ontario, and his residence there while that portion of the country was still in its pioneer stage, gave him a first-hand knowledge of men in the rough.

His personal knowledge of Ontario in the earlier days, possibly supplemented by that of his father, who is still living, is presented in his two books, "The Man from Glengarry," and "Glengarry School Days." Just as these two books present pioneer life in Ontario, the "Sky Pilot" and "Black Rock" describe the earlier days in the West. The new book, "The Prospector," supplements the latter two.

With regard to the opportunities of the author for learning the conditions in which this new story is developed, it is interesting to know that he had his information at first hand. The Rugby football match which serves to open the story, was something which Ralph Connor knew from the inside. As a student he was one of the champion team which carried off the honors. Hence he thoroughly knew the points of the game, and wrote of it with the sympathy which best comes from intimate inside knowledge. He knew the temptations of players in the heat of the strife and is not appalled by the roughness which so many mere on-lookers are wont to deplore. However mad that struggle for victory might seem to others, for him there was method in the madness.

When the scene of the story shifts to the West, he knows the field as intimately. As a student he spent a couple of summers in Manitoba. Later he spent some years at

Banff, in the heart of the Rockies, and amid the wild scenes of Canada's National Park.

In 1894 he became pastor of St. Stephen's, Winnipeg, where he has been almost continuously for the last ten years. From this large personal experience of the West and, no doubt, from this knowledge enlarged through conversation with others, he thoroughly mastered the spirit of the West. From these sources he doubtless secured many of the incidents which make up the story, many of which undoubtedly took place much as they are related.

The author is a true Canadian, born in Canada and finding Canada still good enough for him despite the allurements that have drawn so many of our men to England and the United States. His work in preserving to Canada the pioneer days out of which this country is so rapidly passing, is a most laudable service and worthily performed. It is a distinct proof of the wealth of material that has been so long lying at hand, awaiting the deft handling of a native Canadian novelist; and the work done by this stalwart Canadian, so thoroughly acquainted with Canadian conditions, is a genuine contribution to Canadian literature. On that point we have not only the testimony of the many Canadians who have read, and still continue to read, this Canadian author's work, but also the further confirmation of his merit in the approval most signally witnessed in the large sale of his works in both Great Britain and the United States.

In this success there is a distinct tribute to Canada, both as to the genuinely entertaining qualities in our national life, and to the Canada which bred a son who can interest so many outsiders, who otherwise would have had little interest in our country.

As a nation we owe a double debt of gratitude to Mr. Gordon for the service he has performed in writing these books. For, to arouse interest in our country is a most successful way of drawing to us people who later will take a part in our great national development.

Fine critics of Ralph Connor's books have always found too much religion in them, and the story of "The Prospector," pros-

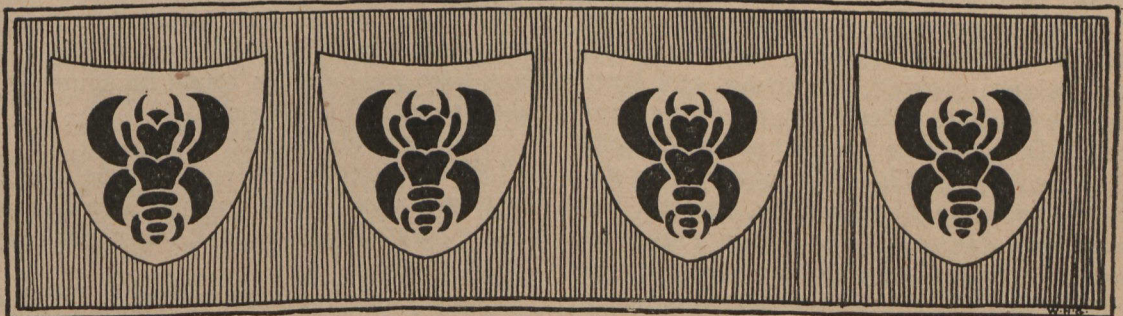
pecting for men's souls, will not escape the same criticism. There *is* "too much religion in them," if by that we mean that there is more religion than is found in average everyday life. The fault may lie in our standard. If that be too low, the standard of the books may seem too high in comparison.

However that may be, it cannot be denied that despite this phase, or, perhaps, because of it, the books have a rare power to move our hearts. In spite of the author's violation of many of the canons of the art of fiction—and there are many instances—he can still grip our hearts and make us feel the things he feels, as he weaves his story about his characters. The author is not given to ranting, and he does not extol the "goody-good." He does not portray strong men of deeply religious fervor. We cannot but admire their zeal, though we may be inclined to take the matter much less seriously. A love of strong and genuinely sincere men is still inherent in our race, and deep religious conviction is still latent with us, requiring only the subtle hand of an intensely

earnest author to stir our religious embers into a blaze of enthusiasm, particularly when religion is brought so thoroughly home, and is made a part of practical, everyday life. The human-interest element clutches our hearts and makes us feel the joys and sorrows of others.

All this, if I have succeeded in describing it, it is that makes Ralph Connor great. As I have said before, it is not his art, as the critics understand art. In that sense he often fails. But his older books are still being read in Great Britain, the United States and Canada, while books of more meteoric flight have passed into the silence of oblivion. And his new book, "The Prospector," judging from the advance sheets which his publishers have been kind enough to lend, will be read in just the same way.

Those who have read what has appeared serially in the *Westminster*, in Canada, and in *Leslie's Monthly*, in the United States, will look forward in eager anticipation to the complete volume which is promised for the Christmas season.



THE TURNING OF THE WORM

By D. S. MACORQUODALE

HEZEKIAH BROWN was a just man, though not perfect. He was a devout Methodist, and, when not hurried by stress of weather, he, with a sense of duty, took the Book night and morning and read a selection, after which he prayed to his gods. Had it been necessary he would have enjoyed reading from Paul:

"Wives, submit yourselves unto your own husbands, as unto the Lord," but it was not necessary. Sarah submitted. She had to. There had been hard work on the farm away back twenty-five years ago, and 'Kiah's views at that time had been that Sarah was always inclined to be extravagant. His constant reminders of how she might economize had their effect. It was not with Sarah how much she could save, but how little she could exist on. With a very strict sense of justice he had proposed, in exchange for her services in the house, and for any help she might require, that he would allow her \$3 per week. This had been paid for years, and Sarah Brown had managed without help. Of course, he had to have help outside in spring and again in harvest, but that was work; what Sarah called her work was only "chores." He never gave a thought to the details of milking, churning, washing, mending, baking, cooking, marketing, and keeping the house in order for him and his hired help. But could he have enumerated them, they would not, in his view, constitute work. Work was ploughing, sowing, reaping, and such like. He considered that in allowing a weekly sum for help, he was acting generously, particularly as he understood that a large part of her weekly allowance was saved and would be expended in "fal-de-rols."

Twenty odd years ago, when newly wed, and Sarah was a happy, healthy girl, he had loved her after an animal fashion, but now, when the fires of youth were but smouldering embers and Sarah was faded and flat-chested, he knew naught of love. If Sarah

should sicken and die he would be much perturbed, and would feel the loss more than if it were his best horse; but Sarah was never sick, and horses cost money, so that his wife got the lesser care. What share, if any, she had in their slowly gathering store he never knew, as it was not their doing, but his. If he ever told his wife of his plans, it was only to go contrary to her advice, because, as he put it:

"Women hain't got no judgment; it's us that is the providers an' has to plan and scheme while they're a-thinkin' of their flounces and fal-de-rols."

One thing had lately determined him to buy a little house in the city; that was, his having sold a low-lying part of his farm to a manufacturing firm on account of the clay in the formation. He had just been paid the money, \$3,500, and told Sarah that he would run into the city, pick up a nice little house at about \$2,000 and look for some snap in the investment line with the balance.

"Then," he said, "I reckon we'll re-tire an' take a rest frum farmin'."

"I wouldn't resk no money on investments without it was somethin' sure, 'Kiah."

"Oh, no, 'course you wouldn't. You'd put it into somethin' solid, you would. I think I see you lookin' 'round fur somethin' solid an' gettin' gold-bricked."

"What's gold-bricked?"

"Well, my good land! You'd be a nice one to go lookin' 'round town an' don't know what gold-bricked is. Don't you never read the papers?"

"You never bring me no paper but the *Weekly* what-you-call, an' what with house-work an' outside chores, they don't seem to be no time to read."

"That's 'cause y' have no system to y're work. Where do I find time to read? It ain't time as y' lack; it's the gift to know how an' what. Anyway, I know of a nicish house; got the bargain 'bout closed. Guess

I'll run down to town, get that house fixed, an' look 'round for a couple of days for a snap. Folks as has a snap an' is hard up for the ready, won't know I'm in town, an' it might take a day or two 'fore I run acrost them."

"Couldn't I go along an' see the house? They's things about a house as a woman might ketch on to, an' it do seem kind o' lonesome like at night sense Jim an' Jenny left us."

"That's so, it *might* be a bit lonesome; but lord, Sarah, look at the expense. Two goin' to do the business o' one, an' nobody to get Eph's meals; an' you so all-fired stingy 'at y' won't hire a girl. Tell y' what, old lady, ef you will go down to town an' pay for that house an' get the papers drawn to suit *me*, an' invest the rest so's to bring in guaranteed 25 per cent., I'll stay to home an' do the chores."

"Now, 'Kiah, they ain't no use talkin' that way; I don't know nothin' that's safe as will bring that; best *I* know is to put it in the Loan an' Savin's an' get 'bout three to three and a half for it; it's safe enough; put two dollars in last week; they's an office down to the village."

"Ye did, eh? That's how y' use the money I pay you to keep things ship-shape 'bout the house. Ef you kin save two dollars in a week out o' three, y' kin get along with one; not as I say I'll do it, but it ud serve y' right; but I don't take no three per cent. in mine."

"'Kiah, I'd like to git a few things; my dress is gittin' kind o' bare like, an' I ain't had a bunnit, but what I fixed up, in seven years, an' I hain't ben in town for five."

"That so? Well, I hain't ben in myself fur nigh onto a year, an' I allow it is lonesome here for one; but I tell y' what, it's a darn sight lonesomer fur me when I'm away. Their hotel fixins' ain't what you would 'a' give me, an' the beds is stuffy. When I'm a night away from home, I says, 'Lord, I wisht I was back to the old house and Sarah.' True as gospel, that's how I feels; but I'll tell y' what, Sarah, ef you'll stay like a good girl, I'll git y' a new bunnit, the swell-est in town, an' a stuff dress, an' a port-mantel with combs an' brushes, an' women

fixin's in it, an' I won't be away more nor two or three days."

He meant what he promised; the things he should buy would be the price he would pay for the pleasure of not being encumbered by a wife who was timid and not acquainted with crowds.

Sarah had set her heart on going this time, but the thought that he remembered her when absent was more to her than the things he would buy. A faint smile and tint of pleasure tinged the withered face.

"All right, 'Kiah; when will y' go, an' what are y' goin' to invest in?"

"Might's well go down to-night an' git to business in the mornin', an' if they's nothin' better offers, I'm a-goin' in fur *that*, no chance to lose, an' profits guaranteed," and he produced the prospectus of an oil company that was very convincing—to the unwary.

"An' here is the spondulix in this here envelope. You better put it in the breast pocket of my best coat, an' put a stitch or two into it in case some of them fellows what sells candy on the trains should find me dozin'. Get a move on, old girl, an' don't git them envelopes mixed. No, I'm not goin' to be buncoed. I'm onto them chaps. A fellow offers to buy my watch, an' he has a cheque, an' wants the difference. Oh, no, they'll have to rise early to git ahead of old Brown." And he strutted about the house, getting ready, while his wife smiled with pleasure as she realized the strength and wisdom of her lord and master.

The coat pocket was stitched, the sorrel hitched to the buggy, and they were off to the station. At parting, he was so satisfied with his diplomacy that he did what had not been done for years, he kissed her.

"Now, old girl, ef you don't like the house I'm gettin', or the investment don't turn out right, or I don't bring you back somethin' to surprise y', don't you ever let me be boss again," and Sarah drove home and sang at her work—a new thing for her.

Hezekiah Brown passed two stations uneventfully, and came to a junction where he had to change cars. The car was pretty full and he stood in the aisle, considering whether to stand or to go into the smoker,

where most of the sharpers were likely to congregate, when a close-buttoned gentleman made room for him. Hezekiah Brown put his best English foremost, and hoped he wasn't "intrudin'."

"Not at all, sir. I am rather glad to have company, as I am an entire stranger in the country."

"Ah," thought Brown, "he'll be askin' the time of day so as to find ef I have a watch," then aloud:

"You'll find it pays, mister—I don't know your name—to make very few acquaintances when travellin'."

"Possibly so; by the way, can you give me the time?"

"I kin; half-past four; do you want to trade watches?"

"No, sir; you will excuse me, but I don't make a habit of bartering watches, but my watch happens to be run down," and he pulled out a gold repeater and set it.

This was a set-back for Brown, who thought he had "treed his coon." He did not like to admit failure without a further effort.

"Y' don't want to get a cheque cashed?"

"I do not, many thanks; I have enough money for present needs."

"Nor y' couldn't steer me up to a good investment?"

"My dear sir, if you have any investments to make, ask some one who knows the business. I should prefer to take rather than give advice on investments, as I have a little money that I would put into a good thing; but you will excuse my asking, am I speaking to the member for Bluefields, Mr. Ross?"

"Me a member of Parliament! Y're stuffin' me."

"Not at all. I knew Mr. Ross many years ago, before he entered public life and before I became a lay missionary in Corea. You resemble what I imagine he would now look like."

Brown's better nature was touched; he had been mistaking a gentleman for a crook.

"Y'll excuse me, Mr. —."

"Green is my name, late from Seoul."

"Mr. Green, I kind of thought I ought to be careful with strangers. Brown is my

name; got a place up country, an' I thought to run down to the city an' nay for a little home I've bought and a few dollars over that I mean to put in ile, an' if I can help ye any, I'll be only too—wait till I git that pro-spectus," and he felt in his pocket.

"Drat it, Sarah—that's my woman—she's forgot to put in the paper," and he proceeded to explain the plan, which, after hearing, Mr. Green pronounced a dangerous venture, as they promised too much. And so they proceeded citywards, resolved to look up something good in company, Brown to act as guide.

Brown did not return in a day or two, nor at the end of a week, and little faded Sarah Brown ceased singing at her work. The hired man was consulted, but could offer no advice better than to wait a day or two, while her daily round of dishes, beds, calves, chickens and butter went forward as steadily and as monotonously as a tread-mill. There was no one to whom she could write, even if writing were not a task. She thought of writing the mayor, but, not knowing his name and not being clear as to whether he should be addressed as "Your Lordship," or "His Grace," she hesitated. Finally, she wrote to the chief of police, describing the missing one, and adding, that if found he would have a sum of money in an envelope and sewed in the inside left breast pocket of his coat. Further, that he would be carrying an old leather bag and a new "port mantel," in which would probably be the bill for a dress and a new bonnet.

On the evening of the fourteenth day Sarah was on her way to milking, when the outer gate clicked softly. The jaded, heart-sick woman started, looked up, ran towards the gate with a cry of "'Kiah!" Then she stopped. Something was amiss. "What's kept you, an' me 'most dead for frettin'?"

He limped forward.

"Sarah, I'm 'most dead and foot-sore. Let me lie down an' I'll own up an' tell ye all." She helped him into the house and began to prepare supper, singin' all the while.

"It was most silly of y' to walk from the station, nigh on three miles, but y'll be all right gin ye get rested. Y' might 'a' brought

the bunnit with y', but it'll come to no harm at the station, an' we'll drive over in the mornin' an' git it."

"What bunnit, Sarah?"

She looked at him anxious-eyed. Somethin' amiss with Hezekiah?

"Everythin' all right in town? Got the deed of the house? Why don't ye put off your hat? I s'pose you're mad 'cause I forgot to put that pro-spectus in y're pocket."

"Everythin' is all wrong, Sarah, an' I'm ruined. Worse nor that, I've been in gaol! See?" and he pulled off his hat and showed a close-cropped crown.

"Oh! For mercy sakes, Hezekiah Brown, whatever hev y' done?" and the woman wrung her hands and looked the distress that failed expression in words.

"I ben hoodooed, that's all."

"Was it fur want of the pro-spectus?"

"For goodness sake, no; but don't talk a fellow to death."

"I ain't a-talkin' y' to death, but I want to know what's happened, an' what y' done with my bunnit, an' the port mantel; y' could hev fetched that from the station."

"Ef y'll hold yer jaw, I'll tell y', but I didn't walk from the station."

"From where, then?"

"I've hoofed it every mile from the city; now do shet up an' let me tell; every step from the city, cos why, I didn't hev a darn cent to pay my way. I hed a return ticket, but that wus took off o' me, too. Fust thing, I runs acrost quite a gent on the car, an' we passed the time o' day, an' we got a-talkin' o' one thing an' another, an' he had lots o' money, an' he wanted to invest it, an' so we got in town. He was a stranger an' didn't know a single street, an' we went an' had a cigar, an' he wouldn't let me buy; then we had a beer, an' he paid again; that was after supper, an' we talked about investments, an' then he said we'd better have a glass of wine an' then quit, as he wasn't no drinker, nor didn't keep bad hours. Well, that's the last I mind till I woke up in bed in the mornin'. I had breakfast an' went to the boss an' ast, 'How much?' an' he said, 'A dollar,' an' then I felt fur my wad, an' it was gone, an' my ticket was gone, an' my pocket stichin' hed ben cut an' the hull lot o' spondulix—it

was gone. Well, I could do nothin', an' hed give my name as Hezekiah Brown, but the' called in a cop, an' he searched me; an' sure enough, they was a bunch o' business cards in my vest pocket an' two bad quarters, an' on the cards wus 'Willoughby Good, Financial Agent.' So they said Willoughby Good was no good, but a low character. So the judge give me ten days or \$5 for verduncy, an' I had to go down, an' they give me a bath an' a hair cut like you see. But I'll hev the law on 'em yet, fur it wus a case of defalcation of character, fur they sent me down as Good, an' my name's Brown. But what bothers me is I got to buy that house or pay the commission to the agent. I tell y', Sarah, I'd 'a' give anything to had one sight of you there to tell 'em that I wasn't no fakir."

"You'd 'a' give a stuff dress, an' a new bunnit, an' a port mantel for to see me there to save your old nut from gettin' cropped! Oh, yes, I know you. You're a beaut, *you* are! You'd—"

"Sarah, old girl."

"Don't you dare to 'Sarah' me, you old thing. The more I see o' you, the better I like the hogs."

"Sarah, love."

"Don't you 'love' me, or I'll scald you. You're only an old selfish fool, what'll promise anythin' to get your way. You never meant to git me them fixin's. You just wanted to go off with a wad an' have a good time, an' y' had it, with goodness knows what ladies an' blackleg chums. No, I won't take no supper; it's there fur you ef y' can eat it."

In the morning Sarah was up early and dressed for travel before her lord and past master awoke, and Eph had the sorrel at the door. He looked at his master, who whispered to do whatever his mistress told him.

She said: "Hezekiah Brown, I am goin' to town to save your word 'bout that house, an' I'm a-goin' to git a deed o' that house, but not in your name. Where'll I git the money? I ben savin' an' slavin' agin the day when you'd make a big fool an' gaol bird outen yourself, an' the day is come. I got enough in the Loan an' Savin's to pay fur it; but it'll be mine, an' next time y' want to go off an' leave me alone fur two weeks,

y' can go. I'll have a place to go to that won't be lonesome. I'll come back when I want to, an' you can tend house till I come back ef *you* want to; but one thing, ef you, Hezekiah Brown don't keep it as clean as it was afore, I'll never stay in it again."

Sarah Brown stayed away a month, and only wrote once to say she was with a cousin, comfortable and not lonesome.

She sent Eph a post card when to meet her at the station, and she arrived in time for the evening meal. Brown had tried to get a woman in to put the house in order, but could not, and had made desperate efforts to make it look its best.

He was at the side of the buggy before it had stopped, and assisted her to alight. He

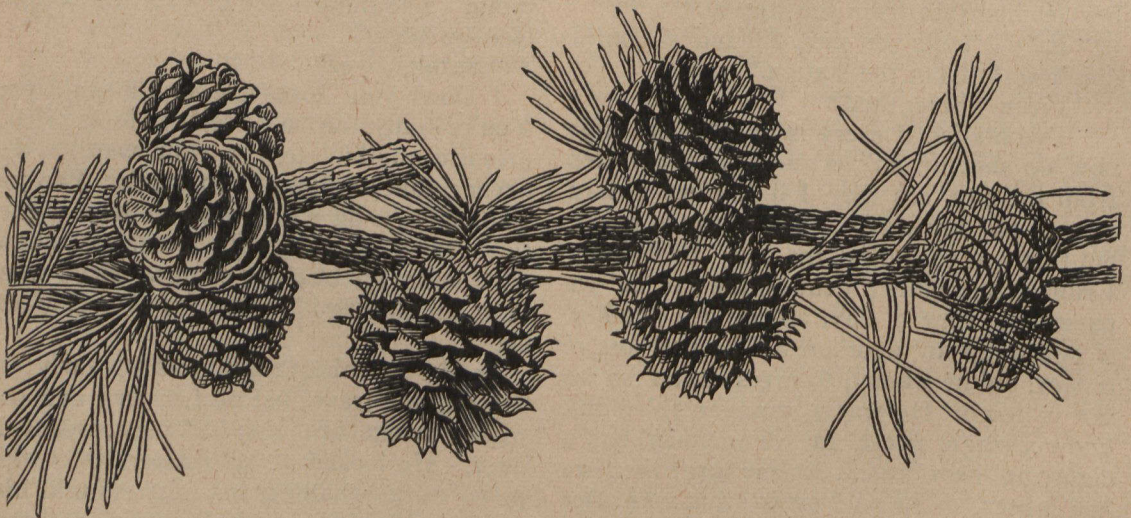
opened the door for her and held it that she might enter first, and when her new "port mantel" had been placed aside and her wraps removed, he placed a chair for her at the table and asked her to pour the tea.

She saw the change in him, and smilingly asked:

"Calves and chickens all right, 'Kiah?"

"Yes, dear, but everything ain't just as it used to be; seems a lot for one to look after. Ef you'll only take the job offen my hands, ye can name y're price. An' another thing, here's something that b'longs to you by rights. You got them envelopes mixed."

[In September issue, "John Harden's Revenge," by "D. G. Macorquodale" should read D. S. Macorquodale. —Ed.]



THE CURMUDGEON

By HOPKINS J. MOORHOUSE

CAPTAIN SOLOMON PETER HALE did not care a brass button or a snap of the fingers, which is exactly the same thing in different words, for public opinion, so the village had not made much headway in ferreting out his antecedents, which was provoking. There were several things it did not know; for instance, it did not know just why he was called "Captain." But while it was not certain whether the newcomer was an old sea-captain or not, it was certain that he was from the old country, and it was very certain that he was a queer old fellow from his ruddy face with its stiff pepper-and-salt whiskers right down to his baggy breeches and hob-nailed boots. He had bought the whole of the old Brownlee property; he must be rich. He was a bachelor; the women were ready to like him. He had told somebody he had three sisters, two living and one married; the women were ready to say horrid things about him. He owned an English bull-dog, the kind that sits on the Union Jack in pictures; everybody was ready to leave him alone if he wished, and it was not long before everybody knew that he did wish—everybody except Miss Ann, that is.

Miss Ann C. F. Henny lived in the big house with the wall around it up on the hill and was mistress of the river property adjoining the Brownlee lands. The first sight she had of her new neighbor or his dog was one evening when she was down in the lower pasture trying to patch up the fence. Her own big white bull-dog had been quietly nosing about in the grass at the end of the clothes-line, with which he was fastened to Miss Ann's apron, and she was not prepared for the sudden jump he made, so that he broke loose, carrying the apron with him. On looking up for the cause of this unruly behavior, she was startled to see another

white dog making a bee-line at top speed across the field for where she stood.

"Prinney!" she shrilled. "Come back here!"

But Prinney had business elsewhere, and he meant to attend to it.

"Go it, Pansy! Go it!" bellowed a heavy voice from the line fence, and a red-faced man with stiff pepper-and-salt whiskers climbed into view.

"Call off that there dog, you!" shrieked Miss Ann. "He'll be killed!"

A loud derisive laugh greeted this warning as two white streaks came together in a puff of dust out in the centre of the field. Miss Ann picked up a small rail and set sail for the scene of conflict with murder in her eye, just as the enemy, with pantaloons spread wide to a breeze of rapid motion, bore down from the opposite direction, brandishing a stout stick.

"Don't you dare tech that there dog," panted Miss Ann, "or I'll swat you over the head!"

"Drop that fence-rail, you old Amazon!" yelled the captain, cutting Miss Henny off from the whirlpool of dust by a clever flank manoeuvre. "Kill my dog, will he? We'll see whose dog'll be killed. Let 'em be!"

The light of battle was dancing in Miss Ann's eyes. If her dog's reputation was at stake, that altered matters, and with grim confidence in the result, she waited for the smoke to clear away and reveal the fortune of war.

But neither of the spectators was prepared for what had happened. The small cyclone suddenly collapsed, but as the dust drifted slowly off, the two dogs were nowhere to be seen. They had vanished, and in their stead was a neat bundle wrapped in a checkered apron and wound round and round with clothes-line.

"Fer the lands sakes!" gasped Ann C. F. Henny.

"Cæsar's ghost!" exclaimed Solomon Peter Hale. Then he stepped over to undo the tangle.

"Hurry up, you!" cried Miss Ann, excitedly, prodding him in the back. "Your dog'll be killed, ain't I a-tellin' you. When Prinney gits a-hold o' anythin' he ain't a-goin' to let go fer me even."

"When Pansy jams onto anythin' *he* ain't goin' to let go till he's dead," chuckled the captain as his dog's jaws came into sight, locked on the centre of Miss Ann's dog's tail. He flipped the bundle over and then sat down and stared; the centre of *his* dog's tail was locked out of sight between *Miss Ann's* dog's jaws.

"Well, I'll be swamped!"

"Land o' Goshen!" cried Miss Henny.

"Here, what d'you think you're goin' to do? Drop that rail! D'you want to kill 'em both?"

"Mind your own business!" snapped Miss Ann.

"That's what I'm doin'," retorted the captain.

"Call off your dog to onct, you! Can't you see Prinney's tail's broke?" she cried with grief in her voice.

"He won't come off," growled the exasperated captain, who had been vainly trying to separate the animals. "Here Pansy, leggo! Leggo, sir! Confound you, leggo!"

Miss Ann was tugging on the rope.

"Hit 'im on the head!" suggested the owner of Pansy, referring to Prinney.

"Don't you dare tech that there dog!"

"Devil take you an' your dog!" roared the captain, unbuckling his belt and laying about him with such good effect that both dogs came suddenly to the conviction it was time to behave themselves.

"A great, big man like you teachin' dogs to fight by sicin' 'em on!" said Miss Ann with withering indignation. "You oughta be ashamed o' yourself. You oughta hev more sense. I reckon you be the old curmudgeon as is livin' over here on the Brownlee place now?"

"An' I bet you're the old wumman that

lives up the hill over yon, an' can't git anybody to marry her," sneered the outraged owner of the Brownlee place.

"I'll warm you well, sir, ef you go makin' any sech remarks to me!" cried Miss Ann, wrathfully.

"It's no wonner you ain't never caught a man, old wumman. I wouldn't marry you fer love ner money, I wouldn't. You need never come moonin' round Cap'n Hale, you bet your boots. *He* wouldn't take you ef you was the on'y wumman on this blessed airth, so don't go tryin' any shines fer he won't stand for it. Come on, Pansy."

During this speech Miss Henny's face changed color four times—yellow to white, to mottled yellow, and green to yellow with red spots, to red all over. She was choking so badly that the insulter was near the fence before she could speak. Then she threw three words hard at the broad retreating back, and they went pinging across the field to the captain's ears, sharp and shrill with passion:

"I—*ha—te—*you!"

"I don't care ef you do," bawled Solomon Peter Hale, from the top of the fence, after which he jumped to the ground and struck off towards home. Miss Henny savagely jerked her dog to the rightabout and led him away to have his tail poulticed.

Now all this was too bad. That a simple old bachelor, as generous as the trousers he wore, should be called a curmudgeon by a simple old maid, worth a dozen of those who made fun of her in the village, was really too bad. Perhaps Miss Ann had been prepared to like her new neighbor; perhaps her new neighbor had been prepared to take a fancy to her. And now—well, it was too bad.

But bad as it was, there was worse to follow. When people get up on the wrong side of the bed, as people do at times, everything is sure to be too long or too short and go contrary, so that when Captain S. P. Hale tumbled out one morning on the off side, he was in no mood to see a couple of his hens lying dead in the yard and feathers strewed all over the doorstep. He got angry. His dog had been locked in the shed all night, and, anyway, knew better than to touch the

poultry. The captain swallowed a hasty breakfast, swearing between bites, then put on his hat and went up the road in his shirt-sleeves.

Miss Ann saw him coming, pulled down the blinds, locked the door, and retreated to the kitchen. But he went around the back way and came suddenly upon her as she was softly closing the woodshed door.

"Oh, you needn't be tryin' to hide. I see you."

"Why, good-mornin', Cap'n Hale, is it you?" cried Miss Ann, pinching her hand behind her back in vexation at being caught.

"It's me. I come over to ask you a few questions an' I don't want no foolin', Ann Henny!"

The captain's shaggy brows were twisted into such a menacing frown that Miss Henny was alarmed at once.

"Was your dog loose last night?" he demanded, sailing straight before the wind.

"He—was in his kennel," faltered Miss Ann.

There was no need to ask where he was just then, for he was tugging to get loose from the leg of the kitchen table, and his growls of disappointment could have been heard clear out to the road. The captain strode over to the dog-kennel and came back fuming with some small, downy feathers in his hand.

"I thought so, I thought so! D'you see them feathers?" he shouted. "Bring that dang dog o' yours out here, will you? Fer just one minute," he pleaded.

"I'll do no sech thing," said Miss Ann.

"You won't, won't you!" cried the captain, dancing up and down in his rage, and shaking his big fist in the air. "By Jimminy! d'you know that them feathers is out o' my two dead hens? D'you know that? Eh? Do you?"

Miss Ann's ire was rising in jumps.

"Well, I ain't a-mindin' your hens fer you, am I? You git out o' here fast as you kin!"

"*What!* Look ud here, old wumman, I didn't come here to be sassed, 'member that. I kin hev you up in court fer this ef I want an' by Jing! I'm goin' to shoot that dang dog

o' yours first time I catch him out o' his own yard!"

"Jest you try it!" blazed Miss Ann. "Jest you try it, Cap'n Hale, an' I'll shoot you ef I hev to be hung fer it! Jest—you—*try it!*" and with this challenge she slammed the door in his face and went into the parlor to watch him out of sight down the road. When she had calmed down somewhat, she went back to the kitchen and gave her dog the worst whipping he had ever got in his life. But the captain did not know that.

There was, however, something he was to know before the end of the week, and Miss Henny walked over in the middle of the afternoon heat to tell him about it. He was lying out under an apple-tree in the orchard, contentedly smoking a little black pipe and gazing at the snowy, puffy clouds afloat far up in the blue sky, when he was startled by a swishing in the grass and sat up to be confronted by an angry woman in a blue sun-bonnet and checkered apron. She was undoing something wrapped in a newspaper, and presently laid out on the grass two turkey legs, one turkey head, two turkey wings and some turkey feathers.

"Cap'n Solomon Peter Hale," began Miss Ann, in a hollow voice, "you see them bits?"

The captain's pipe had fallen out of his fingers, and he was staring at the array with his mouth open.

"You see them bits?" queried Miss Henny with ominous persistence.

He nodded slowly.

"Well, sir, that's all as is left o' what was onct a vally'ble turkey, an' that vally'ble turkey belonged to me. I jest come over to ask ef your dog was loose las' night, an' what's more, I beant a-goin' to stand fer no foolin', Solomon Hale!"

She paused. He ran his fingers through his whiskers and swallowed several times.

"I wanta ask," cried Miss Henny, with sudden vehemence, "I wanta ask whose dog needs shootin' now. I wanta tell you, Solomon Hale, that ef you don't shoot that there dog o' yours to onct, I'll get a lawyer an' hev the law on you, that's what I'll do."

"Git your lawyer," said the captain, serenely, relighting his pipe.

Miss Ann's lips came tight together, and without another word, she turned her back and marched for the front gate.

"An' git 'im soon," called out the undaunted captain, whose pipe was now going to his satisfaction.

"I'll git him soon enough to make you sorry you ever said them words, Solomon Hale," cried Miss Ann, turning angrily about. "I reckon you put that there dog o' yours up to this here business an' it won't be well fer you, mind that. You ain't a-goin' to say 'taint so? Course you ain't. You can't."

Now, as a matter of fact, the accused could have denied this most emphatically and most truthfully, but he disdained to take notice of such a charge.

"I knew it!" and she marched grimly away.

But she did not know that the captain's dog had been locked in the barn all day, because he had come home early that morning with red spots on his white coat. And she did not know that, after her visit, his master went out to the barn and gave him a trouncing such as he had never had before in all his life.

There was something else Miss Henny did not know, and that was that, next day, Small, lawyer from town, dropped Smart, lawyer from town, at her neighbor's gate before driving on up the hill to see her. Neither did she know that both lawyers from town had stopped at the hotel to drink mutual prosperity and heavy costs. But, then, it was not at all necessary for her to know that.

Through all the nightmare of goings and comings, legal ostentation and cliental acquiescence that followed, the plaintiff and defendant saw nothing of each other. The arrival of the two worthy brethren of the law had put an end to all intercourse, and the atmosphere was daily growing more charged with feeling as the Henny-versus-Hale thunder-cloud loomed before the approaching sessions. Miss Ann's lawyer had eaten her cookies, drunk her raspberry vinegar and persuaded her that she had a clear case, so she meant to carry things through to the bitter end. The defendant's lawyer

had smoked his client's tobacco and done his best to instil confidence, so that the captain would as soon have thought of climbing to the top of his barn and trying to fly as of going near the enemy, had not something awful happened on the very night preceding the sitting of the court.

Miss Ann was frizzing her bangs in front of the stove, next morning, when she got such a start she almost squealed. A red-faced man with stiff whiskers was standing at the back door.

"Git your bunnet," said the captain, shortly.

Miss Henny stared.

"Git your bunnet!" he commanded, in a voice that made her jump. "There's somethin' down in the back pasture I want to show you."

Miss Ann went on frizzing.

"Where's your dog?"

"Kennel," said Miss Henny, curtly.

"Lie!" said the captain, equally curt.

"I ain't a-talkin' to the likes o' you. You ain't wanted here. G'wan home!"

"Git your bunnet!"

She took it off the peg and obediently followed him out of the yard, down the lane into the back pasture to the north-west fence-corner. Then she screamed. On the ground were marks of a fierce struggle, and in the corner lay two white bull-dogs, their jaws fastened in each other's throats, and both quite dead.

"Both of 'em game—" began the captain, in admiration, but a sudden burst of tears from Prinney's mistress brought him up short.

"Now don't do that, I ——"

"Don't talk to me. Ain't you got sense enough to go home when you ain't wanted? Don't you say 'nother word!"

She went on crying quietly. Solomon Hale went slowly and thoughtfully back to the house to put on his Sunday clothes, and get ready for town. He was not due at the court-house until two o'clock, so it was nearly noon before he hitched up for the seven-mile drive.

The sun was beating down on the road in a blaze of heat that set the whole landscape quivering, and the weeds on either side

were white and wilted. The captain mopped his hot, red face, for the twentieth time as he came rolling around a turn in the road, bringing a cloud of choking dust with him, then he uttered an exclamation, for he had caught sight of a familiar bonnet not far in advance.

"Walkin', by Jing!" he muttered.

Miss Henny's black lustre skirt was a sight to behold, and she was trudging wearily along as if she had come twenty miles instead of three.

"Hev a ride," called out the captain, cheerily. "I'm goin' your way."

"Oh, thank——" Then she saw who it was, gave her head a toss and quickened her steps.

"Guess probably likely it's mighty hot," he suggested. "Won't you jump in?"

Miss Henny walked right on.

"Say, ef you're so dang pertick'lar, I won't talk to you unless you want," said the defendant, somewhat nettled. "You'll be sun-stroked 'fore you git there!"

Miss Henny looked up and it was easily to be seen she wanted a ride badly.

"Whoa! Now you jump in an' you needn't say boo to me ef you don't want," said the captain in his most persuasive tone. "That's right. Here's the duster. Git ep, Bill."

Silence, except for the rattle of the democrat's wobbling wheels; dust, rising in clouds! The captain sneezed, and a little later on, coughed nervously.

"Purty dang dusty." Miss Henny looked at him severely. "Ain't it, Bill? I'm talkin' to the horse. Plucky dog, that Prinney, Bill. On'y dog ever licked Pansy. Yessir! on'y dog ever licked Pansy, Bill. Goin' to bury the two of 'em together when I git home, an' ef *she* don't cut up any more didoes 'bout it, Bill, I'm goin' to git a nice new tomb-stun. Yessir! a nice, new, white tomb-stun—Bill."

"Oh, Cap'n Hale!" sobbed Miss Ann.

The captain nearly fell off the seat.

"I beant a-holdin' no bad feelin's, but he was the on'y friend I had in the world."

"There, there, don't you go fer to cry——"

"He onct tore the boot clean off a tramp," she sobbed, "an' chased good-fer-nothin's away, an'—an' now I hev no dog to look after me, an'—an'—Ooo—oo—o!"

"Whoa-oa!" thundered the captain, and his whiskers stuck straight out in front with a sudden and awful determination. "Ann—er—kin I kiss you?"

"Sol—Solomon," gasped Miss Ann, "you—your kin."

And he did.

"Solomon—kin—I kiss you back?"

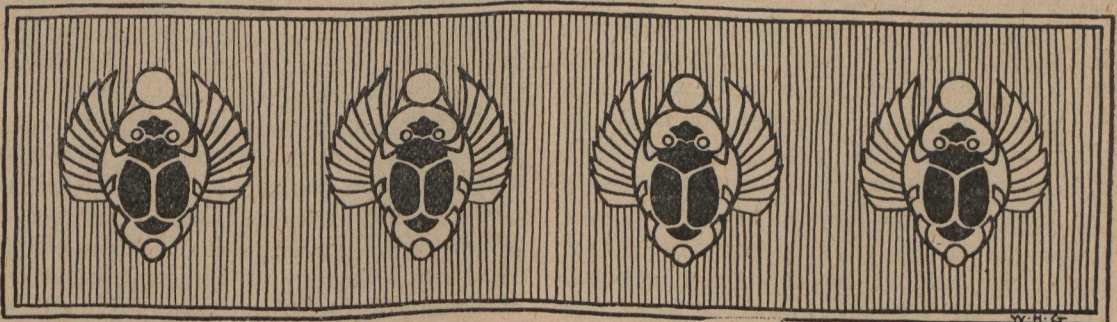
"Why, Ann, dear, o' course."

And she did.

"Now we'll turn right 'round an' drive straight to the parson's an' git spliced, won't we, Ann?"

"Oh, Solomon, dear, we *will*."

And they did.



THE UNACCREDITED CORRESPONDENT

By MARSTYN POLLOUGH POGUE

“NORTH of Forty-six” runs the old Canadian proverb, “wherever the spruce grows and water runs there is fur to catch; wherever there is fur to catch there are trappers; and wherever there are trappers there is always a Hudson’s Bay Company’s trading-post.”

There is more truth in this than in most proverbs. In a thousand spots all over the vast Canadian wilderness the great company buys fur cheap to sell it dear in London. But in the far north the posts are widely scattered. They are hundreds of miles apart.

Few, mother-forgotten, and lonely, the recluses who are buried alive in these isolated posts pass their dull and wearisome lives in the monotonous labor which saves them (with a few exceptions) from lunacy and suicide.

John Cameron, the factor of Missabe House, was one of the exceptions. He is dead now; he abolished his life with a razor in the North-West Mounted Police barracks at Dawson a year ago. There is only the vivid memory of the result of his acting as the representative of a big syndicate which feeds a thousand papers in the United States and Canada with news, after the shadow had fallen upon his mind.

From Missabe House he flashed to this syndicate the greatest “fake” story that ever was put on the wire, and the syndicate fed the story to its hungry papers as a news story, and the result was an exodus.

On a map of Canada you can find with your forefinger the place where Missabe House stands in the north-western angle of the District of Athabasca.

The single wire of the Great North-Western Telegraph Company, which connects Dawson, the isolated capital of the Yukon District, with the rest of the world passes within a hundred yards of Missabe House. Strung taut between its poles, twanging and

whining while the wind mourns in the spruce forest or chants a requiem in the long grass, this vibrant thread of wire stretches over two thousand miles of wilderness.

In his youth, before he had entered the service of the Hudson’s Bay Company, Cameron had been a telegraph operator, and he had not forgotten the language of the sounder, and still remembered how to talk with the key, for he had a retentive memory.

So, two years ago, when the telegraph company’s men passed Missabe House, planting the poles and stringing the wire, Cameron, who was watching them, said to himself: “By the great Morse, I’ll cut in on that wire, and I’ll be amused, entertained, and diverted, listening to the stuff they send over it.” And, as soon as he could, he sent to Winnipeg for enough wire for his purpose, and instruments and apparatus.

For six dreary months he waited impatiently, looking at the Dawson wire every day with a thirsty longing in his eyes. A cloud was beginning to gather in his brain, and his desire to hear what was passing over that wire rowelled him.

When the coil of wire and the instruments came up from Winnipeg he made a connection with the Dawson wire and installed the instruments in his office in the factory. Then the sounder began its cheerful clicking, and he listened, filled with delight. The operator was sending in a leisurely way and he got most of it, although he was out of practice, of course.

But, in spite of his new diversion, the cloud inside Cameron’s brain grew larger, and its shadow darkened his mind. The two other white exiles of Missabe House, for whom the weeks dragged on like months and the months seemed as long as years, noticed the leap and flare of a strange light in Cameron’s eyes. “The old man’s getting daffy,” remarked Boal, the trader, to Anderson, the clerk.

"No wonder," answered Anderson, cheerfully, "I'm nearly bug-house myself."

One day Cameron, sitting in his office, heard a message from the manager of the United Press Syndicate, who sat at a desk in New York City, four thousand miles away, to Conway, the United Press correspondent in Dawson.

"Conway, U. P., Dawson," the message ran, "Why don't you send us a story? Isn't there anything doing up there? Gibbs, U. P., New York."

Within half an hour the sounder clicked Conway's reply.

"Gibbs, U. P., New York. Nothing doing of news value. Conway, U. P., Dawson."

Cameron sprang to his feet, grounded the wire north, and opened the key.

"He wants news, does he?" growled Cameron. "Well, I'll send him a story, damn him."

Then he sat down and called Gibbs, and began to send his story. His sending was "rocky" and "pretty bum." This is his story:

"Gibbs, U. P., New York. Prospectors just arrived in Dawson from Woman River country with an astonishing tale of treasure trove. They report having found a fabulously rich deposit of gold. Never before in the Yukon District, Australia, California, Colorado, or any other part of the world has gold been found in such amazing abundance. The lucky prospectors state that the whole of the Woman River Valley, which is forty miles long, and from ten to twenty in width, is fully one-half rich, red gold from the grass-roots down to bed-rock. Four pans of this enormously rich dirt were washed out and yielded one hundred and fifty ounces of coarse gold. Also, the prospectors say that the surface of the whole valley is strewn thickly with nuggets of dark gold, which lie uncovered on the ground, and which are almost pure. They packed into the city on their backs, and on their pack-horses, nuggets weighing five thousand ounces, and valued at seventy-five thousand dollars. These favorites of fortune, whose names are Jake Gunn, Curly Pratt, and Shorty Simpson, are Canadians from British Columbia, and are

expert prospectors, trained in Canadian mining schools. They went over the entire area of the valley, filled with wonder and amazement at the extraordinary richness of this new Eldorado. Then hastily staking their claims, they hurried into Dawson to tell their story of treasure beyond the dreams of avarice, the absolute truth of which no one doubts. I would try to describe the wild excitement which prevails in Dawson, but I am joining in the stampede for the new Eldorado. Conway, U. P., Dawson."

When he had sent his story Cameron closed the key, lit his pipe and left the office. From where he sat in the next room he could hear the United Press calling Dawson impatiently, but he only smiled.

"They've got a fine story," he said to himself. "They've got a beautiful story, but they're not satisfied. They want details, details, details! But they won't get them."

He kept the Dawson wire grounded, and at length Edmonton told the U. P.: "No communication with Dawson. Wire grounded north somewhere." And the sounder was silent.

The next morning Cameron's "fake" story was printed under five line heads in a thousand morning papers in the United States and Canada. A great wave of excitement swept over the United States and the parts of Canada where the papers fed by the U. P. are distributed. Although the papers said editorially that the value of gold would certainly depreciate on account of the plentiude of the metal in the new Eldorado, one hundred thousand men started for Dawson that day. Within two days two hundred thousand adventurers were on their long road to the far-way Treasure-House of the North. Hundreds of crowded trains rushed over the transcontinental railways from the east. From San Francisco, Seattle, Tacoma, Portland, Vancouver and Victoria hundreds of steamers and sailing vessels started northward packed with impatient passengers and loaded with provisions, clothing and miners' tools.

Meanwhile the shadow on Cameron's mind grew blacker, and two days after he had sent his "fake" story to the U. P. he confided to Boal, the trader, his conviction

that Anderson, the clerk, was afflicted with homicidal mania, and filled with a fiendish desire to assassinate his companions. "I think," concluded the mad factor, "that it would be strategic to slit Anderson's throat right now, and spoil his little game." Boal acquiesced cheerfully, but as soon as he could, he stole away and told Anderson. Twenty minutes later, Boal, Anderson, and two powerful half-breeds had the "rough-house" of their lives overpowering Cameron and tying him up.

The next morning Anderson and one of the half-breeds harnessed the factor's long-haired little ponies to a light waggon, and started for Dawson with Cameron. Three days later they reached the town and delivered the lunatic to the North-West Mounted Police.

On their way to Dawson they met the line-men of the telegraph company, who had started from Dawson down the line, to find the place where the wire was grounded. Anderson told the line-men about the connection Cameron had made, the line-men drove on to Missabe House, and twenty minutes after they reached the post, the Edmonton representative of the U. P. was asking the operator at Dawson to send him details of the Woman River Eldorado, the richest gold-field ever found.

The Dawson operator was puzzled, and sending a boy to summon Conway, asked the Edmonton correspondent what he meant. The Edmonton man answered: "Why, Conway sent us the story last week, just before the wire was grounded."

Conway entered the Dawson office within a few minutes, and was filled with surprise, then with suspicion. He denied having sent any story about any new Eldorado.

The Edmonton correspondent flashed Cameron's story, condensed, to Conway.

"Good God!" exclaimed Conway, "some one has been trying to ruin my reputation. I admire the magnificent nerve of the man who sent that story."

Two days later the first of the steamers carrying the stampedeers arrived at the mouth of the Yukon River, and a Yukon steamer from Dawson reached Juneau at the same time. So the stampedeers found out that the story on the strength of which they had come so far was a lie.

Landing the few of her passengers who wished to go on to Dawson, the steamer turned her black bows toward the south and raced homeward with the many who had decided to return to their homes.

The next day, at sea, the steamer met a great fleet of north-bound ships ploughing swiftly through the water, led by a British cruiser and an American battleship, and slowing her engines, she told them the bitter truth by arrangements of fluttering code-flags. In every steamer the leaping engines were slowed, and skippers and mates, reading the code-flags through their glasses, shouted the ill news from the bridges to the gold-seekers, who crowded the decks.

Dismay took the place of cheerful anticipation in the minds of the adventurers. The majority of them decided to turn back, but many there were who wanted to continue their journey to the Yukon country. So, at length, six ships rushed on toward Juneau with these, and the rest of the fleet swung around and swept toward the south on the backward track through the gathering darkness. And for a week afterwards the two war-ships prowled along the sea roads of north-bound ships, intercepting and signalling the humiliating truth to the many other steamers and sailing ships driving north laden with argonauts.

Insurance and Finance

Mortality from Consumption

A NUMBER of tables are presented to our readers in the accompanying chart, which very graphically represent the industrial experience of a prominent American insurance company, the Prudential, of Newark, New Jersey. While the figures are the result of statistics collected in the United States, conditions in Canada are in most respects so similar, that the results may be considered to be or almost equal application.

The tremendous importance of the study of consumption from the insurance company's standpoint will be better realized from the statement that more deaths occur in a year from consumption than from any other disease. There are a number of causes, both natural and artificial, which affect the death-rate from this disease favorably or the reverse. One very important condition is trade or occupation. We referred briefly to this subject in a former article on consumption, and may have occasion to make reference to it again.

There are also a number of other modifying causes, a very important one being difference of sex. A reference to the chart will show that between ages 15 to 44 the number of males dying from consumption is 1.2 per cent. in excess of the number of females.

With regard to deaths from consumption by race, the Prudential remarks that the proportion of colored risks assumed is small for all periods of life, as the company makes no effort to solicit this class of risk on account of the much higher percentage of mortality and the generally unsatisfactory business results. With regard to the mortality rate of various Southern cities, the death rate of the colored population is said to be uniformly and considerably in excess of the death rate of the whites, and this excess has continued, although the mortality rate of both races has gradually decreased during the past thirty years.

With reference to consumption by nativity, our table exhibits an excess of over 7 per cent. among our native-born popula-

tion as compared with those of foreign extraction. The difference in this case is somewhat more marked than in mortality by race, but it is satisfactory to know that in the case of a number of other diseases this adverse comparison is not maintained.

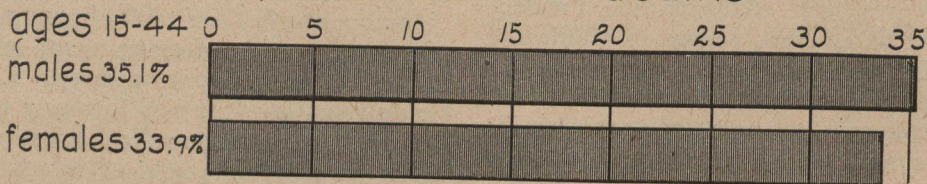
With regard to our table showing the rate of mortality with reference to sex and medical selection, the company's Reference Guide remarks: "It was formerly the practice not to require a medical examination of risks for small amounts of insurance, but, after accumulating the necessary experience, the practice was changed to meet changed conditions. The industrial medical examination is sufficient for all practical purposes, but, of course, it is not as exhaustive and scientific as the medical examination of ordinary risks, in which a larger amount of insurance is involved." A reference to the chart shows in this case comparatively little difference with regard to sex, but a significant percentage between examined and unexamined risks.

The table appearing under the title of "Consumption mortality rate per 10,000 lives at risk," shows an interesting comparison between two five-year periods, 1891-1895, and 1896-1900. The latter period will be seen to show a decrease in mortality from consumption of 3 per cent.

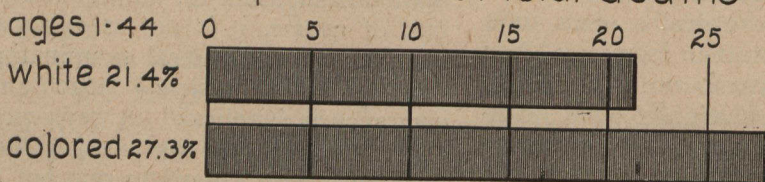
Our final table, showing the percentage of deaths, during the first year of insurance, from consumption, and from all other causes, shows clearly the alarming proportion of deaths resulting from the above-mentioned disease. The distinction of sex has not been made. With regard to this table, the Reference Guide remarks: "Of the mortality of males during the first year of insurance, accidents and pneumonia formed the largest proportion. Among females, pneumonia and tuberculosis were the principal causes of death at this period of policy duration. This comparison is of exceptional interest, and proves the value and effect of medical selection in reducing the mortality from chronic and organic diseases during the early years of policy duration in the experience of a life insurance company."

Mortality from Industrial Experience

consumption by sex
per-cent of total deaths

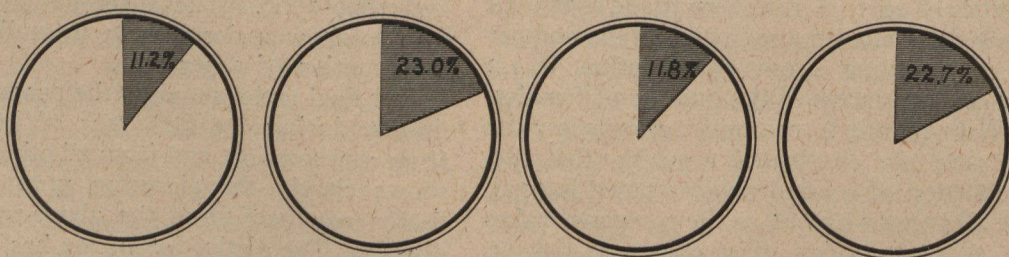


consumption by race
per-cent of total deaths

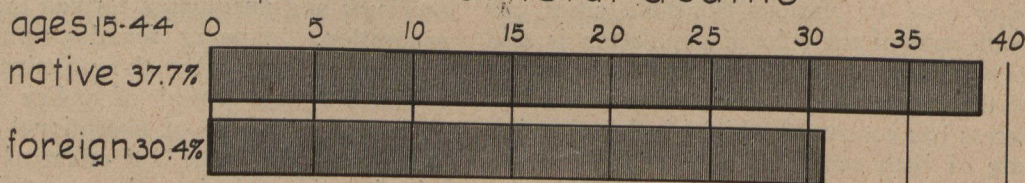


medical selection
per-cent of deaths during first year of insurance

males examined unexamined females examined unexamined



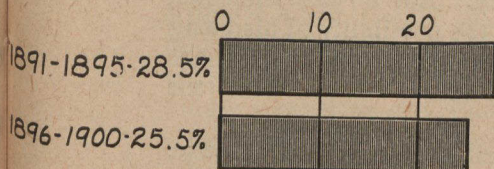
consumption by nativity
per-cent of total deaths



Consumption

1891 - 1900

Consumption mortality rate
rate per 10,000 lives at risk

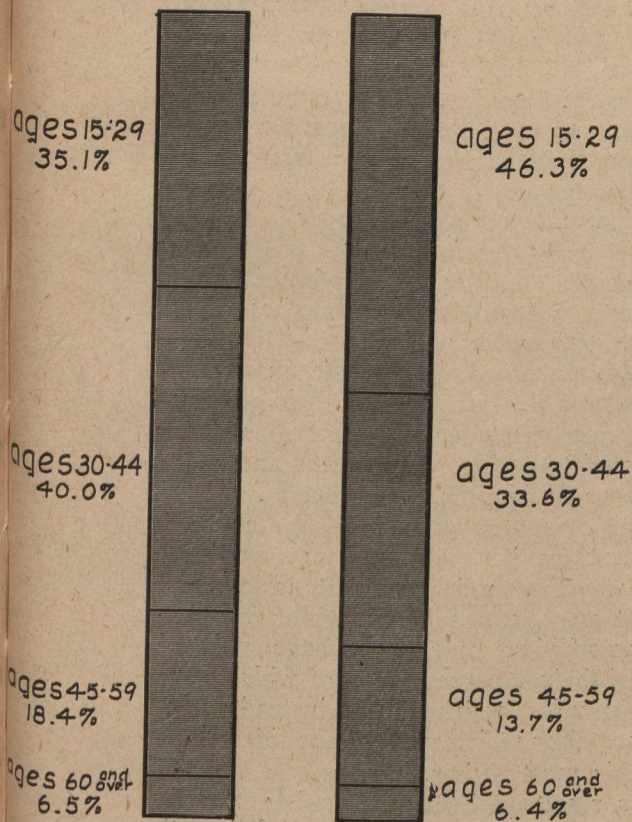


duration of insurance
per-cent of deaths during
first year of insurance

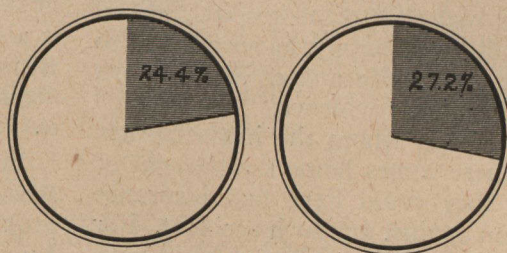
consumption other causes

ages at death
per-cent of total deaths from
consumption

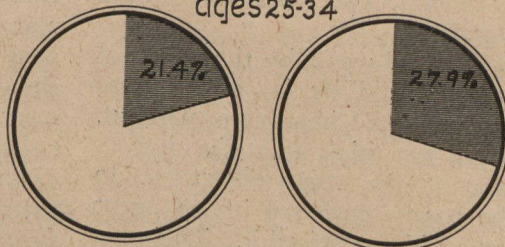
males females



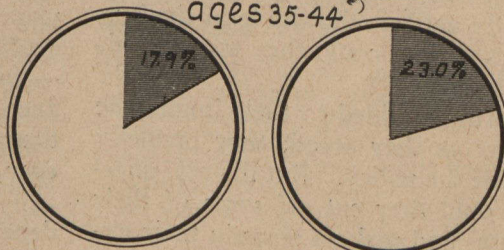
ages 15-24



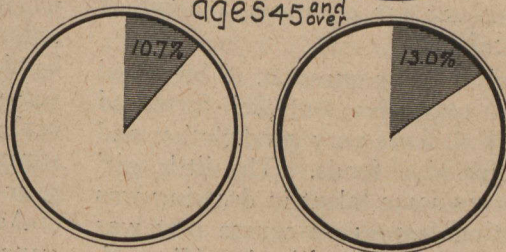
ages 25-34



ages 35-44



ages 45 and over



Insurance or Luxuries

THE other day there came to our notice the case of a man who was killed in an accident leaving behind him a wife and five small children without a single cent to continue their existence.

The man was in the best of health and earning good wages. He had been approached on the matter of insurance but he was so strong that he felt that nothing could happen to him. His wages would take care of his wife and family and he would see to it himself that they lacked for nothing.

Yet a very short time after his expressed confidence, a serious accident laid him low. He was sent mangled to the hospital, where, after a few hours of agony, he succumbed to his injuries. His wife and children mourn his loss and his improvidence.

To the wife on whom the heavy burden now falls, there comes home the thought of how easily they could have had insurance and provision against any such accident. For fever, or any other serious illness might have resulted as fatally.

While her husband was alive they had not only the necessaries of life, but also a great many things they could have done without, though they did not think so at the time.

In fact one of the chief objections to accepting the policy proposed by an agent was that they could not afford it. Their expenses already used up the whole of the husband's wages. How could they take on this additional expense?

If it were to be added to their immediate expenses just as they stood, they certainly could not take the policy. But the real question was: Could they cut off some of their other expenses and make a place in their expenditure account for a certain amount of life insurance?

Let us look into the question. They lived in a rather expensive and well-furnished house. They all wore very good clothes and ate some expensive foods. The little girl who had shown some talent in drawing was taking painting lessons—a course that was advised by well-meaning friends. They always took in a good many excursions in summer and concerts in winter.

In brief, it was the idea of the fond father

and mother, too, that the children should have the best they could give them; that they should do what other people's children did whose fathers were earning more money; that, as the father put it, they should "lack for nothing."

The idea was all right. At least it seemed so while the father was alive and drawing his wages regularly. But no provision had been made against the possibility of his being cut off from his family, and, with him, the regular supply of money which kept the family going.

It is all very well to live in a nice house, wear good clothes and enjoy the delicacies of the season—it is, *if you can afford it*. It is also good to cultivate the fine arts and to patronize all the best forms of entertainment as they come along—*if you can afford it*.

But before you cultivate fine tastes and a sense of the beautiful, there is a more homely problem that ought to be given attention. Luxuries are fine things, but necessities come before luxuries. Fine esthetic taste does not appease hunger, does not cover shivering children nor keep a warm roof over their heads.

The natural and sensible order is to provide the necessities first, and to provide for them ahead. A little less expensive house, furnishings not quite so costly, clothes a little plainer, but which will wear better, very probably, and good, wholesome, plain food—these, and an insurance of their continuance in case of accidental or other death, are the necessities of life. These first, and whatever else you can afford afterwards.

To that mother with those five children dependent on her and she not knowing which way to turn, it is as plain as day that, without any great sacrifice while her husband was living, they could have reduced some of their expenses, some of which were really luxuries, and have had instead an insurance policy which would have tided them over this most trying time.

As a result of their comparative extravagance, their lack of foresight and failure to appreciate the risk they were running, a helpless mother and five helpless little children are thrown onto a cold world, not know-

ing where to get bread and shelter and clothing.

It makes it all the harder to bear that they have been used to very good living and now must be content if they can get a living at all, if some relative or friend will be good enough to take one of the children, and another, another one, while mother must struggle along, toiling for bread for all that is left of her broken home, her children objects of charity, and perhaps not too kindly treated by the children of the family into which the little stranger has been adopted. To the mother it is far from a pleasant thought that her dear ones may be slighted.

The just self-reproach that a little saving and prudence would have secured an insurance policy which would have spared all this

trouble, makes the whole thing doubly bitter. The case is a piteous one.

Yet in hundreds and thousands of homes to-day the very same risk is being run by fond but thoughtless parents.

From the pulpit preachers are pointing to insurance as a necessity, while progressive journals are everywhere giving the subject more space. The agent is doing his missionary work. And, in spite of all this advocacy, and in spite of the cases of degradation and penury similar to the one mentioned, of which every community presents a member, myriads of homes are still unprotected. Is yours? Then arrange at once to place it out of danger. Cut off some of the luxuries, some of the things not absolutely essential, and make provision for insurance, which ranks as one of the greatest of all necessities.

CANADIAN STEEL RAILS

THE subject of greatest interest in the Canadian industrial world is the steel issue. How important it is for the country that her natural resources in iron ores should be developed and manufactured is patent to all who have made a study of the essentials of our progress. Our governments have not overlooked this need. The Ontario Government pays a bounty of \$1.00 per ton on pig iron made from ore mined and smelted in the province. The Dominion Government pays a bounty of \$2.25 per ton on pig iron made in Canada from Canadian ore, and \$1.50 on that made from foreign ore. On steel ingots the bounty is \$2.25 per ton.

It was further provided in chap. 15 of the Acts of 1903 that, whenever satisfactory evidence was furnished to the Government that rails of the best quality were being made in Canada in sufficient quantity to supply the ordinary demands, the Governor-in-Council might impose a duty of seven dollars per ton on steel rails imported into Canada.

Since the organization at the Soo, experts have reported that these conditions are fulfilled, and, accordingly, on Saturday, Aug. 28th, the imposition of the \$7.00 duty was

announced in the *Canada Gazette*. Rails actually contracted for abroad prior to this date are exempt if imported into Canada not later than Nov. 30th, 1904, and actually laid on the track in Canada not later than Feb. 28th, 1905. If the material were Canadian throughout, the Soo mills manufacturer would have the advantage of the following bounties and duties:

Ontario bounty on pig iron made from ore mined and smelted in the province	\$1 00
Dominion bounty on pig iron made from Canadian ore, for this year	2 25
Dominion bounty on steel ingots made in Canada, for this year	2 25
	\$5 50

Just at present the Soo steel mills are not able to get the full advantage of all these bounties because they have to use American ore. The ore available in Canada at present will not make the best rail. But the Soo manager promises to be able to produce it from their own properties next summer.

They can, however, profit by the \$7.00 duty which has been put in force. Moreover, the new anti-dumping clause will provide additional protection. Recent reports show that the Americans have been dumping. The price of steel rails in their own market is

\$28.00 per ton. They have been reported to be selling these in Canada from \$18.50 to \$22.00 a ton. Under the anti-dumping clause, those sold even at \$22.00 would be subject to an additional duty of \$3.50.

At present the Soo mills using 25 per cent. Canadian ore, secure the following advantages over Americans:

25% of \$1.00 per ton Ontario bounty on pig iron from Ontario ore25
25% of \$2.25 per ton Dominion bounty on pig iron from Dominion ore56¼
75% of \$1.50 per ton Dominion bounty on pig iron from foreign ore	1.12½
Bounty per ton on steel ingots made in Canada	2.25
	<hr/>
	\$4.18¾
Duty per ton.	7.00
Dumping duty.	3.50
	<hr/>
	\$14.68¾

Great Britain will have the advantage of the British preferential tariff.

These are the two great competitors of the Canadian manufacturer. The Canadian steel makers now for the first time have ample protection. Can they meet the demands of our vastly expanding market?

There seems no reason to doubt that they can. Present importations amount to about 190,000 tons per year.

The Soo plant alone has at present a maximum capacity of 150,000 tons a year, and the steel works at Sydney, N.S., which are to be in operation in a few months, can produce another 150,000 tons per year. The 300,000 tons of the two plants will more than satisfy the present demand, and, should the demand be greatly increased in response to the railway building arising out of our present expansion, the production can be greatly extended also.

The immense benefit to the country will be apparent to every Canadian.

THE NEW BUSINESS MAN

A GENERATION more and we shall probably look in vain among the very successful for the old type of business man. Many of our first millionaires became rich without the use of imagination or large ability, by obtaining a start with the approved methods of small business, and then the natural resources of the country and the lack of competition did the rest. There are to-day many who have made millions by the use of no other talents than those which enable a man to conduct a small shop successfully, but conditions are now such that exceptional success in business will only follow exceptional ability. With this change many of the old ideas must die.

It used to be imagined that the head of an enterprise must be familiar with its every detail, and many a successful "self-made man" has boasted that, if necessary, he could do the work of any one of his men. Hence the exaggerated idea of the advantage of beginning at the bottom; the distrust of the higher education; the belief in long hours of work and in nothing but work.

Mr. Morgan didn't begin at the bottom.

He is an earnest supporter of kinds of education which have no immediate practical bearing, as is shown in his desire to help the fine arts in the United States. He probably doesn't know how to couple a railway coach himself. The great business man of the future must be strong in larger ways than his predecessor. He must understand men; how to select them; how to play upon them; how to let them alone. He must understand general economic and financial conditions. The methods of the small shop-keeper will not serve him. Mr. Armour, who built up a great butcher business, used to go to bed at eight o'clock himself, and force his sons to do the same, in order to get in more work, and he cared nothing for pleasure or self-expansion. The day of his species is past. The new business man knows that whatever gives him knowledge, understanding, taste, whatever liberalizes or enriches his character, it is advisable to strive after, and so business is becoming dissociated from the idea of narrowness that formerly accompanied it. It now invites, in the search for success, many of the highest intellectual attributes of man.

Banff, the Beautiful

Pine-woods and a broad-spreading valley surrounded by fine mountains are the characteristics that have gained for Banff, beautiful as are the other resorts in the Canadian Rockies, many enthusiastic devotees. It has a world-wide reputation and draws its visitors from many lands, delighting them with the wonderful variety of its scenery and the great choice of attractions it offers to men of diverse tastes.

The whole place centres round the Canadian Pacific Railway hotel. It is delightfully situated a mile and a half from the line, and is supplied with everything to add to the comfort of its guests. On every hand are woods of pine, and the road from the village leads for half a mile through thick groves of trees before the hotel is reached. Delightful walks meander in all directions, and the visitor may wander on and on, till he finds himself far up the valley of the Spray, itself almost hidden by the woods along its banks.

Just below the hotel is the junction of the Spray and the Bow and the falls of the latter stream. Here the river, some fifty yards wide, takes a plunge

at the end of a fine rapid. Cascade is perhaps a better name for it than waterfall, but within its limits it shows a fine fury and its roar is distinctly heard on the heights above. From the terrace of the hotel a splendid view may be obtained down the Bow Valley to the regular bulwarks of the Fairholme Range. The river is right below the eye, and as it cuts its way between Mts. Rundle and Tunnel and then across the plain, its precision seems almost artificial. Its waters are emerald green, and contrast well with the yellow grey of its clay banks and the dark, formal spruce that marks its course.

A still better view may be obtained from the summit and sides of Tunnel Mt. Cascade and Rundle rise on either side and shut the valley in, but between them stands the lower height of Tunnel and commands a splendid prospect in every direction. A good bridle-path leads to the summit, and the carriage road to Lake Minnewanka and the buffalo corral in the Canadian National Park passes round it, and the visitor, as he goes, has first one then another vista spread before him.

To Minnewanka is only one of the charming views round Banff, and the valley may be explored in many directions in a carriage and pair. A tally-ho starts daily from the hotel, and the drive through the wooded lowlands, with Rundle, Cascade and the Fairholme Range presenting themselves from ever new points of view, is wonderfully picturesque.

For those who ride still other excursions are open. On Sulphur Mt., right behind the hotel, a switchback trail six miles long has been cut to the observatory at the top. It leads through a wood which opens out every now and then and reveals the Bow running thousands of feet below, or shows the valley of the Spray with the Twin Peaks at its end and the snow-covered pyramid of Mt. Assiniboine just visible twenty miles away. As the higher ground is reached, the spruce diminishes in size and the underbrush is formed of stunted trees that on lower ground might be of forest size. Here and there an open glade appears, and the grass is spangled with bright-colored wild flowers.

Sulphur Mt. takes its name from medicinal hot springs found in a natural basin far up its heights. The water is laid on to the hotel and an excellent swimming bath provided, where those with rheumatism and kindred affections may bathe.

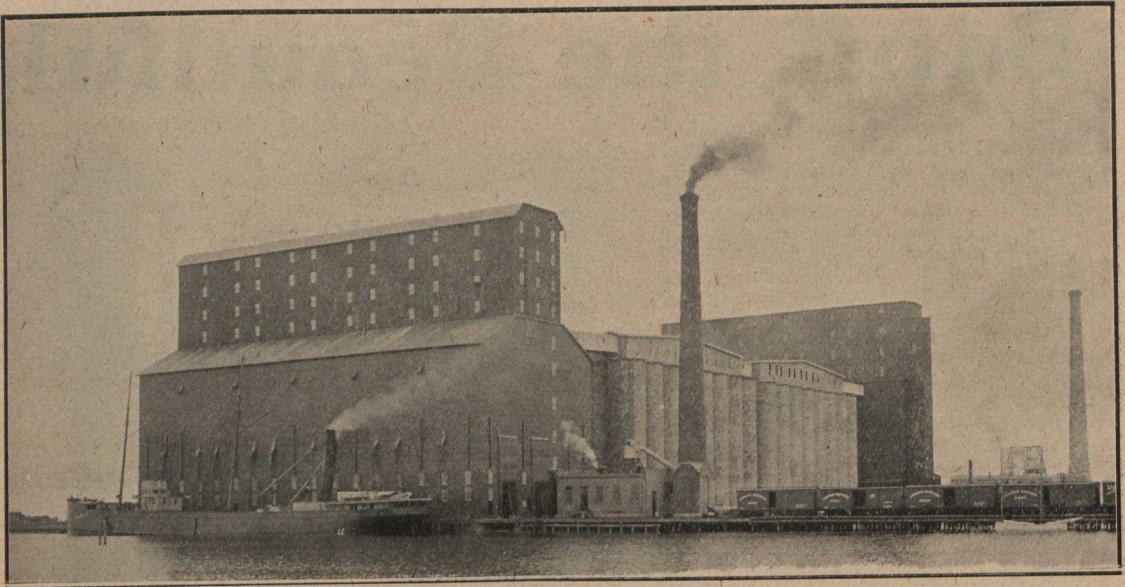
But though the invalid is not unknown at Banff, it is very far from being merely a health resort. The hearty laughter that is heard in the evening along the corridors of the hotel, the cheerful talk that passes before its crackling log-fire, the many parties that sally forth day by day on distant expeditions or for golf and tennis, dispel effectually that notion. It is in truth a delightful summer resort, where if the invalid may find relief from his pains, the athlete will also have much to interest him, and people of every taste and age will be able to enjoy themselves amid its lovely scenery, splendid air and varied amusements.



BOW RIVER VALLEY



BANFF HOTEL



Housing the Great Harvest

THE wheat crop in Manitoba and the Territories this year surpasses all records, and the transportation departments of the railways will have to tax their resources to the utmost to move the product to market. The Canadian Northern Railway, tapping the agricultural areas of what Sir Sanford Fleming years ago designated as the great fertile belt of Canada, has grown to be a prime factor in the commercial life of the West in this respect, and yearly as the line penetrates farther into the interior it must increase in importance as a railway enterprise and in usefulness in a land rapidly filling with settlers whose requirements from a transportation point of view will be many.

The export traffic of the West in seeking outlet to tide water centres at the head of the Great Lakes, whence during the season of navigation the largest fleet of grain-carriers in the world find constant employment in bearing the grain to the sea-board, and what cannot be moved in this way is held in store at Port Arthur and other points for shipment the following spring. To do this requires storage capacity for many millions of bushels, and great as the accommodation is, the prominence of Port Arthur as a grain depot can be seen when it is pointed out that yearly all available space is utilized.

The picture shows the Canadian Northern Railway Company's elevators at Port Arthur, the largest connected and most up-to-date structures of the kind in the world. The engraving gives but a faint idea of these immense buildings, so solidly built that they are indestructible. They were designed and erected by the Barnett & Record Company, of Minneapolis, Minn., under instructions from Messrs. Mackenzie & Mann, and were completed under the supervision of the Canadian Northern Railway Company's engineers, the work being substantial to the smallest details. The material used in construction of these great storage houses, which are on the tank system, is fire-proof tile, braced with steel and embedded in cement, each annex having eighty circular tanks and sixty-three intermediate spaces for the reception of grain, giving each group a capacity of 2,500,000 bushels. The elevators flank the grain tanks and have a combined capacity of 2,000,000 bushels, giving in all a total storage capacity of 7,000,000 bushels.

To support this enormous weight, which can be easily estimated, required a massive foundation and the strongest buttressing to resist the lateral pressure. There is no other building like it or equal to it as a store-house on the continent, and the possession of it gives the Canadian Northern Railway facilities for handling and storing grain possessed by no other company in the West, whether in the United States or Canada.

The interior arrangements are as complete and commensurate for the purpose as skill and adaptability could make them. The tracks of the railway company run through the elevators and *twenty-five cars can be unloaded in an hour*; from the hoppers the grain is carried over the tanks on belts which can be so arranged that the grain is shot into any tank or intervening space desired.

The loading facilities are equally complete and expeditious. The grain chutes that open from the exterior walls on the water side can put *a cargo of 125,000 bushels in a steamer's hold in seventy-five minutes*.

Absolute safety in storage and celerity in handling freights and cargoes were the ends striven for, and it must be said by all who are acquainted with the operations of this immense plant, where everything moves with precision and certainty of action, that the designers have achieved complete success. Yet the credit rests with the railway company in providing a structure so applicable to requirements, and the knowledge that the line is so efficiently equipped to handle the wheat crop expeditiously, must encourage shippers to seek the Canadian Northern route in transporting their consignments to the eastern markets.