

The Canadian  
**Courier**  
THE NATIONAL WEEKLY



Drawn by  
Gladys W. O'Beirne.

The Fiasco of Isaac Ibbotson, M. P.

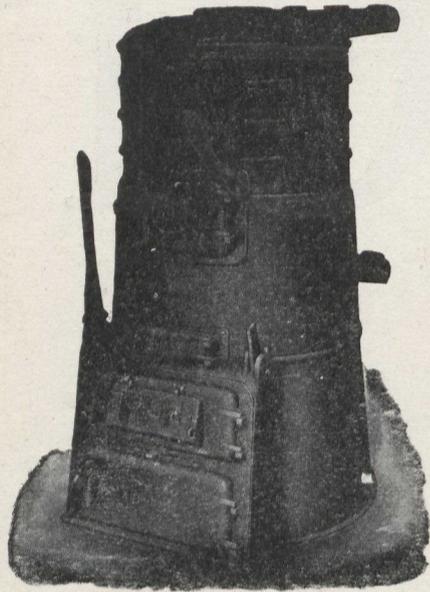
By JOHN MELVILLE

EDITED BY JOHN A. COOPER

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*J. F. Palling*

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BIG BOTTLE ALL DRUGGISTS

# The Canadian Courier

A National Weekly

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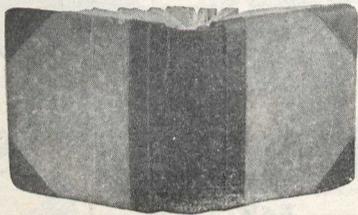
TORONTO

NO. 13

## CONTENTS

- The Lure of the Long Hill ..... Photographs.
- Co-operative Rural Credit ..... By W. W. Swanson.
- The Confirmed Bachelor ..... By Alec. Johnston.  
Last of the Series, "Men We Meet."
- Humours of Parcel Post ..... Cartoon by H. W. Cooper.
- Too Many Joneses ..... By Madge Macbeth.
- The Fiasco of Ibbotson, M.P. .... By John Melville.
- Democracy and Public Servants ..... By the Monocle Man.
- A History in a Story Book ..... By Katie Kay.
- News of a Week ..... Photographs.
- Sign of the Maple ..... By M. J. T.
- Demi-Tasse ..... By Staff Writers.
- For the Juniors ..... Illustrated.
- Money and Magnates ..... By the Financial Editor.
- Behind the Picture, Serial ..... By McDonnell Bodkin.
- Reflections ..... By the Editor.

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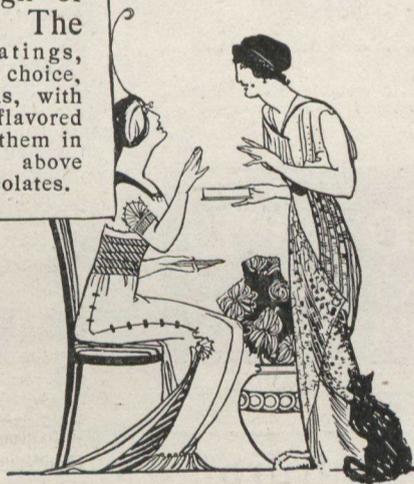
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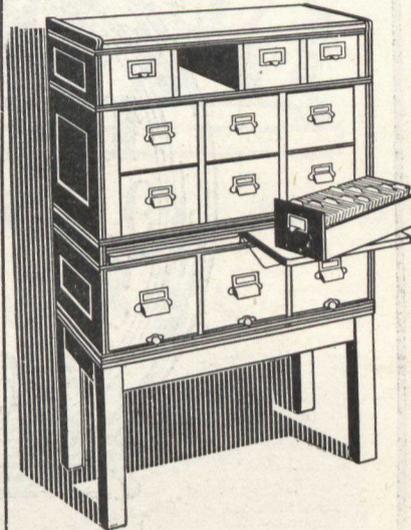
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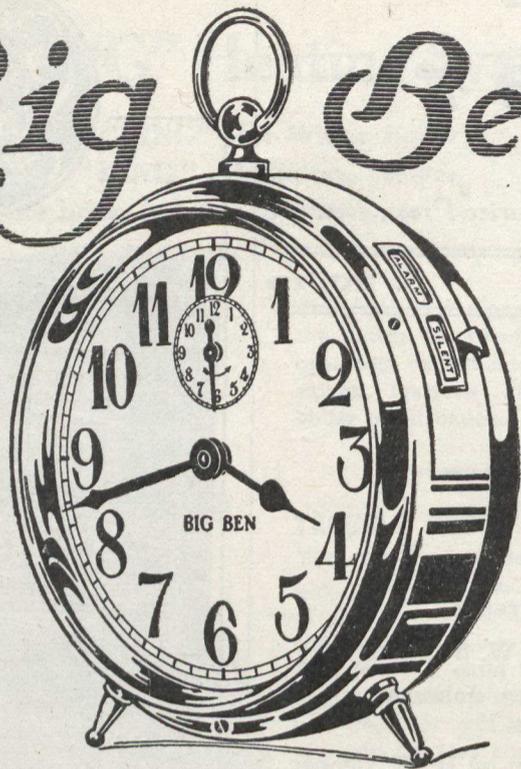
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"Ah, Madam, if you ask me that, I'm bound to say they will not; but that is their one fault."—Punch.

**Rarer.** — Willie — "Paw, is truth stranger than fiction?"

Paw—"Well, it is more of a stranger than fiction, my son."—Cincinnati Enquirer.

**His Opportunity.** — Having proved unsatisfactory, the waiter was told that his services would not be required in the restaurant after Saturday night. When Saturday noon came he was in a reckless mood and ready to "come back" at the most valued guest in the house. Soon he had his opportunity. "Waiter, confound it, this steak isn't tender enough," growled a fat patron. "Not tender enough?" the waiter snarled. "Whad-ga y' 'spect? Want it to jump up and kiss you?"

**Inadequate.**—First Charity Visitor—"How did you find poor Mrs. Holcomb?"

Second Charity Visitor—"Nearly frozen."

First Charity Visitor — "Nearly frozen? I thought St. Andrew's Helping Hand Society sent her a lot of clothes?"

Second Charity Visitor—"It did; and she had them all on—seven peekaboo waists and four slit skirts."—Life.

**Costly Justice.**—A coloured gentleman, on trial for his life in a remote Tennessee town, was asked by the judge if he had anything to say, whereupon he replied:

"All I has to say is this, Judge: If you hangs me, you hang the best bass singer in Tennessee." — Everybody's.

**Poor Heathen!**—"I found a tribe in Africa," said the explorer, "that had absolutely no idea of morality or immorality."

"That's interesting," said the mild lunatic, "but what did they do for plays?"—Puck.

**Dreaded.**—Landlord (of Dinktown Hotel)—"That feller who just swaggered past? Oh, that's Lem Badgeley, an' he's a terror to autymobilists, I tell you!"

Guest—"Aha! the village constable, eh?"

Landlord—"Worse; he's the only auty repair man within ten miles."—Crescent.

**Prepared For Any Emergency.**—Zealous Boy Scout—"You can cross by this bridge, Sir. It will save you a long walk round."

Cautious Stout Party—"Thank you, my boy, but I'm afraid it would hardly bear me."

Zealous Boy Scout—"Oh, that's all right, Sir. We have first aid and ambulance on the other side!"—Punch.

**Caught!**—Wife—"George, I want to see that letter."

Husband—"What letter, dear?"

Wife—"That one you just opened. I know by the handwriting it is from a woman, and you turned pale when you read it. Hand it here, sir!"

Husband—"Here it is, dear. It is from your dressmaker."—Judge.

**Why Not!**—"My word, Jacob," said Steinberg, "that is a beautiful diamond you have in your pin. How much did it cost?" "I paid \$1,000," replied Jacob. "One thousand dollars! Good gracious!" exclaimed Steinberg. "Vy, I did not know you ver worth so much money." "Vell, you see," exclaimed Jacob, "ven der old man died he left \$1,000 for a stone to be erected to his memory, and dis is der stone."—Kansas City Star.

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### LEGAL NOTICE

IN THE SUPREME COURT OF ONTARIO  
J. A. C. CAMERON, ESQ., K.C.,  
MASTER IN CHAMBERS,

Wednesday, the 4th day of February, 1914.

BETWEEN  
CONFEDERATION LIFE ASSOCIATION,  
Plaintiffs:

AND  
FLORA ANN MCKINNON,  
Defendant:

Upon the application of the Plaintiff; upon reading the affidavit of Samuel Edgar Cork filed, and upon hearing what was alleged by Counsel for the Applicants.

1. It is ordered that service upon the Defendant of the Writ of Summons and Statement of Claim in this action, by publishing this Order, together with the Notice hereon endorsed, once a week for three weeks, preceding the seventh day of March, 1914, in the Canadian Courier newspaper, published at the city of Toronto, in the County of York, be deemed good and sufficient service of said Writ of Summons and Statement of Claim.

2. And it is further ordered that the said Defendant do enter an appearance to the said Writ of Summons and file her statement of defence in the Central Office of the Supreme Court of Ontario at Osgoode Hall, on or before the thirty-first day of March, 1914.

3. And it is further ordered that the costs of this application be costs in the cause.

"J. A. C. CAMERON, M.C."

Notice to be endorsed on foregoing Order. This action is brought to enforce by foreclosure, a certain Charge, dated the 29th day of April, 1892, and made by one Colin Arthur McKinnon to one Ernest Albert Macdonald, and which Charge has been assigned to the Plaintiffs—Confederation Life Association—and is now held by said Plaintiffs, and by which there is now charged upon lot sixty-two, according to Plan filed in the Office of Land Titles at Toronto, as Plan M-39, the sum of \$2,729.69 and interest thereon from the 30th day of January, 1914, at the rate of 6 per cent. per annum until paid.



Vol. XV.

February 28, 1914

No. 13

## Bobsleigh Races at St. Agathe



The bobsleigh races for the Greenshields Challenge Cup were held at St. Agathe, P.Q., on February 15th. This picture shows one of the contending teams rounding the third curve at a speed of nearly eighty miles an hour.



The team from Government House, Ottawa, which took second place with 47, 45 3-5 and 47 3-5 seconds for the three runs down the mile-long slide. From the steering wheel back are—Captain Graham (captain), H. St. Aubin, Miss Rodney, Col. Farquhar, and E. Dahl.

# Co-Operation in Canada

## Number Three—Rural Co-Operative Credit

### Last of a Series of Three Short Articles

By W. W. SWANSON

Associate Professor, Department of Political and Economic Science, Queen's University

ARTICLE ONE traced the outline of retail co-operative societies in Great Britain, and explained their success. Article Two broadened the discussion into productive co-operation. It traced the history of the co-operative movement in the early fifties of the 19th century, giving rise to a vast organization that buys land, erects shops, cottages, schools and lecture halls, writes insurance, lends money, grants university scholarships and conducts travel tours. It showed also that while in these departments of activity, as well as in retail distribution, the co-operative movement has succeeded, its success has been very limited in the broader field of actual production.

IT need scarcely be said, so wide-spread has been the discussion of the subject, that the co-operative credit society has assumed a position of paramount importance in the agricultural economy of Europe. An earnest effort, at the present time, is being made, especially in the West, and particularly in the Province of Saskatchewan, to find a way of adapting the rural credit society to Canadian needs. During the past summer a commission on rural credit, appointed by the Government of Saskatchewan, toured Europe in search of ideas and practical suggestions on the subject. They accompanied a similar commission appointed by the United States Government. Indeed, rural credit is at present a matter of wider interest in the United States than in our own country.

Recently, too, a government commission endeavoured to discover the need and demand for co-operative credit societies in Saskatchewan, by holding a series of conferences with farmers, merchants, bankers and public men, in various centres. The net result of their investigation may be placed before the reader in tabular form:

District Visited.	Is District Prosperous?	Per Cent. of Land Mortgaged.	Is it Difficult to Get Loans?	Average Rate of Interest.	Are Farmers Willing to Co-operate?
Weyburn .....	Yes.	50-60	No.	9-14	Yes.
Oxbow .....	Yes.	50	No.	8-9-10	If aided, yes.
Swift Current ...	Yes.	75	Yes; very.	8-9	Yes.
Moose Jaw .....	Yes.	90	Yes; very.	8	Yes.
Wolseley .....	Yes.	90	Yes; very.	7-8-8 1-2	Yes, if aided.
Fillmore .....	Only fairly so.	99	Yes.	9	No.
Saskatoon .....	Yes.	90	Yes.	8-10	Yes, if aided.
Govan .....	No; bad frost.	90	Yes—this year.	8-9-10	Yes.
Scott .....	No.	95-100	Impossible.	9	Yes; farmers anxious.
Melville .....	No.	60-90	Impossible.	8-9-10	No.
Yorkton .....	No.	No return.	Yes; very.	9-10	Yes, if aided.
Prince Albert ...	Yes.	20-60	Yes; very.	8-10	Yes.
Melfort .....	Yes.	70-90	Difficult.	8-9-10	Yes.
N. Battleford ...	Yes.	90	Yes.	9	Yes, if aided.
Regina .....	Fairly so.	60-90	Almost impossible.	8	Yes; very necessary.

SEVERAL important points should be noted in connection with the table. In the first place, it is apparently in the more prosperous districts that the farmers are willing to co-operate. In other places, some form of external—presumably government—aid is expected before the farmers are willing to co-operate. Secondly, the average Easterner will be surprised at the enormous extent to which the farms of the West are mortgaged. Thirdly, at first blush at any rate, the interest rates charged by the banks and the loan companies appear to be excessive. And fourthly, there is a well-defined demand throughout the Province for some form of credit organization that will reduce interest rates. It is not only in regard to interest charged on the loans they secure, but also in respect to interest paid on their bank deposits, that the farmers of the West appear aggrieved. The Hon. Walter Scott, in a speech before the Legislature, in January of this year, bitterly complained of this state of affairs. The burden of his charge was, that the Saskatchewan farmer with money on deposit receives only 3 per cent., while he is charged, on the average, 10 to 10 1-2 per cent. on his loans. Mr. Scott offers in explanation of this that the average farmer lacks acquaintance with the machinery and facilities for placing money on mortgage; and must, perforce, have recourse to the banks to deposit his surplus funds. In my judgment, a truer explanation is found in the fact that most of the so-called deposits are merely loans from the banks, the farmer agreeing to keep a certain portion of the loan secured on deposit with the institution from which he borrows. However, apart from this, it seems undeniable that on mortgage loans the Western farmer is paying an exceedingly high and burdensome rate. This, it should be noted, is quite a different matter from the question of the rate of interest paid on short-time advances from the banks.

Here cost of administration, a scattered population, and risk, play important roles, in explaining the relatively high interest rates.

What may be expected from the establishment of rural co-operative credit societies as a remedy for these conditions? Germany, perhaps, furnishes the best answer, for here Germans have taken the lead. The name of Schulze-Delitzsch is most intimately associated with the movement in Germany, Schulze, a native of the town of Delitzsch, conceived the plan of uniting groups of tradesmen and artisans for the purpose of getting small loans on better terms than they had been able to secure in the past; and he developed the idea with signal ability and success. In its essentials, the plan is simple enough. A group of persons—tradesmen, artisans and the like—form a credit society, beginning by subscribing a small initial capital. On the strength of this they borrow, on the unlimited liability of each member, two or three times the amount subscribed. The total sums got together, their own and borrowed, are then lent out to members in modest amounts at a moderate rate of interest. The rate is, of course, higher than that paid on the sums borrowed by the society; but yet lower than a member could borrow on his own account. By combining their resources and their credit, and by managing the loans among themselves, they are able to borrow at moderate rates. The members have a full knowledge of each other's capacity for business and honesty of purpose; and this enables the credit society to make advances, and accept apparent risks which no private institution or lender would assume except on burdensome terms. The system has proved capable of wide extension and growth; and many hundred societies are now established throughout Germany. Some among them are large financial institutions with members (borrowers) who do business on a considerable scale as tradesmen, merchants or manufacturers.

It is true that the institution which we have described is designed to aid the small business man; but the same principles have been applied to meet rural needs, in Germany. This general movement is associated with the name of Raiffeisen, who was the first to develop an effective plan for the establishment of rural co-operative credit societies. These societies serve the needs of the great class of peasant proprietors in Southern and Western Germany. Some capital is subscribed by members; more is got from outside, sometimes with government aid. The loans to members are for longer periods than for those advanced by the urban societies. This is necessary if the organization is to be of real service to agricultural producers. The spread of these societies has been phenomenal; there are thousands of them. Probably one-half the smaller agricultural proprietors of Germany are enrolled as members. The membership of each society is not large; and hence an intimate knowledge of each borrower's capacity for management as well as of his standing, as a man, is made possible.

IT should be said that to establish rural credit societies in Canada would not materially affect the business of the chartered banks. If anything, such societies would act as feeders to the banks, and bring them business in various ways. The capital borrowed from these societies is lent on mortgage to the farmers—a business from which the banks are at present excluded under the act. The loans granted under the Raiffeisen system are absorbed in fixed improvements on the farm. The credit society would compete with the mortgage loan companies, therefore, and not with the banks.

If these societies are to take root in Canada, they will do so in all likelihood only under government stimulation and aid. The government might, for example, guarantee their debentures. In this way

funds could be raised, on the unlimited liability of the members at a fair rate of interest; the final security being the lands the farmers hold and the accumulated funds of the society. The farmers in turn could then secure long-time loans at reasonable interest. The government might even advance some capital to the associations, to enable them to make a start. The main objection to the establishment of credit societies in the West is the strong individualism of Canadian farmers, and the fluidity of the population. A fixed population is essential to the proper functioning of the system. The plan will work only if neighbours have mutual confidence in one another; and that is not possible outside of fixed settlements. However that may be, it appears perfectly evident that something will have to be done to provide cheaper money for the purposes described, in the West. Only so will it be possible to diversify the farming industry, and place the farms not only on a scientific but a paying basis.

THE Saskatchewan commission has presented a report to the Government which embodies some of the above suggestions, and which forms the basis of a measure now before the Legislature. It may be briefly described as follows: Funds will be raised by the sale of land-mortgage bonds guaranteed by the Government. A borrower may receive, when his loan is approved, an advance equal to 40 per cent. of the value of his lands. There is to be a central committee of three, appointed by the Government, one member of which shall be a paid expert devoting all his time to the work. An advisory committee of fifteen will also be established, part of whom will be appointed by the members of the association in annual convention, and part by various bodies interested in the agricultural development of the Province. There will be a network of local societies, scattered throughout the Province. Each local body shall have a membership of not less than ten members, mutually approved, and shall have a combined borrowing power of not less than \$5,000. There shall be joint and several liability in the case of all members; but the liability of the individual shall be in no case in excess of 50 per cent. of his loan. That is to say, since the maximum borrowing power of a member equals 40 per cent. of the value of his land, his total liability, as a member of the association, will be only 60 per cent. of the value of his land.

This plan is based on the German Landschaft model. The Raiffeisen scheme has met with remarkable success in Quebec under the brilliant leadership of Mr. Desjardins; but, probably, for large loans, the land-mortgage scheme is better adapted to meet the needs of the West. Limits of space will not permit us to make a detailed analysis, but certain captious criticisms may be briefly answered. Fault has been found with the Government guarantee of the bonds; but if the people of Saskatchewan have found it worth while to guarantee the bonds of railway and other corporations there can be no reasonable objection to the Government assisting agriculture in this very moderate way, since it is the basic industry of the Province. In a spirit of petty fault-finding it is asked why a farmer should be responsible, up to 50 per cent. of his loan, for the debts of his neighbour. The answer is plain: it is only through association with his neighbours that these funds can be raised. If financial help is secured by the help of others, there must also be joint responsibility.

Some have imagined that, because the local associations have the power of electing or rejecting prospective members, too many cliques, based on local or political prejudices, will result. Self-interest, however, will cause the farmers to be careful in electing new members, so that the careful, thrifty, shrewd man will be admitted and the ne'er-do-well excluded. In a word, it is a people's measure, and if we are not hypocritical in our advocacy of democracy, we may trust the farmers to produce results that will be of the greatest benefit to themselves. On the whole, the scheme is an admirable one; and deserves the best wishes of all who have the agricultural interests of Canada at heart.

## The Democracy of Music

A STREET-CAR is sometimes considered the most democratic institution in the world, because five cents puts everybody on a level. But a concert hall with tickets at two dollars each is sometimes even more democratic, as the following episode will show:

The management of the Mendelssohn Choir always find more or less trouble with tickets that people don't like. As the choice of seats depends entirely on a ballot, the buyer of seats for a single concert often finds himself low in the list and his choice limited. The last day of the concerts, last week, the box-office was rung up and a very dissatisfied voice said:

"What do you mean by giving me such bad seats?" The telephone number was in Rosedale. No doubt some wealthy, fastidious person. Attempts were made to improve the seats, but of course nothing could be done.

It turned out that the buyer of the seats had gone out of town on that date. She had left the tickets to her two maids. The maids didn't like the seats. And when they finally decided to take them—they sat next to wealthy friends of their mistress!

# The Confirmed Bachelor

Number Eight in the Series "Men We Meet"

By ALEC JOHNSTON

**H**ENRY is in a class by himself; not because he is not typical, but because he is so intensely and artistically typical. Henry is one of the few natural bachelors who have escaped getting married. An unmarried man is no more essentially a bachelor than an unmarried woman is an old maid. Indeed, the odds are vastly greater that a natural bachelor will be married than the domestic type of man, since women regard the domestic type as a safe second best, whereas the man who would obviously make a first class bachelor is a standing challenge to them. So they set to work to defeat the ends of providence, and usually succeed.

I cannot tell you the manner of Henry's escapes. Perhaps women knew he was going to be a masterpiece and graciously let him alone. But I prefer to believe that he was kept in some sort of an incubator until he was forty, and then let out when he was the complete thing. No woman would dare to pursue him now; it would be like trying to marry the Albert Memorial or the Elgin Marbles.

Henry has small hands and feet and a comfortable income—unearned. It has, I believe, not been hitherto observed that a man cannot "bach" really successfully without a comfortable unearned income.

**W**HEN in London he lives in a flat, partly to save trouble, partly as a precaution. No woman covets a man's flat. It is only when a man has a house and a garden that a woman begins to think how much his property could be improved under her managership. When a woman is eager to share a flat with a man it means that the advantages of having the man outweigh the disadvantages of having the flat. So our Henry offers no adventitious inducements.

Though he has not actually any settled occupation Henry is a member of the London Advisory Committee of the Child Emigration Society, to which he subscribes one guinea per annum. He once attended a meeting, but found there were three elderly unmarried ladies among his fellow committee-men; and, as they were decently polite to him, he assumed the worst, and attended no more. He has mechanical as well as philanthropic interests. He is always being expected by his intimates to invent something which will revolutionize the motor industry. Indeed he went so far last year as to contribute an article to "The Side-Car" on "Air Cooling for Four Cylinder Engines." It was much quoted at his favourite club.

Henry has four clubs in town, but he seldom goes near the three in Piccadilly, where they play coon-can. His "own" club, in St. James Street, is notorious as the club where they still play bridge.

**H**E still spends much of this time in the old country town where his people used to live; he knows all the country people and most of the inn-keepers by their Christian names, and imagines that he has reputation as a judge of horse-flesh. In this way he enjoys the reputation without having it. A bachelor is a creature living almost entirely on cherished delusions. If Henry lost his amazing capacity for failing to see himself as others see him he would, I believe, either get married or commit suicide in some other way.

I suspect that in his weaker moments Henry does concede something to the weaker sex: I have on several occasions seen him looking distinctly arch. Henry looking arch is a sight to cure cancer. At all events he is very particular about the clothes he wears. It is not that he is well-dressed. His worst enemy would not accuse him of being well-dressed. But he is undeniably dressed "just so." His lounge coats have always three buttons. When Henry began wearing three buttons, they were an adventure. To him they are still an adventure. When he honours a public street by taking the air in it he is always open to admiring glances; and these, to do his modesty justice, he attributes as much to his tailor's handiwork as to his more natural advantages. He is still satisfied, and I suppose always will be, that the three-button coat is the only possibility for the man about town; and that two buttons are as much an absurdity as four are an anachronism.

**H**ENRY'S dancing is on a par with his dressing; he has written indignant letters to several papers about "The irreption of ragtime," and other horrible signs of our times evident in ball-rooms. And yet he is thoroughly convinced that he is much in request at dances. When he does go to dances he behaves according to his conviction. He adopts that masterly attitude which combines flirtation with fatherliness, and it must, I am afraid, be put on record that younger men who overhear him at work ache to kick him. His partners suffer in silence; he is equally a friend of their parents,

and, as such, is a fully licensed bore. Their chief objection to him is that he will and can only dance waltzes and square dances, and much of his conversation when sitting out consists in virulent abuse of the dances which his partners simply live for.

Except where he scents personal danger Henry is by no means a hermit. You may knock across him frequently at hunts, shoots, tennis parties, or staying at country houses. Indeed, there are, I fear, twenty per cent. of Henrys in every house party. They are necessary to balance the ladies whose husbands are too busy to get away. To such ladies Henry is courteous, chivalrous, and safe; though perhaps by one fine shade more risky than he would be with unmarried ladies. Indeed, a bachelor is never so risky with others as when he is sure of his own safety.

**H**ENRY is, of course, very particular about his food; all men become so if they have no wives to keep them in order. Henry is actually encouraged in his peculiarities by his house-keeper at the flat and his pet waiter at the club. When he stays at anyone's house he will only do so on the understanding that the idiosyncrasies of his bachelor digestion are considered and provided for by his hosts. Hostesses who have had entire dinners disorganized to provide for Henry with his underdone chop have been known to express outspoken views on the topic of Henry. But it has come to be considered the thing in at least one set to have him about the place, so the householders have to pay for the privilege.

On similar eupletic grounds Henry objects to foreign travel. He cannot make the stupid foreign waiters understand exactly how asparagus ought

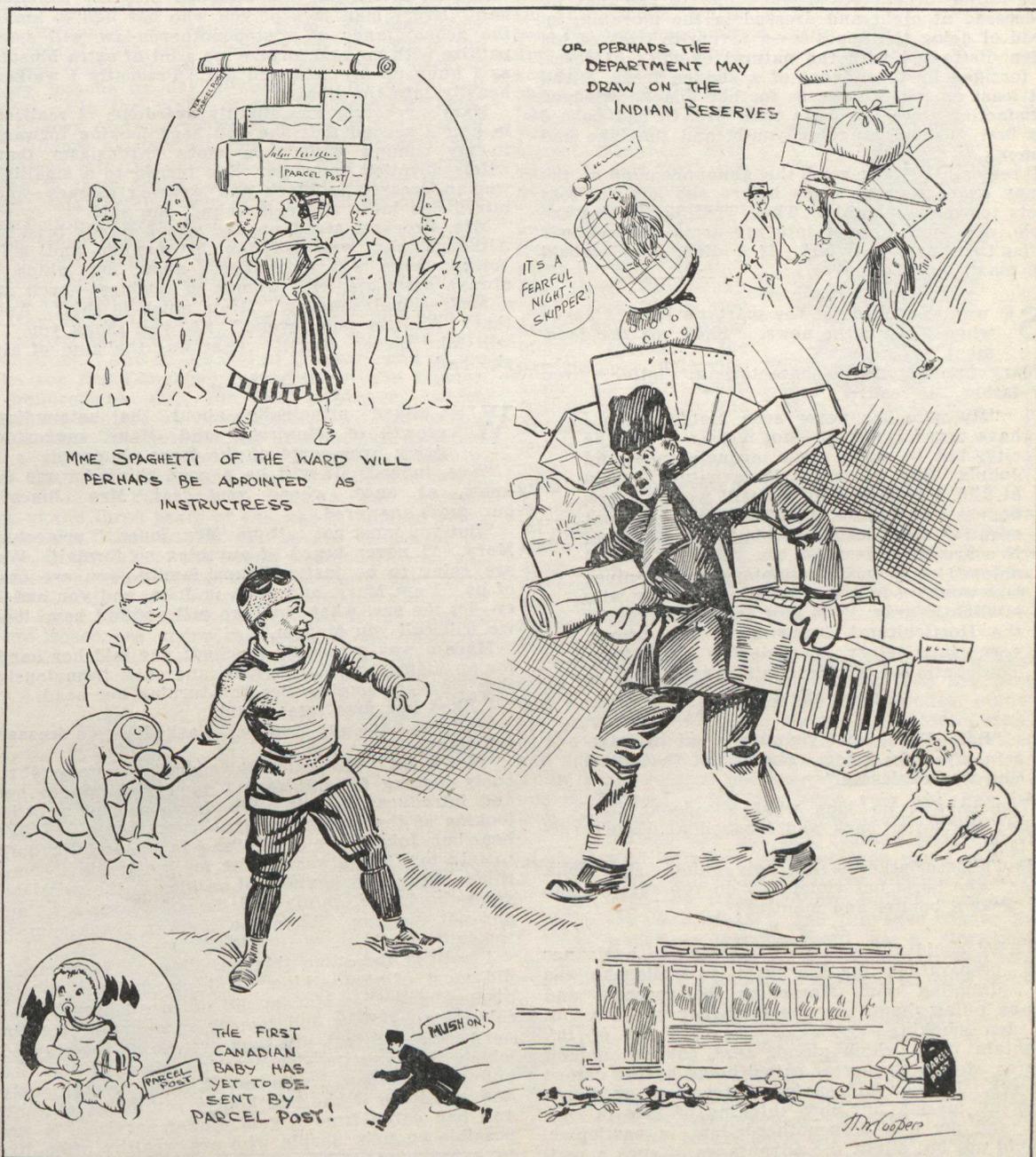
to be cooked. Nor can the stupid foreign waiters make Henry understand that, with all the good will in the world, they have no control over the attitude adopted by the chef to the asparagus. Henry knows quite well that in a civilized club or country you have only to speak a word to your waiter and he will see to it that the chef sees to it. In England Henry never dines at a house, club, or restaurant where his peculiarities are not understood and catered to. If another country cannot do likewise —well, so much the worse for it. It shall see Henry no more.

**I**N his views on marriage he is tolerant; he does not gloat over his unmarriedness. In fact, he admits that marriage is a good thing for the sort of people it is a good thing for. Towards children he is amicable so long as they do not ruffle him or tread on his spats or climb on his knee. He divides the children of his friends into "decent kids" and "bothersome kids." Henry does not like bother. It is the hall mark of Henrydom to object to bother.

It is perhaps this objection that accounts for his views on babies, views which I cannot reproduce in a really nice journal. Henry, admirable Crichton though he is, goes all to pieces when confronted by a baby. Henry has devoted years and years to eliminating the unexpected and troublesome from his life; and a really competent baby's strong suit is unexpectedness and trouble. I once saw Henry introduced by a proud mother to her eldest and only. Henry became a jelly at the sight of it, but he plucked up courage at last and fingered it gently on the sleeve, remarking tentatively, "Er, yes—I suppose it is the right sort of baby to have." The baby promptly began to howl, and the mother called Henry names to it until its interest in her vocabulary overcame its dislike for Henry. Another proud young mamma exhibited her baby boy to this confirmed and incurable bachelor. He looked at it in profound silence for about half a minute. Then he smiled. "Hmm! Yes," he said, "it's quite a success, isn't it?"

**H**E is considered a great raconteur; he has a repertoire of exactly twenty stories—fifteen for gentlemen, and five for ladies. If you should happen to meet Henry three or four times at

## Potential Humours of Parcel Post



This is what suggests itself to the nimble fancy of the cartoonist as what may happen in the comedy of parcel post if as many jokes continue to be perpetrated as there were in the beginning. It has been already suggested that postmen take physical culture along with the policemen.

the same house you will begin to appreciate what a fine actor he is; for he can tell the same story an indefinite number of times with no apparent loss of interest. His audiences cannot always act so well. If you should yawn too openly, your host will afterwards button-hole you apologetically and explain that it is not so much the stories themselves—it's the way he tells 'em that's so jolly funny. And you will try to believe him if the dinner has been good.

You must not imagine that Henry is a mere social butterfly. I have already referred to his interest in emigration and our premier industry; such a man is not likely to let the affairs of his country slide. His strong point is "the services." Although he

has never actually handled a rifle or trod a deck in the service of his country personally, he can tell you at a moment's notice what will be the war-strength of the British and Colonial forces in 1920, and how many super-dreadnought keels Germany will have laid down by 1923. He will probably be quite wrong in both cases; but you are not likely to be in a position to refute him when he begins to tackle you on such points. I need hardly add that he is a red-hot imperialist. They do not argue with him at his club, and only very young men, who do not know Henry, argue with him elsewhere. I could not tell you his age; to tell you the truth I cannot think of Henry as possessing an age. I suppose he must be between thirty and fifty.

I have known him for eight years and I do not believe he has developed one grey hair in that period. If I were to go away for thirty years I am sure that I should come back and find him still sauntering correctly through Hyde Park in the sunlight, smoking one of the Cyprian cigarettes he has specially imported, with a snow-white orchid in his three-button coat—his yellow gloves with three black ridges down the back—his slightly old-fashioned hat on his thick and carefully-brushed hair—his proudly unassuming spats, and his immaculate boots; in short, the same five-foot eight of consciously perfect bachelordom. You and I will go on fussing and striving to the end of our days. Henry knows better. He has learned to be one thing well.

## Too Many Joneses

*Suggesting But by No Means Imitating the Well-known Farce "What Happened to Jones"*

By MADGE MACBETH

ONE night I came home to find my wife's mother had wished herself on us for a spell. Don't misunderstand me! I was not annoyed; on the contrary, I was vastly amused. When I married Mary, the poor girl had no mother. Her family consisted of a father, a kindly, harmless old man, without an idea in the world beyond the cultivation of roses. Behold me, then, but two months a married man and acquiring a step-mother-in-law!

Rumour had it that an artful widow blew into the neighbourhood one summer afternoon, fell in love with the roses, and married their cultivator in a highly modern and feminine manner. They said father Crockett hadn't a ghost of a chance. The courtship lasted something under six hours, but how she courted him that long without the use of chloroform is a mystery to me, unless she had him flanked with rose bushes. Two months later, as I say, I came home to find that the recent Mrs. Crockett had decided to visit us.

Confidentially speaking, I think Mary tried to take this second marriage very badly. Viewing her with a doting husband's coldly critical eye, I don't think she succeeded. She was inwardly relieved to know that father Crockett had some one to see that he undressed at night and dressed in the morning, instead of doing the opposite—a favourite trick of his when distracted with the natural enemies of roses, or terrified by the advent of a sudden frost. And not least among the causes for her unacknowledged satisfaction were the facts that Mrs. C. had passed the first flush of tangoing youth, and that she had money.

I remember Mary read the announcement of the happy event several times before she got the tear ducts to work smoothly. Then, running around the table, she flung herself into my arms and sobbed: "Isn't it simply awful? If I died, John, would you marry again?"

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"SO we are picked for the martyr's list?" I asked when I heard the news. "Show me the document, my dear."

Mary handed me a characteristic letter from her father. It read:

"My wife has never seen Montreal, so I have urged her to go—not merely to see the city, but to make your acquaintance and John's. She will reach Bonaventure station at 3.15, I believe, and she will wear a black bonnet and mantle. The Teas are somewhat scantier than last year, but my Marechal N's are the finest for ten years or so. I shipped a thousand clippings to Winnipeg last week. I forgot to mention that my wife is slightly gray. The new spray sent me by the Horticultural Department has proven very satisfactory, considering everything. The continued mildness is a great help, too.

"Your affectionate

"FATHER."

"P.S.—Do not put yourselves out to entertain my wife, I beg. She is not that kind. She wears glasses."

"You haven't an idea what she looks like?" I handed the letter back and laughed at Mary's rueful face.

"Dad's description is my only guide. But, John Jones," she burst out violently, "do you suppose she will wear a bonnet and mantle?"

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MARY could not wait until morning to begin her preparations for our guest, so while she was dragging out Marseilles bed-spreads and Vienna pillow-shams, or whatever they are, I sat in the den smoking—looking up at the side of the mountain upon which stands that colossal mound of gray stone and mortar called home by the James Joneses. I never had envied that sort of an establishment, myself, but now, thinking of Life in general, and my new step-mother-in-law, in particular, I could not but admit the advantages of such a residence, where a half dozen pages and an intricate telephone system are necessary in order to tell who is at home and who is not. Yes, I promised myself,

some day I would have a palace like the James Joneses!

As the evening wore on I grew peevish at Mary's continued absence from me and went to find her.

"Why, in the name of Goliath," I ventured, "should you be spending this evening getting out those Sumatra bureau covers for—for—a member of the family? Can't you get along with plain, respectable Irish linen and Canadian cottons? I consider this fuss is nonsense!"

My wife glared.

"You don't know how she may live at home, John; remember, she is supposed to have money! You would not like her to think we were struggling, would you?"

Not being so hopelessly obsolete as to remind her that there is no disgrace in being poor—for there is, to-day, of course—I held my tongue.

We decided that it was not incumbent upon me to proceed to the station with a welcome sign; I was to be with Mary in spirit. But it was with some trepidation that I fitted my key into the door on the following afternoon, and stamped into my panelled hall. Every man jack of you who has had to make the acquaintance of a step-mother-in-law will sympathize with me and forgive me a bit of extra bluster as I hung up my coat and hat. Presently I walked heavily into the library.

Mary's greeting was slightly overdone. I realized in half a second that she had been looking forward to my coming with even more enthusiasm than wifely devotion demands. She turned to a smallish woman dressed in black and wearing glasses—and introduced me. "Here is John," she said.

Mrs. Crockett stood up and shook hands briskly. Although she was ladylike in manner and soft voiced, there was a briskness about her which I always associate with women of business—such as a professional shopper. "How much is this? And that? And the one beyond? Ah, yes, thank you. I will take three. Next!" That was the kind of air she had.

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WE talked principally about the astounding growth of Montreal, and Mary suggested going over some of the large shops.

"Yes, indeed. It will be a good thing for me to know, at once, where you deal, Mrs. Jones," our guest answered.

"But you must not call me 'Mrs. Jones,'" protested Mary. "I never heard of anything so formal! We are going to be just a happy family—you are one of us. I am Mary, and John is John, and you are—er—let me see, what shall we call you? I have it—we will call you Madam."

Madam was genuinely touched; she laid her hand for an instant on Mary's arm, and said, tremulously that we were spoiling her and turning her head.

I liked her first rate; I did.

"Did you have any trouble?" I asked, as we dressed for dinner.

"Not a bit. She came through the gate so obviously looking for me, that I went right up to her and introduced myself. We drove around a little, looking at the sights and then came home. I like her, but John," she said, "she is so awfully hard to talk to. She always waits for me to start something, apparently having not an idea in the world beyond the house, chintz and damask coverings, lace and net curtains. When you came in I was pumped topically dry."

I noticed the same thing at dinner. Mary and I did most of the talking. I think she was a mite disappointed that Madam did not avail herself of a relation's privilege and remark upon our pretty dinner service; in fact, she took everything for granted, which was a little disconcerting after all the fuss and preparation. I glanced at her surreptitiously, and wondered if she had kept a retinue of servants and had eaten from a gold dinner service. It was possible enough, people who are wealthy often like to experiment with poverty, proving that one can live comfortably on thirty cents a day. They pose as being above riches by wearing cheap clothes—as an example of economy to those who spend more

than they can afford on dress. Well, of course, a wealthy person can do anything and get away with it; the poor are the ones who have to conform to the conventions. And a fine time Madam would have had living on thirty cent fare in our home, I fancy!

However—when conversation just naturally died in our throats, we asked if she would like to go to the theatre on the following night. She seemed inordinately pleased, albeit a trifle embarrassed.

"Of course," she said, "it would be a great pleasure to me. But you really must not bother any more about me; I will go some time when you are both busy."

Mary said that, later, when she took her to her room and asked if she had everything to make her comfortable, her eyes filled with tears and she declared that never since leaving her own home had she been so happy and so much at peace.

"Your father's got a queer beetle in his rose garden this time, sure," I said, puzzled. "What do you think she meant?"

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THE next morning at breakfast Mary announced an engagement she was obliged to keep. She had promised to pour coffee at a bride's reception, and could not disappoint her.

"But you don't mind big crushes, do you Madam?" she asked. "I will find some nice congenial soul for you and you can really have a quiet afternoon."

"Oh, no! No, indeed! Thank you just the same, my dear Mrs. J—er—Mary. I would not think of it! I beg you not to concern yourself with me, further; you have overwhelmed me with kindness already. I will make myself at home here, and will be perfectly happy."

The day being a church holiday, I did not go to the office, but sat in the den and tried to read. The more I thought of Mrs. Crockett, the more puzzled I grew. Mary confided to me in a hurried whisper that she discovered her making her own bed and dusting; at the same time she rather ordered Ellen, the maid, about, and asked Mary to allow her to do the catering for us. Fancy taking the ordering out of my clever Mary's hands!

She ordered very extravagantly, too. Possibly we had succeeded in impressing her as being moderately affluent—certainly not struggling—and she thought that our last night's dinner was a sample of those enjoyed regularly by the John Joneses. Later, I heard her ask to be taken through the house.

By heck! Madam might as well have been a fine tooth comb. She didn't miss a cobweb or a sliver of kindling. She asked about the maids' wages, and when they were paid. If they were engaged by the week or the month, and what was the regular thing in the way of "notice" in Montreal. In her brisk way she criticized this and suggested alterations in that, until Mary was so bewildered she was dumb.

"Now as to mending," continued Madam. "What is there to mend, and where is it kept? I think a good plan is to . . . And the laundry. You will find in the end it saves money to . . . What do you pay your furnace man, and what are his especial duties? I think I would like to talk to him at lunch time."

"I thought," my wife's protest sounded feeble, "I thought John might take us down town to lunch to-day, and afterward we could see some of the shops."

"Oh, very well. I didn't know. By all means let us go, as I would like to know where you deal and with which tradespeople."

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AT that moment, a slight suspicion of Madam crept into my mind, and would not be crushed. Thoughts too vague to put into words flooded my imagination; her thorough trip over the house, her insistence to deal only with the people Mary dealt with, her ingratiating-briskness—I resolved to say nothing to Mary, but to watch her. I would not have endorsed a cheque for my step-mother-in-law if it had borne a cheque for my the Hon. W. T. White himself! No, sir!

I got home about six o'clock, and of the maid who busied herself about the dining room, I enquired after our step relative.

"She's upstairs just now, although she's been all over the house again this afternoon, sir. I make bold

to say I never seen a more meddlesome person. She asks me for the keys of the silver chest and the wine cellar, she does, and gives me a bunch of orders that would take a year to fill. I means to give notice as soon as Mrs. Jones comes in, sir."

The silver chest and the wine cellar.

I did not answer Ellen, being one of those rarely clever people who say nothing when they have nothing to say. Instead, I walked slowly up-stairs. There stood Mrs. Crockett knee-deep in linen, picking things over, jotting something down from time to time and muttering, happily, to herself. She spied me and called out brightly—briskly, I might say:

"Home so soon? I did not expect you for another fifteen minutes, or I should have had all these things put away. Can you jump over?"

I leapt from where I stood across a sea of white, slid on a small rug and landed unexpectedly, but no less definitely, on my back. The next thing I knew my wife and our guest were bending over me, trying, as I thought, to collect the scattered bits of my broken head and hold them together.

"What in heaven's name were you rooting about in there for, anyway?" demanded Mary, in the voice of a person tested beyond endurance.

Madam answered plaintively—heaven knows she had apologized until words failed her—that she couldn't sit down and do nothing; she was getting her bearings.

"Small good it does you when you sweep John's from under him," remarked my wife, tartly.

I rose unsteadily and put an end to further bit terness. But Mary, I decided, must be warned.

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UNDER the influence of a well-selected and well-cooked dinner, the atmosphere cleared somewhat, although Madam was mournfully subdued, and we had to lay violent hands on her to induce her to come with us to the play. I (for one) was not going to leave her in the house again alone.

Late that night, I said to Mary:

"See here, my girl, there's something queer about this Crockett attachment. It might be just as well for us to go over the silver chest—er—as soon as the house quiets down."

I realized that was a silly way of putting it, for at that moment it was quiet enough to hear a hair curl, but I did not want to alarm Mary needlessly. She counted her jewels and handkerchiefs—the last named took rather longer than the first, and found them intact. Then we tip-toed down stairs, like burglars in our own home, Mary carrying her list of wedding gifts and I my dark lantern. We painstakingly went over every item, laying knives, forks and spoons so that they would not clink one against the other, and I found that the sky was breaking when we finished that job and had looked at my half dozen of claret in the "wine cellar." Not a seal had been picked.

"It is probably a mania," yawned Mary as she got into bed. "I'll talk to Ellen in the morning and persuade her to stay. Madam can't visit us forever."

I had a horrible moment of doubt on that score, however, when, the following day, she offered to make Mary a lace bed spread—Versailles or Baden-Baden, I have forgotten which. "I can do it in my odd moments, while I am with you," she smiled at us.

"Suffering sailors," I said to myself, "the making of a lace quilt is a life's work!"

By mid-day, there wasn't a biscuit tin that had not been overhauled by Madam. I think she would have counted the peas in the cans if Mary had allowed it. She never said a word about going home, never mentioned poor old Crockett nor the roses, and was brisker than ever when I came home to lunch to see how matters stood.

"I know she has left Dad, forever," Mary whispered to me. "She won't say a word about him, although I have tactfully led up to the subject a dozen times this morning. She is mad about managing things, and I have to confess, John, that she has got on my nerves."

"Leave her to me," I advised, resolving upon a bold move. Following Mary into the den where she and Madam had been making broom covers and sink sweepers or the like, I struck what was intended for a nonchalant attitude, asked casually, "How did you leave your husband, Madam? Was the dear old soul quite well?"

Madam made a queer gasping noise as she started to her feet. The eyes which looked into mine were wide with horror. She had gone dead white about the lips.

"Oh, plea-se," she moaned, "never speak of my husband again! Never mention—"

The words trailed off as I caught her. She briskly fainted.

Football restoration methods for some reason unknown to science were absolutely useless. I had just decided to bite her ear, in the good Shakespearian fashion, when Ellen produced the desired result by sprinkling a little pepper under her nose. Drastic but effective!

"As long as I am with you," she whispered, "never mention—" Her eyelids fluttered and she was off again.

Mary told me long afterward, that she feared epilepsy; I confess to taking a sinister meaning from her words—"as long as I am with you."

Then . . . Achew . . . Bang went another five cents worth of pepper!

She had just begun to murmur and apologize for

being troublesome, when I looked out of the window and saw father Crockett turn in at our pathway.

"What, in the name of the Great Horn Spoon," I cried, "has your father got on his arm, Mary?"

"Crepe," suggested my wife, with a suggestive glance at Madam.

"No, it appears to be a woman," I announced, regardless of consequences.

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WE left Madam totally unaffected and repaired to the hall to greet the gentleman and his friend. Mary made quite a fuss and said what a lovely surprise this was, but he cut her short in so stern a manner I hardly recognized him.

"Did you get my letter of Sunday?" he asked.

"Certainly!" we answered as in a chorus. The female kept her hand on his arm and looked uncomfortable.

"Then," the old man continued, "will you be good enough to tell me why you ignored it—why you did not go to the station to meet my wife?"

I saw Mary making funny yapping motions with her lips, but no sound issued from them.

"In consequence of which, she was kidnapped—kidnapped, by some insufferable woman," father Crockett's usually gentle voice was trembling with anger, "a woman who imprisoned her, heaped insult upon insult on her, set her at menial tasks, and compelled her to be served in her room—that or go to the servants' dining hall for her meals. For a day she bore that treatment, fancying herself in the position of the despised—er—step-mother. Then

she managed to get a telegram to me, and I went at once and fetched her. This is Loretta—now, Mary, apologize."

But she didn't have time. Madam hurtled down the stairs—I had never seen her brisker—and spoke.

"There has been some dreadful mistake," she cried. "I was afraid of it, myself. This," she waved her hand flatteringly at my wife and me, "was too good to be true. But aren't you Mrs. J. Jones?" she appealed to Mary. "And didn't you engage me as housekeeper? Didn't you write me to come as soon—as soon as I had been to Kingston to see—my husband?"

A flicker of intelligence filtered through my brain. In imagination I saw Mrs. James Jones escorting poor bewildered step-mother-in-law to the servants' dining room, or setting her at the week's mending.

"It all comes of my having asked if you were Mrs. Jones," said Madam, contritely. "If you had asked my name instead, you would have realized that 'Davis' was not 'Crockett.' And think of all you have done for me!" She dabbed her eyes, briskly. "No, no," insisted Loretta. "It comes of my not having my photograph taken as you wished me to, Andrew! Then I could have sent one to Mary."

Hereupon father-in-law then made the one cutting and unjust speech of his whole life:

"It all comes of there being too hanged many Joneses," he growled.

## "In the Wake of the Eighteen-Twelve's"

A "Story Book" Which Has Got Into the Schoolbag

By KATIE KAY

THE idea of "teaching history backwards" caused a laugh when offered to the Board of Education of Toronto recently, but it is taking hold. Signs of this are seen in the fact that Chief Inspector Cowley has placed on the list of supplementary reading for the schools C. H. J. Snider's new book, "In the Wake of the Eighteen-Twelve's," the first appearance of which was noted in a recent issue of the Courier.

Lucky youngsters of this generation! They get their medicine in capsule form, so completely sugar-coated that they clamour for it. Even the youngest critic who refuses to "die" looks back to history lessons as dry dissertations on dates and treaties. "In the Wake of the Eighteen-Twelve's" is a history of the freshwater fights of the War of 1812, history as detailed and accurate as ever was hammered into the heads of boys who had Marryat hidden in their desks. And yet the history is told in that very thrilling vein of continued action which gives fiction its great grip.

You learn how, early in the war, the American Commodore Chauncey was cock-of-the-walk on Lake Ontario; how he bombarded Kingston, drove the "Royal George" to shelter, sank the "Simcoe" when she tried to run the gauntlet of his fleet, and held up the convoy that carried the arms of the dead hero Isaac Brock. And at the end of the war—and of the book—you find Chauncey cooped up by the wonderful hundred-gun ship, the "St. Lawrence," which ended the contest on Lake Ontario without having fired a shot. But between the first and last chapters lies a zig-zag war-wake, from Michillimackinac to Lake Champlain, and after you have followed it you know all about the hardest fighting and bravest work of the three years of the war a hundred years ago on the Great Lakes. There are dashes of romance, in the tale of the young commodore who was gallant to a widow and lost the Battle of Lake Erie, and in the story of the young lieutenant whose ambition for a lady's glove brought about the capture of two schooners under the guns of an American battery.

In the story of the Battle of Lake Erie is told how young Robert Heriot Barclay, the British commander, was dazzled

by the light of a lady's eyes until his foe, whom he blockaded, slipped out of port, gained command of the lake, and blockaded him in turn. 'Twas the lady herself who brought the adventurous sailor back to his blockading with the gentle reminder of that motto under which he had fought at Trafalgar—"England Expects that Every Man this Day will do his Duty"—but, alas, he returned too late. The description of the battle is vivid to the point of horror. Thunderous as the broadsides which rent the September air, and gory as the blood-seething decks of the ships engaged, the realism of the story can yet be justified by the honest frankness with which it sets forth the horror of carnage.

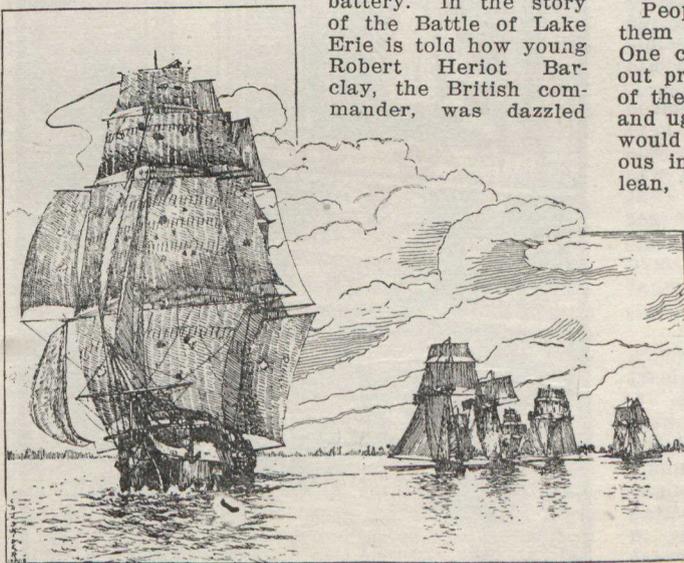
More of the romance and daring of this freshwater war-time is given in "The Captain's Gig Goes Glove-hunting." One friend won death and the other glory, through the hare-brained determination of two young British officers to find the missing mate for a lady's glove. There was nothing British afloat above the Falls of Niagara at this particular time. How the two made good the deficiency and won King George two men-of-war in the bargain keeps the reader's pulses throbbing.

People come and go in the book much as you meet them on the street—a glimpse, and they are past. One character, though not often mentioned, stands out prominently—Malachi Malone, narrator of many of the adventures. Malachi Malone was deformed and ugly, but the very things which in another man would repel seemed necessary and almost harmonious in Malachi. He was very, very old, gnarled, lean, and stooped. War experiences, water-front brawls, had left him scathed and scarred, with only one eye, battered nose, and the lower half of his right ear missing. Eagerly does the reader follow Malachi's tales of the War of 1812, and the aged sinner becomes as much revered as a story-book hero as he was by his comrades, who only left off listening when the first mate would be heard calling:

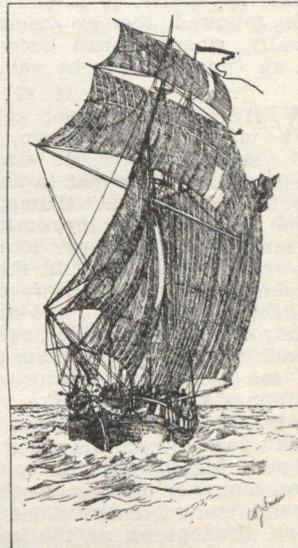
"Heigh, below, you sleepers!  
Don't you hear the news?

It's eight b-e-l-l-s!"

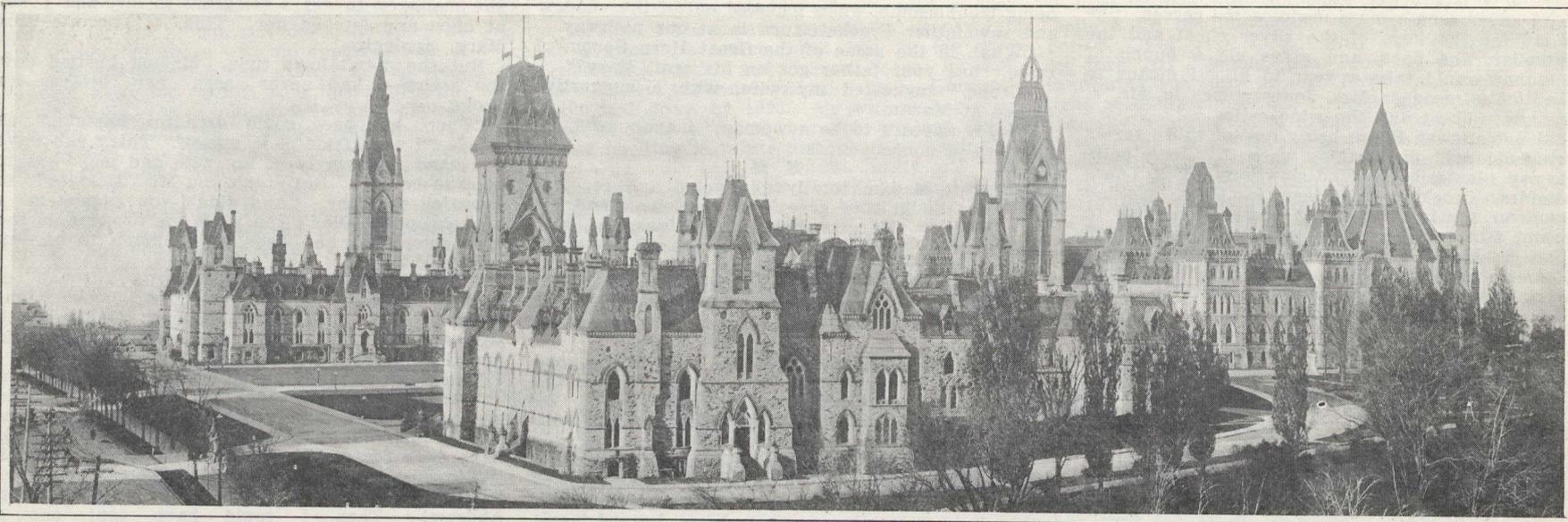
"In the Wake of the Eighteen-Twelve's" was looked on very critically by the historical writers when it appeared. It has received enthusiastic endorsement from many of them. It is, as Mr. Snider says, "a story-book." Bell and Cockburn, Toronto, and John Lane, London and New York, are the publishers.



The "Royal George" Chased by the "Water Spiders." From "In the Wake of the Eighteen-twelve's," Showing What Happened When Chauncey Came to Kingston.



The "Nancy"—She was the Last British Vessel Left Afloat on the Upper Lakes in 1814, and Her Destruction and Avenging Form a Thrilling Chapter of "In the Wake of the Eighteen-twelve's."



In the west block and the east block, in the main building under the great tower and the great library at the rear, Ibbotson felt like Diogenes.

## The Fiasco of Isaac Ibbotson, M. P.

By JOHN MELVILLE

**T**HIRTY years ago young Ike Ibbotson dangled his leg boots from the counter of the corner store, and of an evening heard his dad and his dad's colleagues conduct parliaments about everything under the sun. They debated every subject they knew or had read about in the newspapers. He was so impressed by the way these bushwhacker cronies of his dad settled things in general that he determined to become a man of some knowledge in public affairs.

When the bush farm was all cleared up, the logs all to mill and the stumps out, there wasn't land enough for young Isaac Ibbotson, unless he had a mind to take a bush fifty and go through all the business of bushwhacking once more on his own hook. So he decided to go to High School, to become a teacher, to attend college, then study law. He followed the programme to the letter, and, finally, when he had become a successful lawyer in an Ontario town, he got into politics.

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**W**HEN Isaac Ibbotson got to Ottawa in 1908 as a member for Moptown, Ont., he had a desire to serve the State. He was as loyal to his party as he reckoned a man ought to be without becoming hide-bound. But he didn't thump his desk and howl every time somebody on the other side managed to land a mud-ball on the neck of an opponent. He didn't kowtow to the leader in the lobby. He didn't butt around among the leaders of caucus to get a little reflected glory or a hand-up to a high place in the party councils. He didn't spend his time on the back bench writing letters home to his chief constituents to see what contracts or public offices or public buildings they would like to see him manoeuvring to get for the faithful who had elected him. He didn't yearn to see his name in the party newspaper, or send his constituents copies of Hansard showing how many columns a week he had managed to occupy under his own name jabberwocking about the dock at Moptown or the hogs bought for breeding purposes by the Minister of Agriculture. He never hung about Room 16 hearing the smooth ones bandy jokes, and never went up to the restaurant to consume cocktails and John Collines while his colleagues were debating in the House below.

No, Isaac Ibbotson, M.P., stuck to his seat among the back-benchers, and he listened as many hours a day to the debates as once he had bushwhacked and stump-grubbed on his father's farm to make a clearing. He had a notion that the people had elected him to study public questions, and as far as possible to do something for the country's good, and not merely in the interests of his constituency.

He was pretty outspoken about this. He criticized some of his fellow-members who hardly ever kept their seats warm except when some big debate was on among the leaders or an important division was pending. He thought they were time-wasters. That included so far as he could see about sixty-five per cent. of the members on both sides of the House. About fifty per cent. of them he reckoned were men who always yahooped for the Party, no matter what became of the State.

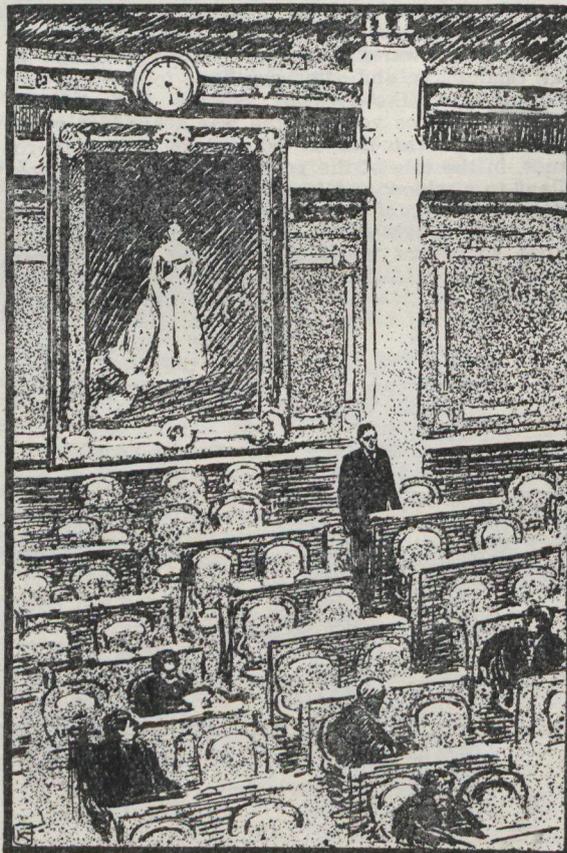
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**I**SAAc IBBOTSON resolved that he would do something to break into the Commons with at least one new idea. He took a scoot round Room 16. He listened to all the hold-forthers that had anything to say. He sat in a corner and watched the smoke, listening most of one forenoon to the music of the Commons. He tried to make himself believe that these twenty or thirty men not on committee that morning were occupying their time trying to get a clearer view of what to do for the country at large. And he concluded that if his old dad could have happened in there with his coonskin coat and his buggy whip he would have scowled worse than

ever he did at a poor gang of men at a logging bee to see how these members of parliament were wasting their time and letting their talents go to seed. He remembered that in all the nightly sessions at the corner store most of the talk had been about somebody that could saw down more trees or haul out more logs or bind more wheat by hand than somebody else. Once in a while in Sixteen he managed to catch an allusion to what some member thought of some clever debater who had managed to ram a few projectiles into the other side of the House and get the members going.

But he didn't get much inspiration from Sixteen, and he went out to the lobby. Here he found two or three small caucuses to which he didn't belong because he never qualified by being either an all-round good sort or a party sleuth. He passed them by and took a turn into the library to see how many members were plugging up on public questions of other times for the sake of debate in the House. He found half a dozen. He went up to the restaurant and he found several more; some of them playing cards.

Ibbotson wished that some Thackeray or old Tom Carlyle could have spent a week in the Parliament buildings. He found himself obsessed by a peculiar helplessness. He knew as well as could be that the brains of the House of Commons in 1914 is the equal of any House that ever assembled since Confederation. He believed that these 221 members from all parts of a great country represent a variety of business and professional interests such as never was known in any previous Canadian parliament. He



"Mr. Speaker——" he struck up.

was convinced that in actual business efficiency and intentions these men were as good an aggregation as could have been selected for any public service in the country. He also had an idea that most of them had a patriotic regard for Canada, because most of them seemed to show it whenever any debate was on regarding the Empire or the country or the awful waste of the Liberals in building the National Transcontinental, or the corruption of the Tories before 1896, or the iniquity of Reciprocity, or the scandals of public patronage.

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**Y**ET day by day Ibbotson, probably not much better or worse than the average member who has not yet learned the ways of the parliamentary machine, found himself up against a stone wall of inefficiency. He began to feel like Diogenes hunting for an honest man when he knew that Ottawa was swarming with honest men. From his seat among the back bench squad he took shrewd observations of the debates to see how many of them had anything to do with advancing the interests of business government in Canada. He studied Laurier and Foster and Meighen to find out what it was that made these men so effective.

Ibbotson made a discovery. One man in the House continually roused his animosity. Naaman Dredge was his name, member for Cod Co., N.S.; and he was a grandstander at playing party ball. He was a born heckler, and his pet subjects were steam shovels, harbour tugs and codfish, with a casual turn at oysters and cordwood.

Ibbotson rather despised him. "Look here," he said to Dredge one day in the lobby, "you've got a gift of gab. Why don't you hitch it up to something useful?"

"I do. Hansard, my boy, is useful—to me. Get me?"

"But not to the country."

"Spell that, Mr. Ibbotson?"

"P-a-r-t-y," grinned the member for Moptown.

"You're right. Why don't you come off your high horse and work it out a bit? Chuck all that delving into Hansard after Blake and McCarthy. Be modern, my boy. This is the twentieth century. There never was any room for Mugwumps in the Commons. You can't mow fence-corners by sitting on the fence."

There was a streak of home-made humour in Dredge that Ibbotson liked. But he felt, nevertheless, that he would like to nail Dredge's hide to the shed door. He said so. Every time he sat and watched brainy ministers and members patiently waiting or scribbling or snapping for pages while Dredge lambasted opposite members he counted the days in an hour that man was wasting for the sake of Hansard and the dailies. He counted the vacant seats, and those that became vacant while Dredge spouted. It was an awful sum. All the wearisome drag and wind-jamming and petty animosities he blamed on Dredge. He made the member for Cod County a scapegoat for most of the sins of Parliament. He picked out the brainy young men who, because Dredge was egged on by his party, came to think they ought to be understudies to the wind-jammer. Ibbotson felt like corraling them all into a room and giving them one awful lecture on political dry rot. Every day he sat in the back benches and didn't dare to rise because he could think of ten things to say to one that he knew how to frame up, he fretted and fumed like a wildcat in a cage. He remembered his old dad at the log-bees; how he had made his gang hustle their boots to beat the gang next, and reckoned a half hour wasted or a man half lifting was a sin against creation. And he said to himself that this dillydallying House of Commons ought to have had some man in it with as much grim vehemence as his dad to whipcrack

those loquacious patriots down to a real day's work on behalf of Canada. He knew very well that the head men in each party worked like whiteheads. But the rank and file were mainly imitating Dredge, or sitting back half asleep or cocktailing up in the cafe.

He observed that in actual practice day by day in the House a large percentage of the members don't care a continental what's going on unless it's some big debate or some party tournament. He noticed that a large number of those who seem to care most put most of their enthusiasm on local matters affecting their own part of the country. Most of the Maritimers for instance seemed to spend a good deal of their time prodding the Minister of Railways, and lecturing about fish. Hon. Mr. Emmerson, the late Minister of Railways, delivered a long speech on the duty on basic slag used by farmers for fertilizing the soil in his part of the country. Mr. Neely, from Humboldt, 2,500 miles west of St. John, spent a deal of time croaking about the interference of homestead inspectors in provincial elections. Before he got through he lost the principle in a partisan attack on the political methods of the West.

Mr. Robb, member for Huntingdon, propounded the following hefty problem in arithmetic to the Minister of Agriculture:

1. How many, and what breed of, sheep have been purchased by the Department of Agriculture in the Province of Quebec, for farm or breeding purposes during the year 1913?
2. What is the name and address of each seller?
3. What is the name and address of each agent or representative through whom purchase was made?
4. What was the highest and lowest price paid?
5. Was a commission paid for purchase of examination? If so, to whom and how much?

Hon. Mr. Burrell replied that the number of sheep in the first question was obviously thirteen. He answered the rest of the questions to the best of his ability, and got high marks from the examiner, who went on to ask the same series of questions about cattle.

"None," said the Minister with fine intuition.

"Horses, then?" persisted Mr. Robb. "Five French-Canadian horses by the Experimental Farms Branch; two, a Percheron and a Clydesdale by the Live Stock Branch."

Ibbotson took a peculiar interest in this because he knew a great deal about horses and sheep and cattle. But when Mr. Robb turned the searchlight on the swine he just about tore up his Orders of the Day to waltz out of the Chamber—if need be, to have a drink.

Mr. Burrell replied with mathematical precision



"He listened to all the hold-forthers that had anything to say."

that the number of swine was five. That seemed to satisfy Mr. Robb.

Another day Mr. A. K. Maclean, a Maritime expert from Halifax, asked the Minister of Railways:

1. From whom was the lighter or barge Neophyte for use in the construction of the Port Nelson terminals during 1913, purchased, and at what price?
2. Of what construction, age and tonnage is the

Neophyte?

3. What was the total amount of service or work performed during 1913 by the lighter or barge Neophyte?

Mr. Cochrane answered promptly. The House was satisfied.

When Mr. Maclean got through Mr. Onesiphore Turgeon, member for Gloucester, N. B., took a round out of the Minister of Public Works:

1. What was the quantity by cubic yards of dredging done by dredge Saint Lawrence in Bathurst harbour, both on the outside bar and inside bar during the months of July, August, September and October, 1913?

Mr. Rogers—July, 17,400 cubic yards; August, 21,200 cubic yards; September, 13,200 cubic yards; October, 11,200 cubic yards.

Mr. Turgeon—1. What is the quantity in cubic yards of dredging done in Bathurst harbour by the contractors during the season of 1913?

Mr. Rogers—226,080 cubic yards. Mr. Turgeon—1. Why was the dredge Restigouche taken away from Bathurst harbour last July and August?

2. Where was said dredge operating during these months?

Mr. Rogers—1. Material at Bathurst proved to be difficult for this dredge, and she was replaced by the bucket ladder dredge St. Lawrence.

2. On urgent work on The Horseshoe and The Lump, Miramichi Bay, July 18 to August 27, and on Restigouche River August 29 to November 4.

THE member for Moptown discovered that about three-fifths of the House's time is taken up with questions and answers such as might have been put to his dad when he was pathmaster or township councillor in the bush days, and when three-fifths of the members were out of the House for very good reasons. On Sunday, in his room at the hotel, Ibbotson, M.P.,

wrote a letter to both Premier Borden and Sir Wilfrid Laurier.

"Hon. Sir:—As a back-bencher, no better or worse than the average, or more conscientious than most, but one who from habits of hard work has been taught the value of time and such talent as I pos-

(Continued on page 21.)



## Democracy Should Hire the Best Servants

IT seems to me that the lesson which modern democracy needs to learn more than any other, in the face of the complicated problems of government which confront it to-day, is the wisdom of employing the best available expert service for every branch of public work. The motto of the democracy should surely be—"Nothing is too good for the people!" To permit a private corporation to get better servants than the whole People is a sheer piece of insanity on the part of the said People. The interests of the whole nation are of more importance and more value than the interests of any part of that nation, be it ever so powerful or wealthy. And if the shrewd men at the head of great corporations believe that it pays them to hire high-priced servants, the People may well accept this expert opinion on the subject, and themselves pursue the same policy.

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DEMOCRACY—I take it—means that every man, including the humblest, shall have an equal share in the government of his country. The working man—the day labourer—has as big a vote as the millionaire or even the journalist. That is democracy. It might be defined as government by the average intelligence. We democrats do not deny that some men are more intelligent than others, and that the more intelligent could give us wiser government than the less—or even the average—if they were purely unselfish and public-spirited. But experience has shown that any governing class looks after itself first; so we democrats prefer to take a little less intelligent government in order to make sure that we shall all belong to the "governing class," and that the prevailing interest shall be the interest of the whole People. But the fact that we are compelled by the selfishness of the super-intelligent to accept government by the average intelli-

gence, does not mean at all that we are compelled to employ our servants for specific purposes from the ranks of the average capability.

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IF we were sending an army into the field to defend our "crowned democracy"—as we have it in the British Empire—we would not select our Generals on any system of averages. We would get the very best men we could. In the same way, when we are picking our men to govern our nation or our city, we should pick the best—not the average. This is a duty which ought to come home to the democracy with especial force in these days touching municipal government. Our easy system of electing aldermen because they are "good fellows" or have a lot of friends or belong to the society or "party" we do or possess some similar "strength" on polling day, lends itself to the employment of "average capacity" in the business of civic government. And the natural and, indeed, inevitable result, is that the democracy is nowhere so wretchedly served on this democratic continent as in its civic governments.

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BUT, as we spend much more of our time in peace than in war, is it not quite as important that we pick the best civic governors we can find as that we pick the best Generals or Admirals? The government of a city is a huge and important business. It is not a task which any "good fellow" can learn to carry through in a few weeks after we have triumphantly put him at the head of the poll because we like the way he smiles and shakes hands. It is a profession by itself; and it takes years of experience and study for the most capable and adaptable men to become masters of it. This is as plain as possible to any one who will give two minutes' thought to the topic; and the inference is equally plain. We should display the same perspicacity in picking our civic "Generals" for times of peace as in picking our military Generals for times of war.

IN Germany, civic officials are a trained class of public servants, and they are moved about from place to place like garrison commanders. This is the method of a centralized government. But why should democracy deliberately permit an oligarchy to beat it in providing good government? Why can't a democracy get the best? Of course, a democracy cannot permit a centralized government to impose upon it a Mayor or a Burgomaster who has been trained in a sort of civil service institute, and who owes his job—not to the people—but to the central Government. That is, a democracy would not be willing to do this unless it were absolutely necessary in order to get a good man; and, in that case, it would be no denial of the principles of democracy to accept a Burgomaster from the central Government—if the central Government were itself a democratic Government. We accept our local judges from the Federal Government; and it is no reversal of our democratic policy. We are simply employing what we believe to be the best method of getting the best judges.

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BUT a city can surely elect as its Mayor and Controllers—if that be its system of Government—trained men, or men big enough, at all events, for the jobs. We need not elect "sunny smilers" unless we choose to do so. Nor need we elect little men who are no match for the representatives of any really big institutions with whom they may come in contact. The democracy has its own safety in its own hands; but it must take advantage of its opportunity. A city I know had a big man as Controller; but it lost him. What that loss has meant to it in money, can never be calculated; but I am quite confident that it could have afforded to have paid him more than he got for leaving its service, and still have made a huge profit on retaining him. His vigilance and his "know how" would have prevented several very costly scandals which have since developed.

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STILL he might not have been re-elected. This probably had something to do with his choice of a private employer. He was not a "vote-getter." He had no "glad hand." The common people did not even know him by sight. As things go, he might have been beaten at the polls by a noisy demagogue without a tenth of his ability—and none of his invaluable experience. Still his position should have been secure—he was getting more valuable every day. Democracy must live down its costly reputation for not knowing a good thing when it sees it, and not retaining the services of the best men.

THE MONOCLE MAN.

# Truth About Canadian Northern

By WILLIAM H. MOORE

Secretary Canadian Northern Railway

**T**HAT the Canadian Northern Railway System has been subsidized in excess of its legitimate requirements, and that moneys voted by Parliament to the Canadian Northern Railway Company have been diverted by Messrs. Mackenzie, Mann & Company, for their own private purposes, are charges that have been made in the public press. These statements have been previously expressed privately, and the newspapers are now only putting into print ideas which have been repeated in Canada for some years. I propose to attempt an explanation of these matters, giving the official figures of the case frankly.

There are few false statements made without some basis of truth, and few misrepresentations which have not had a more or less supposedly legitimate origin. The figures that have been quoted in the public press as to the bonds guaranteed and subsidies granted to the Canadian Northern are, as a rule, taken from the official Blue Books of the Dominion of Canada. One would naturally expect to find in these figures an exact account of the situation; but, curiously enough, a moment's reflection will show that they may fail to portray correctly the relations between the Canadian Northern, or any other railway, and public assistance. There have been placed on the statute books of Canada millions of dollars of cash subsidies which have never been earned, many of the subsidized companies having passed out of existence, and millions of dollars of bond guarantees which have never progressed farther than the original authorizing legislation. The Canadian Northern is not an exception to this general statement. Guarantees have been granted by Provincial Governments for lines which have never been commenced, and which probably will not be built for years. These guarantees, with unearned cash subsidies to certain branch lines within the system, are charged up by statisticians, casually referring to the Blue Book as against the constructed mileage of the Canadian Northern Railway System. It is the misuse, not the use, of the Blue Books which has created the false impression.

So much for the origin of misrepresentations that have taken place. Now as to the facts: The Canadian Northern Railway Company has under construction, and expects to have completed by the end of 1914, 9,843 miles of railway. There are completed 8,694 miles, and under operation 7,152 miles. The completed mileage has cost for construction and equipment to December 31, 1913, \$303,319,232. From the Dominion and the Provincial Governments, and from municipalities, up to the same date, there have been received, by the companies forming the Canadian Northern Railway System, whilst under the control of Mackenzie, Mann & Company, \$20,992,566, in cash subventions, or about seven per cent. of the total cost of the railway mileage constructed. These figures are correct. They include all the cash subsidies received from public sources, as a set-off against the three hundred and three millions of costs before mentioned. When compared with the cash subventions given to either of the other transcontinental railways, or when compared with the total cost of the work and the great economic good which has been and is being accomplished by the Canadian Northern Railway System, these figures must disabuse the public mind of the idea that the Canadian Northern has been over-subsidized, its bonds over-guaranteed, or, to put it mildly, there has been even an opportunity to reinvest the subsidies in outside ventures.

**T**HE critic, at this point, naturally asks what about the land grants. Let me explain in a few words this almost hopelessly misrepresented feature of the case. Briefly, the grants were made between 1882 and 1890 to three companies: The Lake Manitoba Railway and Canal Company, the Winnipeg and Hudson Bay Railway Company, and the Manitoba and South-eastern Railway Company, for the construction of certain defined lines in Manitoba, and the then Northwest Territories. The lands at that time had little value, as by reason of inadequate transportation facilities there was no eagerness to take up farming in Western Canada, and under the homestead regulations the few settlers coming into the country obtained all the land they required for the discharge of homestead duties. The promoters, who had more confidence than finance, were anxious for West-

ern development, and hawked the charters from one end of Canada to the other, seeking, in vain, support from the financial interests. The promoters of the Winnipeg and Hudson Bay Railway visited New York, London and Paris in a fruitless endeavour to arouse an interest in the undertaking. Years after the land grants had been authorized by Parliament, Messrs. Mackenzie & Mann bought the charters carrying the land grants, and built the railways. They did what the financiers of Canada, of the United States, of England, and of the continent had, after careful scrutiny, repeatedly refused to do. After the railways had been constructed and the statutory provisions for the grants discharged, Mackenzie and Mann owned the land exactly in the same way as the man on the street owns his watch. If they had then retired from railway building, and had retained the lands, they would be in an enviable position in to-day's world of finance. One would not need to go far back in Canadian history to find examples of men who have done this very thing.

**H**OWEVER, this was not the course of action. The lands were turned over to the Canadian Northern and used for issuing land grant bonds. Lands were sold from time to time at market value, and their proceeds applied in reduction of these bonds. Up to the 31st day of December, 1913, there were issued \$24,000,000 of land grant bonds. The land grants made to the company, the charters and rights of which were secured by Mackenzie, Mann & Company, total 4,000,000 acres. The railway company got the benefit of these lands.

It will not be denied that the Canadian Northern Railway has shared in the work of development of Western Canada in the days when it was needed, when Western Canada had been for years practically stagnant. The railways, in existence at the advent of the Canadian Northern were located in the southern portion of Manitoba and the then Territories. The Canadian Northern Railway plunged into the comparatively unknown and unsettled country of the North, making for the Saskatchewan River, and subsequently traversed the Saskatchewan Valley, from the Pas Mission to the Rocky Mountains, crossing the river eight times in a distance of one thousand miles. The company brought into the territory, tributary to its railway, settlers from the United Kingdom, the United States and Europe, and placed them on the land. By reason of the fertility of the soil, which was questioned at that date, it succeeded in building up a territory which was ultimately to be known, in the expressive nomenclature of the company's emigration literature, as "The Bread-basket of the Empire." There have been expended by the Canadian Northern and its industrial agency, for colonization work, \$2,910,000, or an equivalent of 14% of the total cash subventions received by the companies under control of Mackenzie, Mann & Company, Limited.

**I**N assistance of eastern lines, the Ontario Government has granted 2,000,000 acres of land, and the Quebec Government 749,540 acres of land. These lands are wooded, and subjected to certain restrictions, therefore they must be considered in a different light to the infinitely more valuable prairie lands of Western Canada. For example, the Province of Quebec adopted the policy many years ago of giving to grantees the option of accepting 52c. per acre in cash instead of the lands, and most of the grantees have preferred the cash. So far, neither the Ontario nor the Quebec lands have been of assistance to the companies in securing finance, and remain unselected and unsold.

The bonds of companies constituting the Canadian Northern Railway System have been guaranteed by the Dominion and several Provincial Governments, and up to December 31, 1913, the companies have received the proceeds of bonds so guaranteed to the extent of \$131,322,660. There is no disposition on the part of the company to minimize the benefits of these guarantees, but it must be acknowledged by the company's bitterest opponents that the guarantees have in no sense been subsidies to the company's undertaking, and that the companies have faithfully discharged all of their inter-

est obligations in connection with these guarantees. The only benefit intended by Parliament, or received by the companies from the guarantees, was that of enabling the sale of bonds secured by first mortgages on better terms than would have been possible otherwise.

Up to the 31st day of December, 1913, there also have been expended, for the purposes of the several companies within the system \$134,123,171, raised absolutely without Government assistance. When this amount is compared with the figures previously quoted as to cash subventions, moneys raised from land grants, and moneys raised by the guaranteed securities, it will be seen how little truth there is in the statement that the Canadian Northern has been built by public funds and presented by a gullible public to Mackenzie and Mann for their private emolument.

With the statistics that have been given, it would appear almost unnecessary to deal with the statement that money voted to the Canadian Northern Railway System has been diverted and invested by either Sir William Mackenzie, or Sir Donald Mann, in South America, or elsewhere, for their personal advantage. But, since the statement has been hinted at, by reputable journalists, it is deserving of an answer. Sir Donald Mann, personally, has never had an interest in South American securities. Such funds as Sir William Mackenzie has invested in South America were invested from his personal resources. Neither Sir William Mackenzie nor Sir Donald Mann has ever utilized the funds of the companies in the Canadian Northern Railway System, for their personal benefits. They have not even drawn upon the companies for salaries or travelling expenses. They have been prepared to confine any benefits they may receive entirely to their interest in the common stock of the company, and have devoted the best of their years to the building up of what they believe will be a transcontinental railway system, creditable to Canada.

## William Winter on the Drama

**T**HE doyen of American drama critics, William Winter, has gone into another somewhat ponderous eruption on the decadence of the stage in America—by which he means New York. In the Philadelphia Public Ledger he says:

"The condition of the American theatre at the present time, is in some ways peculiarly deplorable and such as no judicious lover of dramatic art can consider without a mingled feeling of resentment and sorrow. That condition will not be improved by pusillanimous praise—the empty adulation of writers who wish to ride into prosperous popularity by celebrating the present time as the Golden Age of Everything on Earth.

"What, exactly, is the condition of the American stage? The theatre in America, rightly or wrongly, is as a wheel, radiant from the city of New York. In that city (Manhattan) there are about fifty theatres (meaning such as are supposed to be habitually devoted to regular drama), and in those theatres, since the opening of the current theatrical season last August, inclusive of new productions and revivals, more than 170 plays have been represented. In all that number there is not even one play of the first class—meaning of good dramatic subject, technically sound mechanism, and healthful influence—which is not made and moulded of things past, while there are in it many, in a gross, obnoxious manner, subjects unfit for theatrical portrayal—such plays, for example, as 'The Lure,' 'The Fight,' 'To-Day,' 'The Smouldering Flame,' and 'The House of Bondage.' Yet numerous writers have told the public, and will continue to assert, that the drama in America has never been in better condition."

It seems, however, that the kind of play excoriated by Mr. Winter is not the play that is most popular outside of New York. The Charleston News and Courier detects a decadence of the salacious drama and a growing popularity of the play that is sweetly clean. Of three plays presented at Charleston this season, two that deal with the white slave problem did a poor business, while the sweet and clean play drew large audiences.

Evidently all America is not contained in New York.

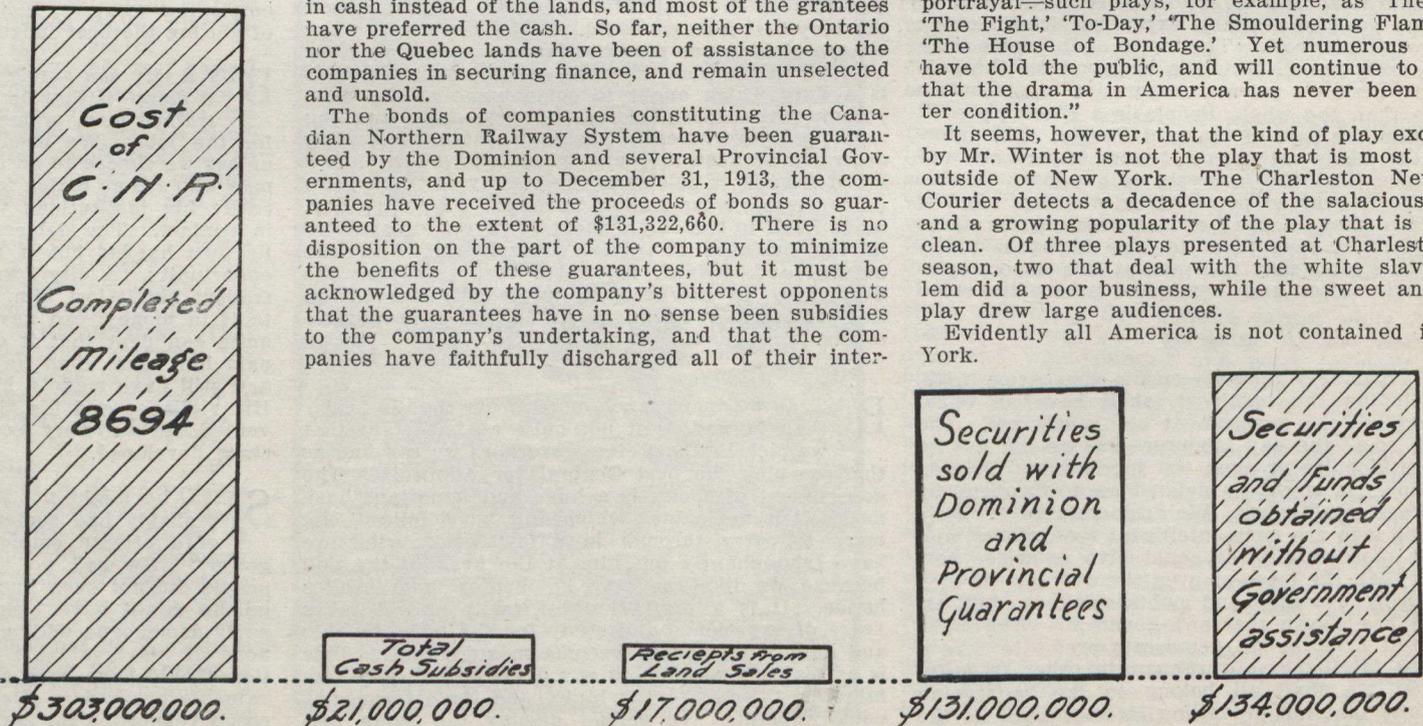
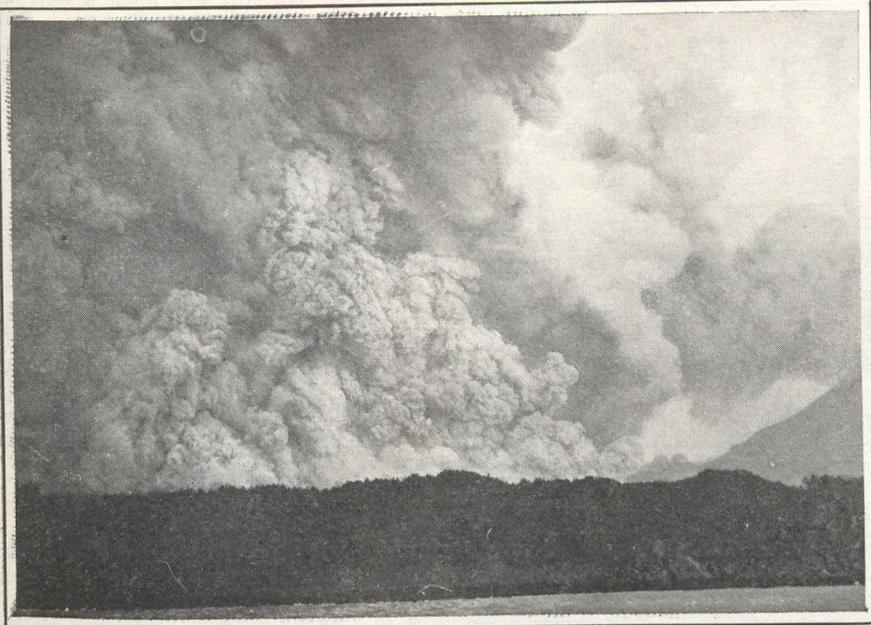


Diagram showing relatively the sources of moneys expended on the Canadian Northern Railway System. The total amount expended is \$303,000,000, of which \$21,000,000 was in cash subsidies, and \$17,000,000 realized from land sales. The acreage unsold is represented by seven million dollars of additional land grant bonds.



**THE VOLCANIC ERUPTION WHICH DESTROYED TWO JAPANESE CITIES**

This unusual photograph was taken in Japan on January 11th, when the top blew off the Sakurashima Volcano, and wholly destroyed the Island City of Sakura, driving the inhabitants into the sea, and depopulated Kagoshima.

This is a typical Japanese picture. It was taken a day or two after the volcanic eruption, and shows some of the refugees from Kagoshima trying to find new homes in a neighbouring town.

**Parliamentary Pars.**

By An Independent Coonskin

MR. CLARK, of Red Deer, the eloquent free trader, was met in the corridor the other day by a French-Canadian member who took the opportunity to mention that in his belief the eloquence of the member from Sunny Alberta was taking slow but sure effect upon the House.

"Your ideas—they are simmering, they are simmering," said the French-Canadian confrere. "Free trade—it's in the air, it's in the air."

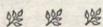
Dr. Clark, much gratified, asked the member if he had read some of the new works on political economy.

"Ah, no," confessed his admirer. "I read too little—far too little."

"You should read Henry George," advised the doctor.

"A great man," agreed the genial member from the Lower Province, "a great man. One says he is the heart and soul of the Asquith Cabinet. Keep up the good work, my dear Doctor. Your ideas—they are beginning to tell. They are in the air."

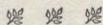
"He was a little mixed on his Georges," remarks Dr. Clark in relating the incident, "but he is travelling in the right direction, headed for the great light."



THE Redistribution Committee has been named. Four Liberals and five Conservatives will represent the four great natural divisions into which geography divides this country, irrespective of politics and gerrymanders—the Maritimes, Ontario, Quebec, and the West, which means all west of the Great Lakes. Hon. "Bob" Rogers is the chairman. Huron County, Ontario, is one of those which will have to suffer the loss of a seat. At present there are three "Hurons."

"There are three ways of dividing Huron," says Col. Hugh Clark, of the neighbouring riding of North Bruce. "I live next door, so to speak, and have an intimate and unbiased view of the situation. There is the way the member for East Huron would have it divided; there is the way the member for South Huron would have it divided; and there is the way that Mr. E. Norman Lewis, of the west riding, would have it divided. These are the three most advocated methods. Each has a strong adherent."

Mr. Lewis says he will run again no matter where they put him.



IN June, 1894, Alfred Falardau bought a parcel of land near picturesque Champlain Street at the Silleries just above the city of Quebec by public auction for \$1,000. Then along came the Transcontinental and the Quebec Bridge, and the price jumped to \$217,261 and some cents. The Transcontinental Commission offered \$26,257.47 at first and then \$39,000, for an increased area. The owners claimed at first \$52,000, then, including interest and costs, \$62,000, and then, for the increased parcel, \$217,261.97. The land comprised a total of 780,000 square feet, being a strip 50 feet each side of the track. The Court of the Exchequer awarded the owners \$69,000, and both parties appealed. Subsequently the Transcontinental Commission withdrew its appeal. Hon Rodolphe Lemieux charged the Minister of Justice with responsibility for the Commission's action, and said that Canada had been bluffed. In view of many similar expropriation cases along the line of the Transcontinental, he warned the Minister that if he didn't look out he would lose the country many thousands of dollars.



**THE BIRTHDAY OF THE GREAT KAISER.**

The Kaiser Wilhelm II. of Germany may defy his parliament, but he has many splendid human qualities. He is seen here greeting school children on his birthday.



**A FRENCH TRIBUTE TO SCOTT.**

Early this month a monument to Captain Scott was unveiled in the French Alps where the Antarctic explorer experimented with motor sledge. Lieut. Drake, representing the British Admiralty, reading the address in front of the cairn.

# REFLECTIONS

BY THE EDITOR

## A Brilliant Suggestion

CANADA is a rich country, but the Dominion Government has never been without suggestions for new avenues for expenditure. There is always a kindly friend on hand with ideas of this kind. The latest comes from Ontario—from those interested in the Hydro-Electric project—the Government-controlled organization which has been building a provincial hydro-electric system. These people are thinking of building some electric railways in various portions of the Province, and they have conceived the idea that a Dominion cash bonus of \$6,400 per mile would be a great help.

These people have some logic to help them. Last year, the Dominion Government granted a subsidy of two million dollars to the steam railway from North Bay to Sudbury, which was built some years ago, by the Ontario Government, but which, up to then, had not been recognized. If it is right to grant a cash bonus to the T. & N. O., why not to the proposed Hydro-Electric railways?

But what a prospect this opens up? If a bonus be granted to such lines in Ontario, then why not to similar lines in Manitoba, British Columbia and other Provinces? Think of the impetus it would give to the formation of Hydro-Electric Commissions in every party of Canada! We should be able to build at least 5,000 miles a year without any difficulty when we get all the nine Provinces working at once. That would mean cash subsidies of thirty-two millions a year. With that scheme in good working order, the Minister of Finance would never need to lie awake at night wondering how to get rid of the yearly surplus.

## Democracy's Shame

ANOTHER pulpit utterance appeared in the Toronto Globe last week. It deals with "the tragedy and shame of democracy in Canada." Of course, the "tragedy" is always with us, but now we have "shame" added.

What is the "tragedy and shame"?

"Because hundreds of men of character and capacity, who ought to have accepted their responsibility as citizens, went their way one to his farm, another to his merchandise, and allowed the weaklings and brigands of politics to climb into the places of power and to plunder the public estate. For both Manitoba and British Columbia the day of reckoning is at hand. But where is the restitution?"

Now, just a word of explanation. The Globe is a Liberal newspaper, and thus it is only necessary to mention Manitoba and British Columbia. If the Globe had been a great, national newspaper, it would have added Quebec, and possibly Nova Scotia, New Brunswick, Saskatchewan and Alberta. Indeed, it might even have mentioned Ontario and Prince Edward Island.

If this quotation had been taken from a common editorial instead of from an editorial-sermon, the sentiment would probably have been expressed thus:

"The tragedy of Canadian democracy is the utter failure of more than a few business men to take an active interest in politics. The majority are content to leave the governing of the country to politicians and political editors who can see wrong only when it is done by their political opponents."

## A Provincial Duty

THOSE who accuse our municipalities of wasteful methods of finance should place the blame where it belongs—on the provincial legislatures. They are the people in whom rests the power to regulate the municipalities. It is they who give the extravagant towns and cities the power to issue debentures without the sanction of the rate-payers.

For example, Toronto's citizens voted down a by-law to grant \$600,000 to the Toronto Exhibition for new buildings and equipment. The people wanted to economize for a year or two. Now, watch the Legislature give special permission in a few days to the City Council to do what the citizens said should not be done. And that is but one item that will come up in this way.

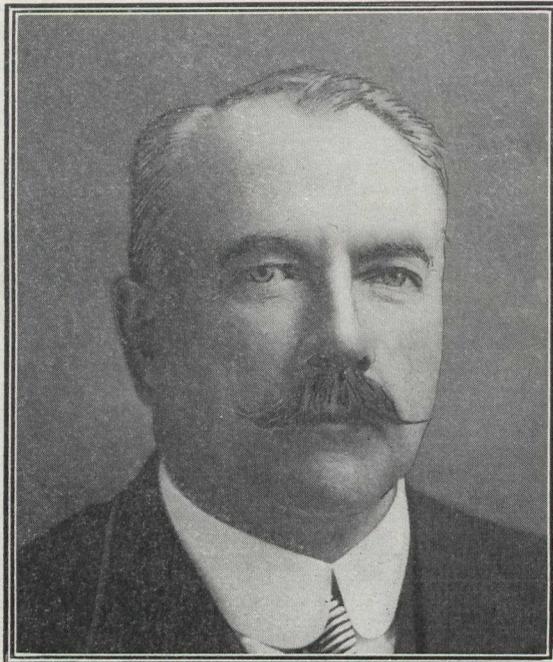
Again, the Ottawa City Council wants to spend \$50,000; \$36,000; \$30,000; \$50,000; \$155,000; \$60,000; \$15,000; \$5,000; \$50,000; \$50,000; \$15,000; \$100,000; \$25,000; \$8,000—total, \$649,000—for objects which the people have not definitely approved. There are people in Ottawa who believe that most of the amounts should be paid out of current revenue, instead of by debentures. But the Council shuffles off responsibilities on to future generations by going to the Legislature for special permission to issue bonds.

In other words, the Legislatures of Canada limit

the extravagance of municipalities by general legislation, and then turn around and grant special legislation to encourage it. Let those who are interested in the reckless finance methods of some of our cities place the blame where it belongs.

## The Spirit of Parliament

DURING the present session, the House of Commons has displayed a marked improvement in spirit. Last year partisanship was rampant and the best public opinion of the country was shocked. This year there is a wonderful change. Rt. Hon. Mr. Borden's speech in introducing the Redistribution Bill was a model of fairness in statement and suggestion. The House was much impressed with the statesmanlike attempt to handle a big question in a big way. So, in the discussion last week as to the need for improvement in the election laws, nearly every speaker repressed his partisanship and tried to deal with the question on broad lines and without reference to controversial matters. Members of each party frankly admitted



## CONSERVATIVE WHIP BECOMES A MINISTER

Dr. R. F. Preston, M.P.P. for North Lanark, has been sworn in as the third member of the Ontario Cabinet without portfolio. The other two are Hon. Adam Beck and Col. Hon. J. S. Hendrie. Dr. Preston was first elected in 1894. He ran for the House of Commons in 1904, but was defeated. He was returned to the Ontario Legislature in 1905, when Sir James Whitney became Premier.

that such looseness and corruption as existed was as much the fault of one party as the other. As a result of the latter debate, a committee of seven members will take up the subject and report to the House.

No doubt this improvement in the spirit of the House is due to the many pleas for non-partisan treatment of national questions which have appeared in the press during the past year, or have been heard on the public platforms. The intense and bitter fight of the session of 1913 caused a reaction in the country. The people recognized as never before that if there is to be non-partisanship in the House there must be non-partisanship in the press and in political conversations.

Canada is becoming a big country. It is getting beyond its childhood stage, and it must abandon its childish ways. In the words of Paul, the tent-maker, "When I was a child, I spake as a child, I understood as a child, I thought as a child; but when I became a man I put away childish things."

## Social Workers

A NEWSPAPER despatch announces that one of President Wilson's daughters is to be affianced to "a well-known social worker." This is the world's newest profession, though the writer has never before seen the name used as the single distinguishing badge of any prominent citizen. From now on "a social worker" will rank with "a leading King's Counsel," "a prominent banker," and "a distinguished physician."

Of course, there have always been social workers, but it is only recently that the profession has grown large enough to be recognized as such. Next

fall, the University of Toronto will open a new department for the training of social workers. This may be labelled "School of Social Service," though one wonders why they did not prefer "science" to "service." The studies will be under three main heads:

- Problems of Poverty and Philanthropy;
- Problems of Crime and Prevention;
- Problems of Government and Administration.

For some time the Canadian Courier has been giving prominence to contributions dealing with these subjects, and it may reasonably be termed a journal of politics and social science. Hence, the Canadian Courier welcomes this recognition by our leading university that social science is worthy to be classed with the ancient departments of classics, mathematics, moderns and philosophy. Social science, it may be prophesied, will in the near future become a most popular branch of university training, and will have a tremendous effect upon our attitude towards poverty, philanthropy, crime prevention, citizenship, and efficient public administration.

## Testing the Optimists

OPTIMISTS are still being tested and tried. Last week, the bank clearings showed a lower total than the corresponding total a year ago—in every city in Canada except Toronto. Even there the increase was less than one per cent. Of the total decrease, seven millions was in the nine eastern cities having clearing houses, and sixteen million in the twelve western cities. So that the optimists of the West had a greater testing than the optimists of the East.

Just at the same time, the final returns of the January building permits were published. These again tested the optimists. Total permits for forty-two cities showed a decline of about fifty per cent. as compared with January, 1913—six million last year and three million this year. Further, it is again noticeable that the West suffered more than the East. Eight out of twenty-two eastern cities showed an increase, and the total falling off was under 25 per cent. Only three of the twenty western cities showed an increase, and the total decrease was approximately 75 per cent.

Certainly these are days when the Canadian optimist needs to exercise the best that is in him. The bank rate has gone down, money is cheap, stocks are rising in price, and financial firms are issuing jolly annual reports. Nevertheless, down deep is the trouble untouched—real estate is too high. It will require at least two years of patience to overcome the follies perpetrated by those who engineered the real estate boom which made all Canada land-poor.

## A Shipbuilding Policy

CANADA should have a shipbuilding policy. This is one feature which was neglected in the "National Policy" of Sir John Macdonald. True, the coastwise trade is nominally confined to Canadian and British vessels, but American vessels predominate on the Great Lakes. Although Canada owns half the coastline, she has only four per cent. of the tonnage. Four per cent. more is owned in Great Britain and ninety-two per cent. is United States register.

As to ships of Canadian register, the British-built ship has a great advantage. It comes in free of duty, not only as to hull and machinery, but also as to crockery, silverware, bedding, linen, furniture and carpets. Since 1900, ninety ships have come from Britain for the St. Lawrence and Great Lakes trade and an equal number from the United States. This is direct evidence that there is no national shipbuilding policy at present.

The unkindest feature of the situation is the Government's treatment of the Canadian shipbuilder. When a vessel is ordered from a Canadian yard, the contractor must agree to pay the "fair wage" rate; when a ship is ordered from Great Britain no such clause is inserted in the contract. Thus, in an attempt to keep up Canadian wages, the Canadian workman is deprived of two millions of dollars of shipbuilding annually.

There are other handicaps for the Canadian builder. For example, he must pay a duty of 5½ per cent. on rivets, while similar raw material, such as angles and sheet steel, are also subject to a high rate of duty.

It is estimated that 8,000 men are now working in the Canadian ship yards, and 7,000 men work indirectly for the industry. This 15,000 could be doubled if the handicaps now imposed were removed.

## Wanted---a Daniel

NO one is jealous of the fine salaries these so-called agricultural experts draw from the various Governments in Canada. That is not where the shoe pinches. But when these gentlemen keep on telling us day after day that there are too many consumers and not enough producers, it gets on one's nerves.

We know that. Even a fool can see that these gentlemen are telling the truth. But what of it?

What the country wants to know is, "How can the producers be increased in number and ambition?" Will one of these so-called experts please tell us his plan? Will one of them please dare to be a Daniel and make a suggestion?

Perhaps Dr. C. C. James or Principal Creelman will lead off in the race to be first.

# At the Sign of the Maple

A News Department Mainly for Women



MISS MARION FORNERET  
Debutante Daughter of Venerable Archdeacon  
and Mrs. Forneret, of Hamilton.

## Chatting With Lady Drummond

By ALICE ANDREWS

**W**OMEN of to-day the world over are constantly growing more keenly alert, with a greater civic consciousness. Not only are they taking an interest in the important problems which confront us all, but they are giving freely of their wealth and their time to help along the great causes of the day. Many whose former interests were chiefly teas, bridge and dinner lists, are now working side by side with the men for the general good of the community. It is idle to say nowadays that women of wealth and position, as a class, spend their time foolishly.

Here in Montreal women have participated in various movements to make the city a cleaner and better place to live in, to make the municipal departments more efficient, and to alleviate conditions for the poorer classes; and, among them, Lady Drummond is a leader. She is interested in and in sympathy with all needed reform, through whatever agency accomplished, and belongs to various societies and organizations, which have humane, or patriotic or civic progress for their object, and, socially, she is one of the dignified conservative hostesses who maintain the high standard of the past generation.

Although she takes so active an interest in civic affairs and keeps such close tab on the pulse of public sentiment, all of which sounds like the most advanced type of new woman, Lady Drummond has no desire for publicity; she shrinks from it. Disliking intensely to be considered a woman with a favourite topic, no interviewer could talk with her long without discovering that she has one—always some phase of human progress.

Although Lady Drummond has held aloof from identifying herself actually with the cause of suffrage, she has made a deep study of the suffrage idea, and talks conservatively of her convictions in regard to the important questions of the movement.

"I BELIEVE in woman's suffrage for many reasons," said she, "for none, perhaps, more than because it will open a wider field to women and give them larger impersonal interests. I do not hold that women should have it because they are better than men, nor because they are the same as men, but rather because they are different from men, and, therefore, the men's judgment without theirs is partial and incomplete and inadequate to solve the problems, moral, social and civic, and industrial, which equally concern them both."

"I do not believe in militant methods, either in themselves or even as 'an evil that good may come.' They are more and more injurious to the cause they are designed to help, and are setting the clock back for the suffrage cause. One need not stand on the street corners to be active; nor storm Parliaments to be in earnest."

"Self martyrdom has never appealed to me," continued Lady Drummond, "nor is there any need of it to establish the value of the cause. There are actual martyrdoms which are the inevitable result of our social industrial system as it is to-day. There are women's wrongs and tragedies of children's lives which only women can fully understand and perceive, and which the woman's vote, we believe, is necessary to redress. Let them be dragged to light. We have no need to manufacture our martyrdoms. Personally, I believe that the suffrage problem



A SENATOR'S DAUGHTER.  
Miss Evelyn Gibson, a Popular Hamilton  
Debutante This Season, and at All Seasons  
a Favourite of Sir Wilfrid and Lady Laurier.



MISS ADINE TACHE  
Whose Frenchness Appears in Her Dainty  
Costume is Just Concluding Her "Budhood"  
in Montreal.  
(Photo by Dupras and Colas.)



MISS MAUREEN MCKUNE  
A Hamilton "Bud," Who Reports a Merry  
Season, Like the Others. Her Parents Are  
Mr. and Mrs. F. B. McKune.

then gives of his best to make them what they ought to be. Any other kind of idealist is a mere visionary one. Even Montreal's better type of citizen is too apt to confine his contribution to destructive criticism. It is the individual sense of obligation that needs to be stirred, for each of us should have a civic and public conscience as well as a private one. This civic conscience should be developed and educated in our schools and universities by regular and definite instruction on matters of public import, such as sanitation, hygiene, temperance, and so on. The men whom we elect to manage the affairs of our city are but rarely men of special knowledge and wide experience. We are the victims of our own ignorance. We want not only more warmth or zeal, but more light. Otherwise reform may come, but it will be by the way of destruction and revolution.

"It is not that men are inimical to our interests, but that only we ourselves can interpret and represent and enforce them. I believe that our cities will be better managed when women, in some capacity, are officially connected with the Government, but I do not specify the form which their co-operation should take.

"I should like to see Montreal on the way to be a city of clean streets, pure water and healthful homes," was the answer of Lady Drummond, when asked by the writer what she would like to see come to pass in Montreal in 1914. "Our city, under present conditions, is very far from being a City of Homes."

## Recent Events

**A** HOUSEWIVES' LEAGUE was recently formally launched in Montreal, and the official personnel were elected as follows: President, Mrs. George Kohl; Vice-Presidents, Lady Van Horne, Mrs. Henry Joseph, Mrs. C. H. Cahan and Mrs. Thomas Fessenden; Corresponding Secretary, Mrs. Robert Wilson; Recording Secretaries, Mrs. David Seath and Mrs. J. A. Dale; and Treasurer, Mrs. Theodore Wardleworth.

The entertainment of folk songs and dances arranged by the Western Art Association, took place recently at the Fort Garry Hotel, Winnipeg, and was in every way a great success.

The committee in charge of the exhibition of Canadian Art in Little Pictures in Toronto, last week courteously arranged a special evening for the members of the local Women's Press Club, the Woman's Canadian Club, the Woman's Art Association, the Heliconian Club and the Arts and Letters Club, when the pictures were viewed to excellent advantage.

Mrs. Arthur Murphy, of Edmonton, president of the Canadian Women's Press Club, was the guest of honour at a recent meeting of the Women's Canadian Club of Vancouver.

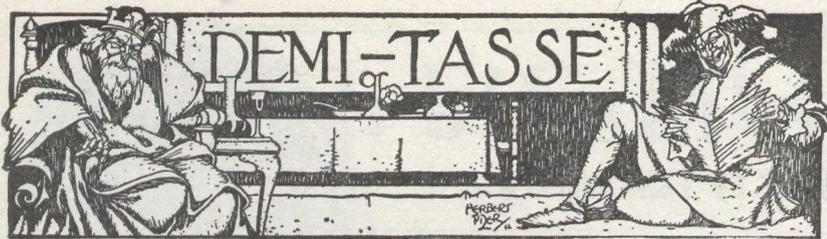
Miss Kathleen Parlow, Canadian violinist, is booked to give one of her exceptional recitals in Ottawa on March 23rd.

A recent visitor in Vancouver, B.C., was Miss M. W. Keegan, the clever business woman who has effected the saving of thousands of dollars in cable tolls by the code which she invented. Her brother is a resident of Vancouver.



LADY DRUMMOND

One of the Most Prominent of Montreal Hostesses and Also One of the Most Interested Members of Various Organizations Which Have for Their Aim the Relief of the Poorer Classes. Lady Drummond is the Widow of the Late Sir George Drummond. She Has One Son, Mr. Guy Drummond.  
(Camera Portrait by Mrs. Minna Keene, Montreal.)



### Courierettes.

THE Hungarian general who barred slit skirts at military balls has been forced to retire. Parisian modistes have more pull, it seems, than some army commanders.

Victoria, Cape Breton, has gone Conservative for the first time in thirty years. Accidents are liable to happen in most any constituency.

Futurist costumes are all the rage in London now. This world might be rather monotonous if it were not for the freaks in it.

Only \$50,000 of the \$300,000 needed for the Anglo-American peace celebration in Great Britain has been raised. Peace hath her defeats no less pronounced than war.

Hamilton reports a gas explosion in a gasless house. No wonder they call it "the ambitious city."

The Philippine Islands want to be independent of the United States. Do they fear that Secretary of State Bryan will include their isles on one of his lecture tours?

A lot of people who scoff at King George's statement that he has to work hard would be very much at sea if they had to hold down his job.

The Americans threaten to make an annual event of "Go To Church Sunday." But one swallow does not make a summer.

Artificial wood is now being made from straw. Instead of "block-heads" we can now refer to stupid chaps as "men of straw."

A woman in California says she is 124 years old and proud of it. We just mention this by way of showing that some girls are not ashamed to tell their age.

The Czar of Russia says he regrets the poverty of the Russian people, due to the liquor evil. So far the Czar has confined his regret to mere words.

They are talking of abolishing the House of Commons bar at Ottawa. That will compel some M.P.'s to carry their inspiration with them.

Stratford Beacon wants to know why no Canadian farmer has been knighted. Wouldn't it make a cow laugh to see a knight come to milk her at five o'clock in the morning?

A St. Thomas man is alleged to have given his wife away to another chap and to have acted as best man at the second wedding. There is a possibility of being too neighbourly.

**Theatrical Note.**—Lloyd George and Winston Churchill made their exit from a recent cabinet council arm in arm, and went to take tea together. The best actors are not all on the stage.

**A Little Tale of Daily Life.**—  
I was ill.  
I went to the doctor.  
He gave me a prescription written in some strange hieroglyphics. I could not understand them.  
I became well again.  
I went to the doctor again.  
He gave me a bill, written in good, plain English.

**Missed the Point.**—There is a new book out, entitled, "How to Write a Play." That's nothing. What we all want to get is a straight tip on how to sell the bally thing.

**An Invention Worth While.**—Marconi has a nice little invention all

fixed up by which he can light a lamp by wireless at a distance of six miles.

What we want is some practical and handy device to stir up the furnace fire in the middle of the night without getting out of our cosy little bed.

**The Question.**—Militant suffragettes threaten to kidnap the babies of a London woman who denounced militant methods. But the question arises—what on earth would militants do with babies?

**The Consolation.**—Out of all this Mexican muss there comes a tiny crumb of comfort to the average man. Alberto Terrazas, a young Mexican millionaire, driven by the rebels across the border into the United States, has had to go to work.

**The Worst Of It.**—Many a man would like to be a sport if he could avoid the necessity of reading the sporting pages.

**The Inevitable.**—It has now been discovered that the tango is a religious ceremony among certain South American tribes. It will now be worth while keeping an eye on the United States for the springing up of some new tango-cult.

**A Paradox.**—Love is the greatest thing—the most beautiful thing in the world.  
Yet any fool can make it.

**It Would Seem So.**—A farmer in Ford county, Kansas, found \$6,800 in gold on his farm.

Is this part of the Ford profit-sharing plan we have heard so much about?

**Not All In Jail.**—The recent jailing of Japanese editors for their attacks on the Government give timely point to the remarks of a labour union representative at a banquet held not long ago in Toronto. This man was



Husband (to wife)—"Didn't I telegraph you not to bring your mother with you?"  
Wife—"I know. That's what she wants to see you about. She read the telegram."

a German, just lately out from the Fatherland, and he told the banqueters how the struggle for labour unionism had been carried on under great difficulties in Germany.

"We haf won our way hard," said he, "and now we have many editors with us—not all of them in jail."

**Bound to Get Them.**—A Toronto preacher has now adopted the device of handing out his sermon in printed form at the end of the service to his congregation. He is evidently bound to get them either asleep or awake.

**He Was No Dunce.**—Little Jimmy, though he attended Sunday-school

every week, did not know quite as much about Scriptural history as he should have known, but when his sister asked him "Where was Solomon's temple?" he was rather angry that she should think him unable to answer such a simple question.

"Don't you think I know anything?" he asked.

"Well, where was it, then?" his sister repeated. Then he informed her.

"On the side of his forehead, of course—same as other folks. D'ye think I'm a dunce?"

**Recipe for Righteousness.**—Live up to the epitaph on your tombstone.

**The Joke on the Fat Knight.**—Sir George Reid, the Australian High Commissioner in London, is a fat man.



He weighs at least 300 pounds and isn't ashamed of it, though he finds it a bit trying at times.

Canadians had some opportunity of glimpsing his great girth when he visited the Dominion a little over a year ago. Lately Sir George, who

relishes a good joke at his own expense, as do most men who have a real sense of humour, has been telling a little tale concerning this same bulk of his.

It seems that he was making a speech at some big gathering not long ago, and his portly figure duly impressed the audience. It was a speech in which he grew somewhat reminiscent, and reviewed his long public career.

"But now," he said, "I realize that my career is rapidly nearing its close. I am no longer a young man. Soon the end of things earthly will come, as far as I am concerned, and I will pass into the Great Beyond."

Though this was said impressively, it did not impress a wag at the back of the hall, who called out quite clearly:

"Then the fat will be in the fire!"

**Exaggerated.**—The Supreme Court of the United States, after deep deliberation, has described aviation as a "hazardous undertaking."

Some judges are given to the use of such exaggerated language.

**Not Aware Of It.**—One of the leading Baptist divines of New Brunswick was once in charge of a church, which, like many others, possessed an exceedingly cranky and self-righteous deacon, who sternly frowned on all frivolities of the world in general, and fast horses in particular.

Now, the minister dearly loved a good horse and was fortunate enough to own one that could "go some"—a matter which caused the good deacon considerable spiritual unrest.

One morning as the minister was preparing for his usual drive he overtook the deacon.

"Good morning," said the pastor, cheerily; "won't you have a drive down the flat?"

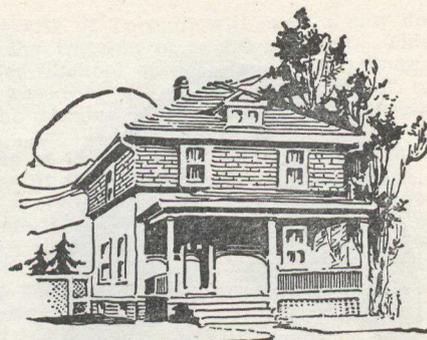
"No," said the deacon, sternly. "I am a Christian."

"I beg your pardon," said the minister, as he drove on. "I was not aware of it."

**Hobson's Choice.**—An Eastern man who was on a business trip through the West stopped at the small hotel in a country town one day. He entered the dining-room and was shown to a table by a waiter.

"Will you have some pork and beans, sir?" asked the waiter, as he brought the customary glass of water. "No, I don't care for them," answered the man. "I never eat pork and beans."

"Dinner is over, then, sir," said the waiter, as he moved away.



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- we are able to supply material at manufacturer's cost.
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Are designed by experienced architects, and are the same as any other well-built houses when finished—warm, comfortable, beautiful.  
We have an interesting book No. 17 of 100 beautiful homes that every home-builder should have. It is yours for the asking. 58

**Sovereign Construction Co., Limited**  
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250 styles

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All pens may look alike, but expert inspection and wear show the real qualities. Esterbrook pens stand the test of constant use. Their reputation extends over half a century. A style for every writer. Write for illustrated booklet. Esterbrook Pen Mfg. Co. New York. Camden, N.J.

Brown Bros., Limited  
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BY APPOINTMENT.

## WHITE HORSE WHISKY

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Great age and fine bouquet with guarantee of purity are its recommendation.

Always ask for **WHITE HORSE** specially if you want it.

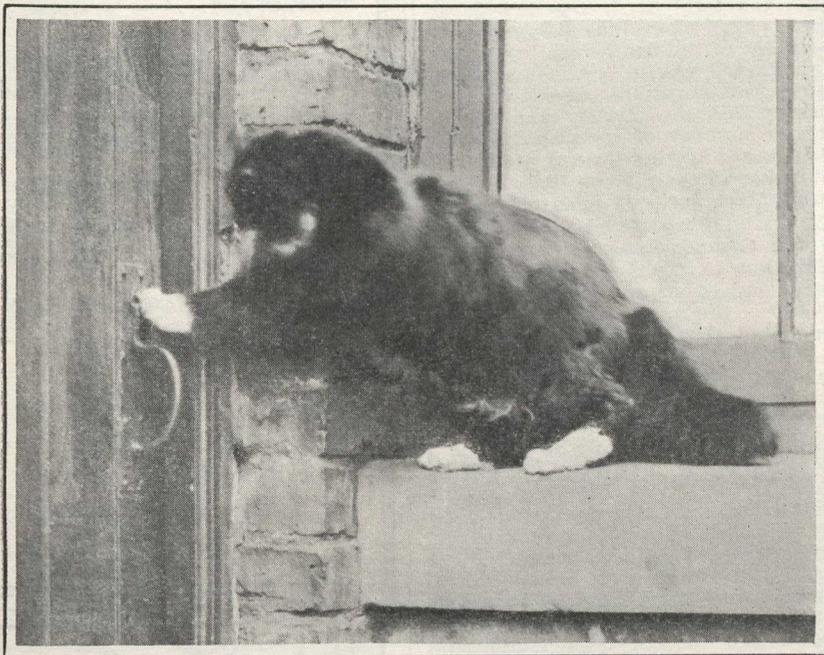
Sold by all Wine Merchants, Grocers and Hotels.

# FOR THE JUNIORS

## Puss and the Door Latch

"DOCTOR" is the name of a clever cat owned by Mr. W. A. Boyd, of Lancashire, England. His master says that when "Doctor" wants to get into the house he doesn't stand outside and "meow" until some one opens the door for him, but simply stands on his hind legs and uses the knocker on the front door just as any person might do. If the door is not opened right away, he knocks two or three times rapidly, as much as to say, "Dear me, why do you keep me waiting?" Often some of the family will go to the door expecting to see a visitor, only to find the lordly "Doctor" on the doorstep.

There are times, however, when no one comes to let "Doctor" in, and then he will walk slowly around to the back door, jump on to the window ledge, stretch over and press the latch with his paw, as you see him doing in the picture, so that the door swings open, and in he walks. Now



"Presses the latch with his paw and the door swings open."

don't you think "Doctor" is a clever puss, and that his master should be proud of him?

## Leonardo Da Vinci, "The Bird Man"

AMONG the world's greatest treasures to-day are the beautiful paintings and drawings of Leonardo da Vinci, whose gifted hand wrought that priceless masterpiece, the "Mona Lisa," which was stolen from the Louvre a year or more ago, and only recently found and restored. But do you know that the painter of this face of surpassing beauty was a man full of tenderness for all animals and birds?

One of the things that Leonardo used to do as he walked the streets of Milan and passed the shops, was to buy the birds in cages and then open the tiny doors, allowing the frightened captives to go free. He would stand on the pavement, his face outshining the sun, a cage in one hand, while with the other he gave liberty to the prisoner. And as the birds sailed away through the soft Italian air, some of their joy was left behind in the brilliant eyes of the truly great man who had given them their freedom. As the years went by, almost daily was the great artist seen liberating birds, and by and by the common people, who sold their wares all along the sides of the busy streets, began to call him "The Bird Man." They did not know his real name, nor that his was the greatest name not only in Italy, but in all Europe. He was their "Bird Man," the man who helped the helpless; it mattered not whether

the sufferer was a tiny bird or a man or woman, and they loved him with a mighty love.

It is told of the famous painter that, not long before his death, he was asked which of all the honours he had gained he valued the most. He replied that the best that life had given him was the name of "The Bird Man," by which he was known to the shopkeepers and the poor people of Milan.

## Tuck's Painting Book Contest

For Girls and Boys.

AN opportunity to win a splendid prize in cash has been offered to young people who have a talent for painting, by Raphael Tuck and Son, the great firm of art publishers. They have just announced "a great painting book contest for boys and girls and young students between the age of ten and eighteen years, in the United States and Can-

ada, 1,250 prizes to the value of \$5,000 to be awarded."

Junior readers who are interested should write for a circular giving particulars. Address your application for this to "Messrs. Raphael Tuck and Sons Co., Ltd., 122-124 Fifth Avenue, New York City.

## Letters From Juniors

Dear Editor of "Juniors."

Many thanks for the lovely book you sent me as third prize for my story. I enjoyed reading it very much and would have written you sooner but have been ill.

I remain, yours sincerely,

NORMA WEMYSS.

Neepawa, Man.

Dear Editor of "Juniors."

The lovely jack-knife you sent me arrived on "the day before Christmas." I was greatly pleased with it, for I did not think that I could write a story good enough to win such a lovely prize. Are there going to be any more contests, and if there are would a prize-winner in another contest be allowed to compete?

Yours sincerely,

GERALD M. BROWN.

Rosthern, Sask.

## THE FRIEND I MET.

(By Nellie M. Coye.)

I MET a friend, the other day,—  
He wore a cap of red;  
Yet as I passed he did not deign  
To lift it from his head.  
Instead, he gave a saucy quank,  
With head a tilt, for he  
Was just a downy woodpecker  
A-tapping on a tree.

# \$10,000 CHALLENGE

To All Manufacturers, Dealers and Owners of Automobiles with "Poppet Valve Motors" Anywhere

If at any time within ninety (90) days from date you or any of you accept this challenge, and thereafter submit a Poppet Valve Automobile Engine for public test in Canada, under the direction of such person as the Dean of the Faculty of Applied Science of the University of Toronto, or the Dean of the Faculty of Applied Science of McGill University, shall certify as being competent to undertake the test, and if you receive from such person a certificate stating that in such test your engine has met the requirements hereinafter stated, you shall be the winner of the challenge.

The only condition of acceptance is that you notify this Company of your desire to accept the challenge and deposit the sum of Ten Thousand Dollars (\$10,000.00) with some responsible person agreeable to both parties, with whom this Company shall at the same time deposit the same amount, Ten Thousand Dollars (\$10,000.00).

If you fail to obtain such certificate within thirty (30) days from the date of deposit you shall be named the loser.

The winner shall have his deposit returned. The deposit of the loser shall be paid over to a committee to be named by Mr. A. W. Campbell, Deputy Minister of Pub-

lic Works for Canada; Mr. W. A. Maclean, Commissioner of Highways for Ontario, and the President of the Ontario Motor League, to be expended as that committee may decide in the cause of the Good Roads Movement in Canada.

This challenge is open to any standard Poppet Valve Automobile Engine, and is not restricted to Canada. First come, first served—the first to accept shall participate in the first test, and all who accept thereafter within the ninety (90) days shall participate in the order of acceptance, unless and until this Company shall have lost its deposit.

## Requirements

That any Poppet Valve Engine so entered shall duplicate or surpass the Russell-Knight record. Details of this will be sent promptly on request.

There are no unreasonable or self-favoring or "joker" conditions in this challenge. The conditions are simply those of true motor efficiency, economy, endurance and worth, and the Russell-Knight Motor has fully met them all.

Therefore, until this challenge is accepted and disposed of, do not allow anyone to say that any other car, with any other motor is just as good as the Russell-Knight Car (made in Canada).

RUSSELL MOTOR CAR COMPANY, LIMITED,

(Signed) J. N. SHENSTONE, President.

(Signed) T. A. RUSSELL, General Manager.

Toronto, the 18th day of February, 1914.

# BLACK KNIGHT STOVE POLISH



A CANADIAN KNIGHT DISTINGUISHED SERVICE ORDER COMPANION OF THE RANGE

A PASTE | THE F. F. DALLEY & CO. LTD. | NO DUST  
NO WASTE | HAMILTON CANADA | NO RUST

# The Standard Bank of Canada

The Thirty-ninth Annual General Meeting of the Bank was held at the Head Office, 15 King Street West, on Wednesday, the 18th of February, 1914, at 12 o'clock noon. Amongst those present were:—Edmund Gunther, Wm. Crocker, Dr. Craig, C. M. Gripton, John A. Carroll, T. H. McMillan, W. Francis, K.C., Jesse Ashbridge, Dr. C. O'Reilly, C. van Norman, Dr. T. E. Kaiser, Charles Larke, Rev. Thos. W. Patterson, Geo. Blackwell, Mill Pellatt, J. K. Fiske, J. S. Turner, H. C. Boomer, Frank Russell, E. McDonell, J. D. Storie, F. S. Wilson, Stephen Noxon, H. H. Loosmore, J. G. Boyce, W. J. Waugh, J. K. Niven, C. W. Scott, W. Foster, S. Alcorn, Dr. F. LeM. Grasset, Arch Foulds, Lieut.-Col. J. F. Michie, H. Langlois, R. H. Cosbie, A. M. H. Kirkpatrick, W. C. Crowther, J. K. Brodie, W. F. Cowan, Geo. T. Scheibe, Geo. Robinson, F. W. Cowan, John Neelands, A. A. Drummond, Lieut.-Col. C. A. Denison, H. F. Gooderham, E. A. Bog, Geo. P. Scholfield, W. F. Allen, H. T. Carswell, Gerard Strathy, N. B. Gash, Richard Tew, J. S. Loudon, G. H. Muntz, T. H. Wood, John T. Small, K.C., R. K. Reiner, Henry Swan, P. H. Secord, W. C. Boddy, H. S. Loudon.

Mr. W. F. Cowan, President, occupied the chair.

The following statement was presented to the shareholders, and the President and Vice-President subsequently reviewed the Report and drew attention to the satisfactory increase in all departments.

The report of the affairs of the Bank at the close of its thirty-ninth year, ending the 31st January, 1914, exhibits a substantial growth in all branches and indicates that its funds have been fully employed during the past year at remunerative rates.

The net profits, after making provision for Bad and Doubtful Debts, Rebate of Interest on unmatured Bills under discount, Exchange, Cost of Management, etc., amount to \$555,095.55, being at the rate of 21.16 per cent. per annum on the average paid-up Capital for the year, or 9.47 per cent. on the Capital, Reserve and undivided profits. This amount, added to the balance brought forward from last year, together with Premium on New Stock, makes the sum of \$1,089,971.75, which has been appropriated as follows:

Four quarterly dividends at the rate of 13 per cent. per annum	\$341,789 58
Contributed to Officers' Pension Fund	15,000 00
Transferred to Reserve Fund from profits	200,000 00
Transferred to Reserve Fund from premium on new stock	430,965 00
Written off Bank Premises	50,000 00
Balance of Profit and Loss Account carried forward	52,217 17
	<b>\$1,089,971 75</b>

You will be asked to approve of a by-law increasing the annual contribution to the Officers' Pension Fund.

It will be necessary under the provisions of the Bank Act that the shareholders should select an auditor or auditors to certify to the balance sheet to be presented to the shareholders at the next succeeding Annual General Meeting and to fix the remuneration, and we have been notified in writing by a shareholder, Lieut.-Col. John F. Michie, that at this Annual General Meeting he will nominate Mr. Geoffrey T. Clarkson, C.A., for the office of Auditor of this Bank for the ensuing year, and for which he is eligible.

Branches or sub-branches of the Bank were opened during the fiscal year at Hamilton, Malvern and Rednersville in Ontario, at Drumheller, Edmonton and Lethbridge in Alberta, in Manitoba a second office in Winnipeg, and in Saskatchewan at Regina, in February of this year.

The usual thorough inspection of the Head Office and Branches has been made during the year and the staff have discharged their duties faithfully and efficiently.

W. F. COWAN,  
President.

## GENERAL STATEMENT

Liabilities.		Assets.	
Notes of the Bank in circulation	\$2,652,643.00	Current coin held by the Bank	\$ 807,584.56
Deposits bearing interest (including interest accrued to date)	\$28,598,386.14	Dominion notes held	4,925,388.00
Deposits not bearing interest	6,420,205.96	Deposit in the Central Gold Reserves	500,000.00
Dividends declared and unpaid	35,018,592.10	Notes of other banks	6,232,972.56
Dividend No. 93, payable 2nd February, 1914	435.32	Cheques on other banks	216,695.00
Balances due to other Banks in Canada	92,143.91	Balances due by other banks in Canada	1,465,878.39
Balances due to Banks and Banking Correspondents in the United Kingdom and foreign countries	493,974.67	Balances due by banks and banking correspondents elsewhere than in Canada	190,059.81
Acceptances under Letters of Credit	621,560.84	Dominion and Provincial Government Securities not exceeding market value	420,563.21
Capital paid up	108,968.37	Canadian Municipal Securities and British, foreign and colonial public securities other than Canadian	605,450.95
Reserve Fund	\$2,860,240.00	Railway and other bonds, debentures and stocks not exceeding market value	1,195,295.39
Balance of Profit and Loss Account carried forward	3,760,240.00	Call and Short (not exceeding thirty days) Loans in Canada on bonds, debentures and stocks	739,531.18
	52,217.17		2,659,645.86
	6,672,697.17		\$13,726,092.35
		Other Current Loans and discounts in Canada (less rebate and interest)	30,506,319.74
		Liabilities of customers under Letters of Credit as per contra	108,968.37
		Real Estate other than Bank Premises	21,000.00
		Overdue debts, estimated loss provided for	69,210.27
		Bank Premises, at not more than cost, less amounts written off	1,053,505.51
		Deposit with the Minister for the purposes of the Circulation Fund	130,000.00
		Other Assets not included in the foregoing	45,919.14
			<b>\$45,661,015.38</b>

GEORGE P. SCHOLFIELD,  
General Manager.

Toronto, 31st January, 1914.

In accordance with the provisions of the Bank Act, Mr. Geoffrey T. Clarkson was appointed auditor for the year ending 31st January, 1915.

The usual motions were passed and the following were duly elected Directors:—W. F. Cowan, W. Francis, K.C., W. F. Allen, H. Langlois, F. W. Cowan, T. H. McMillan, G. P. Scholfield, Thos. H. Wood.

At a subsequent Meeting of the Directors, Mr. W. F. Cowan was re-elected President and Mr. W. Francis, K.C., Vice-President for the ensuing year.

## Our Lost Immigrants

A FORTNIGHT ago, the "Canadian Courier" pointed out that certain prominent financial and real estate men are quoting figures for the increase in population which are misleading. The total immigration for the year does not represent an equal increase in population. Our statements were submitted to the Superintendent of Immigration, who courteously replies as follows:

Ottawa, January 29, 1914.

Dear Sir,—

Replying to your letter of the 20th instant, I beg to offer these comments with reference to the clipping from the "Canadian Courier," enclosed therewith:

The total immigration to Canada during the ten years ended June 30, 1911, was 1,868,444; this number added to the 947,867, born in Canada during the same decade, would give a total augmentation of population of 2,816,311, if there had been no deaths or departures during the same period. The increase, according to the census of 1911, was only 1,835,328, and the difference between the last two numbers quoted is 980,983. Assuming that census and immigration returns are correct, this number represents the total of deaths and departures. The birth rate being greatly in excess of the death rate in Canada, I am forced to the conclusion that a number of Canadians are leaving this country for the States, and a still greater number of recent arrivals in Canada are leaving for the States and returning to their home lands. If we accept the figures of emigration from Canada to the States issued annually by the Commissioner General of Immigration to the Secretary of Commerce and Labor at Washington, over 200,000 of the missing number may be accounted for, leaving not far short of 800,000, during the ten years, to be classified as having died and left the country. Just what proportion of the whole number can be attributed to emigration I am unable to tell, as I do not compile data of the outgoing passengers; nor can I ascertain the exact number of deaths, because the figures relating thereto are to be obtained from Provincial records, and certain Provinces have only quite recently begun to collect vital statistics.

With reference to percentages of native and foreign born inhabitants of certain cities found on page 447 of Vol. II. of last census, I have to note that in your article Montreal and Toronto are transposed. Montreal had 90.81 per cent. of British born (not Canadian born), and Toronto 91.18 per cent. The other cities mentioned have the following percentages, if we adhere to British instead of Canadian: Winnipeg, 75.75 per cent.; Vancouver, 77.67 per cent.; and Nanaimo, 82.77 per cent.

Your obedient servant,

W. D. SCOTT,

Superintendent of Immigration.

British immigration figures, unlike the Canadian, give both the losses and the gains. According to the London authorities there were 190,903 people left for Canada in 1913, and 26,401 people left Canada to reside in England. This style of figuring is much more reasonable. The British figures for 1913 are as follows:

	Outward.	Inward.	Excess.
Canada	190,903	26,401	164,502
Australia	56,799	12,290	44,509
New Zealand	14,244	2,441	11,803
South Africa	10,919	10,534	385
Other colonies	11,798	9,933	1,865
Total, British Empire	284,663	61,599	233,064
United States	94,660	17,566	77,094
Other foreign countries	9,490	7,593	1,897
Grand total	388,813	86,758	302,055

Result of H. C. of L.—His Fiancee: "We can economize on chairs, Jack; I'll sit in your lap."—Life.



# Cosgraves (Chill-proof) Pale Ale

Extra cost for extra quality most often means extra price to the consumer. Not so with Cosgraves. Notwithstanding the fact that we use superior malt and hops, you pay no more for Cosgraves than you would for ordinary beers.

In pint and quart bottles at all hotels and dealers.

The ONLY Chill-proof Beer.

38-A

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ESTABLISHED 1887

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(Fire and Marine)

Incorporated A.D. 1851

Assets over \$3,000,000.00

Losses paid since organization over

\$56,000,000.00

W. B. MEIKLE, General Manager

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# PATENTS

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PATENT SOLICITOR AND ATTORNEY

LUMSDEN BLDG. (COR. ADELAIDE) TORONTO.

WRITE FOR TERMS. M. 3713.

Big Bugs have little Bugs  
Upon their backs to bite them  
Little Bugs have lesser Bugs  
And so ad infinitum.  
KEATING'S Powder kills Bugs.  
Tins, 10c., 20c. and 35c.

## How Much Will You Be Worth at Fifty?

It depends entirely on how much you save and how soon you begin. If you risk your money in speculating, fired by an ambition to make sudden profits, you are likely to lose venture after venture, and at 50 you have nothing. If you invest your money in an absolutely safe and profitable investment like the

## 5 Per Cent. Debentures

of the Standard Reliance Mortgage Corporation, and continue steadily putting your savings and profits in these reliable Debentures, in a few years you will have a considerable accumulation that will bring in a steady income. Let us send you full particulars, sample debenture, and booklet free.

## Standard Reliance Mortgage Corporation

Paid-up Capital - \$2,000,000.00  
Assets - - - - \$5,000,000.00

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TORONTO, CANADA

CABLE ADDRESS--CAWLOCK, TORONTO

### ECONOMY

Is not stinginess. It is necessary frugality which we all have to practise in the present age of high living. The youth who practises economy will be the man, when he attains the age of 40, who is able to look back on many of his companions in younger years and realize the lead he has gained upon them in becoming a successful man in the business world merely by a little thriftiness at the time most needed. The best possible sinking fund as a means of economy is Limited Payment Life or Endowment Insurance. You are covered during your saving period by far more than any other form of investment, and, if you live out the period, a welcome competency awaits you.

The Policy you want is issued by

**The Federal Life Assurance Company of Canada**

Home Office - Hamilton, Ontario

# MONEY AND MAGNATES

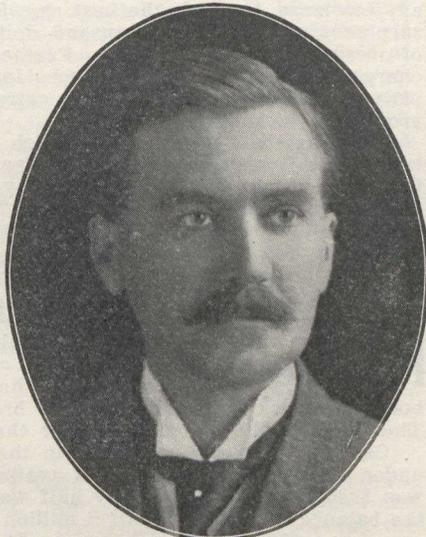
## Another Reorganization

AN announcement comes from Ottawa that the Ottawa Electric Railway stock is to be turned over to a holding company, and re-issued. It seems to be a general rule with all financial corporations that something of this kind should be done when the stock reaches a certain price, or the dividends get above a certain figure. For example, when it was found that the Winnipeg Electric Railway was making tremendous profits the stock was readjusted to give each of the old shareholders two shares instead of one. This stock now pays twelve per cent., which is equal to twenty-four per cent. on each share of the original stock. So, with Commercial Cable; when this stock was selling about 220 a reorganization was effected, and new stock issued under the name of the Mackay Company. For every share in Commercial Cable two shares of preference and two shares of common in the Mackay Company were issued. Four per cent. is paid on the preferred, and five on the common, which gives eighteen per cent. on each original share of Commercial Cable. A somewhat similar arrangement was made when Sao Paulo and Rio were exchanged for Brazilian. The original shareholders of Sao Paulo are, by this arrangement, now getting sixteen per cent. on their shares.

Ottawa Electric Railway is not often quoted, but the shares are considered to be worth 270. Mr. Thomas Ahearn, president of the company, says that this is too unwieldy in price to be easily handled by brokers. He, therefore, proposes that the Ottawa Traction Company take over the stock, and issue three shares in the new company for one share in the old. Ottawa Electric paid fifteen per cent. recently, and it is assumed that the new stock will pay five for the present. It should therefore sell at 90, or one-third of 270. At this price there will be no profit to the original shareholders. If it should happen that the rate can be increased shortly to six per cent., there would be an appreciable rise in price, and considerable profit to the original holders. The chief advantage of the conversion scheme would be that there would be less danger of a charge that the Ottawa Electric is making too much money out of its franchise. Also there would be a very considerable advantage in issuing new stock which could be put on the market at or near par, instead of at or near 270.

## A Piece of Model Legislation

A BILL was introduced in the name of the Minister of Finance in the House last week, which may be regarded as a model piece of legislation, in the shape of an act regulating the charters of trust companies. Hitherto, when a new trust company was formed, it gained its charter in one of two



HON. W. T. WHITE

Who Sponsored the Bank Act, and Who is Now Responsible for New Trust Company Legislation.

ways: either under the Companies Act, in the Dominion or a Provincial House, or else by a special bill, introduced either in the Federal or the Provincial House. Obviously no two trust companies had exactly the same powers, and there is no doubt that in a great many cases, the powers granted to trust companies were much wider than—in the interests of the public—they should have been.

The new Act will be a model to the Provincial Parliaments, who will probably take the same method of regulating the operation of trust companies, thus seeing that a trust company is a trust company and not a loan or general banking concern. The chief features briefly are: company funds and trust funds must be kept distinct and separate; liabilities, direct and by guarantee, must not exceed five times the paid-up capital; holdings of stocks are limited to 25 per cent. of the paid-up capital; real estate for the company's own use must not exceed 40 per cent. of the capital; and provision is made for audit and returns to the government.

## The Mackay Meeting

ONE of the features of the markets last week was the rise in Mackay Common, and the trading done in that stock. This is not surprising in view of the report which was made public at the annual meeting of the Mackay Companies in Boston the other day. Sir Thomas Skinner—who is on the board of Commercial Cable—is elected a trustee, and he will be associated with Sir Edmund Osler and Mr. H. V. Meredith on the board. Doubtless this is because much of the stock is held in Canada, and because of the fact that the Commercial Cable Company—now a Mackay subsidiary—is a British concern.

As usual, the report does not say very much, in figures, about the operation of the various enterprises controlled by the Mackay Company. Nevertheless the report is informing. The outstanding feature of the report is the statement that notwithstanding adverse trade the Mackay Company, unlike many railroads and quasi-public concerns, can say that extensions have gone on as usual without the issue of obligations and without any use of reserves built up during past years. Not this alone. The reserves have been added to during 1913. The \$12,000,000 realized four years ago from the sale of American stock is still intact in cash and high-class securities.

The question of government ownership was disposed of lightly. Evidently President Clarence H. Mackay places no credence in the idea that the government will buy his companies out. He shows what an enormous undertaking that would be, and points to the experiment of Rt. Hon. Herbert Samuel, who nationalized the telephone in England—showing a substantial loss for the first year.

## Bond Dealers Are Happy

AN important result of the lowered discount rates of the European banks is the effect the general improved outlook has had on the bond markets. Much money flowed into the market when the tension relaxed, and the investor cast about for a good buy. The unusually low price of bonds ap-

## One Hundred Dollars

and upwards may be invested in our Debentures. They are issued for one or more years. Interest is paid twice a year. They are

## An Authorized Trustee Investment.

Send for specimen Debenture, last Annual Report, and all Information.

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ESTABLISHED 1855.

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## The Royal Bank OF CANADA

Capital Authorized ....\$25,000,000  
Capital Paid Up .....\$11,560,000  
Reserve Funds .....\$13,000,000  
Total Assets .....\$180,000,000

HEAD OFFICE: MONTREAL.

H. S. HOLT - - - PRESIDENT

E. L. PEASE, VICE-PRESIDENT & GENERAL MANAGER

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Sums of \$250.00 and upwards can be placed by us in Agreements for Sale and Mortgages on inside Edmonton Property, yielding from 8 to 12%.

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By Order of the Board,

Toronto, January 14th, 1914.

JAMES MASON,  
General Manager.

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pealed to him, and there has been, in consequence, a boom in the sales of all sorts of bonds, which keeps up and, indeed, improves. One bond house in Toronto made the statement the other day that their difficulty just now was not in trying to sell, but in trying to buy. The outstanding feature in the Canadian market is an insistent demand for municipals. These can still be bought fairly cheap, though not, of course, as cheaply as three or four months ago, when gilt-edgeds could be purchased for as low as 89. The movement is, naturally, towards higher prices, though these are still below normal. So eagerly have investors snapped up municipals that just now the bond houses are waiting to get hold of new issues. Ontario municipalities are very popular, and here, certainly, the demand is greater than the supply.

Impetus was given to the boom by the eagerness displayed in London for new issues. North Saskatchewan, Vancouver, Calgary, Maisonneuve, and Medicine Hat all proved fast sellers. For the man with a thousand dollars to spare municipals are very attractive, though the "bargains" are disappearing quickly. Good bonds should be bought now.

### A Week on 'Change

THE bunch of stocks which have been most active on the Toronto Exchange during last week was a number of industrials whose prosperity depends on the necessities of people—Maple Leaf Milling, Canada Bread and Shredded Wheat. In connection with all these there are reports of big earnings. The high price of meat foods is, of course, a good thing for the cereal people. Canada Bread did not actually appreciate very much last week—it only moved from 29½ to 30½—but it made a decisive upward move the week before, and trading has been heavy ever since. Shredded Wheat gained four points, and opened this week at 88. Maple Leaf common appreciated from 45½ to 47½; here again trading was brisk. The preferred also showed a slight gain.

Mackay common, on the strength of the satisfactory statement, was prominent, with an advancing tendency. It gained two points. Nova Scotia Steel Company's annual report evidently pleased a good many people, for the stock moved up from 74 to 78½. It is not, however, a very active security in the Toronto market nowadays, though it used to be. The bank stocks this week have remained pretty much where they were. Standard showed a gain of three points, doubtless because of its excellent showing for the year.

In Montreal, they seem to be partial to light and power stocks. Laurentide Paper—which has huge power resources—gained three points. Shawinigan Power was prominent. Montreal Power moved up a point. Bell Telephone made a big jump, from 150 to 157. It was very popular all week, and profit-taking occurred.

### Nova Scotia Steel

DESPITE all the pessimism with regard to the Canadian steel industry, the Nova Scotia Steel Company makes a fine showing in its annual statement. The profits of the year were a quarter of a million dollars larger than those of 1912. After paying eight per cent. on the preferred, and six per cent. on the common, there was a balance of \$75,286. This is not any too large, but it is the best showing in the last three years. In 1911, the surplus was only eight thousand dollars. In 1912 it was a minus quantity of over fifty thousand dollars. Further, it must be remembered that the fixed charges have increased very considerably in these three years. The company is doing well to meet this extra burden and still shows a decided improvement in surplus.

The Eastern Car Company, which is a subsidiary concern, was very busy last year. It may be questioned, however, if it will be as busy this year, as the railways are not buying as many cars. Of course, if business continues to show the steady improvement which it has done during the past six weeks, it is possible that the orders for railway equipment may still equal those of 1912.

### Substantial Profits

IN common with the majority of bank stocks, Standard Bank has been booming. It opened the year at 209, and at the time of writing is quoted at 221. It is not improbable that the excellent report for the 1913 year will boost the stock still higher. Every branch of the business shows an increase. The deposits show a gain of over three million dollars.

Cash on hand and deposited in the Central Gold Reserve amounts to just under eight million dollars, and available assets to \$13,826,092. Total income was \$986,060, of which nearly half was the result of the issue of new stock, the balance of just over half a million dollars—or twenty-one per cent. on the average paid-up capital—being profit from the year's operations, of which profit 13 per cent. was distributed in dividends. The Standard did not increase their dividend last year, as did several other banks. A sum of \$200,000 was added to the reserve account, which is now 130 per cent. of the paid-up capital.

### A Satisfactory Year

THE general opinion that borrowers met their engagements during 1913 is confirmed by yet another loan company, the London and Canadian Loan and Agency Company, who have been established for forty years. During the year the company accepted and renewed applications for loans on mortgages to the amount of \$683,246, on real estate valued at \$2,167,000. During 1913, the gross revenue was \$367,807. Management, interest and other charges absorbed \$181,995, leaving a net profit of \$185,860. After payment of dividends and taxes, totalling \$87,997, there was a balance of \$97,828. The greater part of this, or \$80,000, was transferred to the company's reserve, leaving \$17,828 to be carried forward at the credit of revenue account.

### Federal Assurance Company's Report

THE report of the Federal Life Assurance Company, of Hamilton, while it reflects once more the conservative management of the company, is a record of a year's progress. The income exceeded that of 1912 by nearly a hundred thousand dollars. New assurance totalling over five million dollars was written, bringing the total assurances in force at the end of the year to \$27,578,182. Assets showed an increase of over half a million dollars, and the reserve fund gained over four hundred thousand. Six per cent. was the average rate of interest earned on investments.

### Fire Insurance Company's Year

THE London Mutual Fire Insurance Company of Canada presented an encouraging statement to the shareholders last week. After providing for increased reserves to the extent of \$51,290, a profit was left of \$5,682. The number of policies issued during 1913 was nearly thirty-six thousand, which were responsible for a gain in gross premiums of \$42,398. Assets total \$686,619, and after accounting for liabilities, show a cash surplus of a quarter of a million dollars.



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TORONTO

**Fiasco of Ibbotson, M.P.**

(Continued from page 11.)

sess, I venture to address these remarks and questions to you, as I am doing at the same time to the leader of the opposite party in the House. I believe there are enough members on both sides of the House willing to serve the State in a higher capacity than by being party hacks or merely local representatives. I believe that if the leaders of the House will decide to so far interrupt the traditional machinery of Parliament as to make it possible and popular enough, these men can be got to devote much of their time to the consideration of public questions affecting the whole of Canada in the interests of good business and progressive administration.

"So far so good. But you will ask me—How?"

"Sir, I believe that if the time now spent by members either in listening to or avoiding petty departmental debates were spent in becoming posted on public questions, much good might be accomplished.

"You will ask—What questions?"

"I will answer for instance: Prison Reform; Improvement of Immigration; Civil Service Reform; Standardizing Educational Systems; Relation of the Tariff to the High Cost of Living; Greater Efficiency in Departmental Administration, and so on.

"Doubtless you, from your immensely greater parliamentary experience, might be able to suggest many others capable of lifting the minds of members from merely partisan politics or local considerations.

"To give effective shape to such a non-partisan interest in public affairs, I would suggest that you, with the leader of the opposite party, lend your aid to the formation from the membership of Parliament of a committee of the House on Economy and Efficiency, consisting of both Liberals and Conservatives, whose business it would be to survey the whole field of government activity and suggest reforms which would have the support of both sides of the House. Such problems as those already mentioned might well come within the purview of this committee.

"But in this also I am conscious that a back-bencher who is not a party hack might be considered presumptuous. Indeed, so convinced am I of this that I shall feel no offence if you return me this letter without comment.

"I have the honour to be, Sir,  
"Your obedient servant,  
"ISAAC IBBOTSON."

THE hon. member for Moptown, Ont., saved both the Premier and the leader of the Opposition the trouble of sending back his letter.

He tore it up himself. It seemed to read well enough; but he knew that he might as well have written it in sand just before a hurricane.

Having got his ideas more or less licked into some sort of programme, Ibbotson got an impulse that he might try to work quietly among members of both parties in the corridors.

"Ibbotson's got a bug," he heard one remark.

"Oh, the old story—came to Ottawa with an obsession in the form of an ideal, and it's been gnawing him ever since. Now he's trying to get rid of it."

"Oh, he'll simmer down, same as the rest of us."

"Anyhow, patriotism is the last refuge of a scoundrel—"

Ibbotson heard it all, and it raised his dander. He discovered that all this time he had been sitting round in a blink, crediting Parliament with a lot of potentialities it didn't possess.

Having rewritten his argument time and again in the form of a speech, Ibbotson became pretty familiar with its outlines, and by noting shrewdly how some of the big ones "got across" with their methods of debate he began to fancy how he might rise in the back benches and just roll that one speech down on the House with about the same effect as prying a stone loose from the top of a ten-storey building.

There was only one way. If he ever got the nerve to rise in the back

*Fortieth Annual Meeting of*

**The London and Canadian Loan and Agency Company, Limited**

The Fortieth Annual General Meeting was held at the Company's Head Offices, 51 Yonge Street, Toronto, on Wednesday, 11th February, at 12 o'clock noon.

The President, Mr. Thomas Long, occupied the chair; the Secretary, Mr. W. Wedd, Jr., acted as Secretary of the meeting, and Messrs. John W. Beaty and D'Arcy D. Grierson were appointed Scrutineers.

The Annual Report was unanimously adopted, and also the statements for the year ending 31st December, 1913, as presented by the Manager, Mr. V. B. Wadsworth.

The report showed that the gross revenue, including the balance (\$16,745.21) brought forward from last year, amounted to .....	\$367,801 37
And after deducting the cost of management, interest on Debentures, and other charges, amounting in all to .....	181,995 24
There remained a net profit of .....	\$185,806 13
Out of which three quarterly dividends at the rate of 7 per cent. per annum, and one at the rate of 8 per cent. per annum, and the usual Tax on Capital and Business Tax were paid, amounting in all to .....	87,977 29
Leaving a balance of .....	\$ 97,828 84

Of which \$80,000 was transferred to the Company's "Rest Account," and \$17,828.84 was carried forward at the credit of "Revenue Account" to next year. The Rest Account now amounts to \$565,000.

During the year applications for loans on mortgages were accepted and renewed to the amount of \$683,246 on Real Estate valued at \$2,167,000.

The total assets of the Company are now \$5,054,789.

The past year proved a prosperous one, and borrowers met their engagements promptly. The demand for money continued very active, and interest rates yielded a profitable return on the Company's mortgage investments.

As foreshadowed at the last Annual Meeting, the dividend rate for the last quarter of the year was increased from one-and-three-quarters per cent. to two per cent.

The 5,000 shares of the Company's stock allotted at par to Shareholders were fully paid up on or before 2nd January, 1914, the date fixed for the final payment of the allotted shares.

Much to the loss of the Company, and to the great regret of their colleagues, two of the Directors have died since the last Annual Meeting, namely, the Rt. Hon. Baron Strathcona and Mount Royal, who joined the Board at the inception of the Company in 1873, and Mr. Frederick Barlow Cumberland, who had been a member of the Board for some years past.

A By-law was ratified by the Shareholders, reducing the number of Directors by one.

The Directors acknowledged the continued valuable services rendered during the past year by the Scottish Board and Agents, notwithstanding stringent money conditions.

The various Officers of the Company performed their duties faithfully and to the satisfaction of the Directors, and the books, accounts, vouchers and securities have been duly examined by the Auditors.

Messrs. G. H. G. McVity and James George, F.C.A. (Can.) were re-appointed Auditors.

The Scrutineers declared the following gentlemen elected Directors for the ensuing year: Messrs. Thomas Long, Casimir S. Gzowski, Archibald H. Campbell, David B. Hanna, Charles C. Dalton, Goldwin Larratt Smith, and Colin M. Black, W.S.

At a subsequent meeting of the newly-elected Board, Mr. Thomas Long was re-elected President, and Mr. Casimir S. Gzowski was re-elected Vice-President.

**Selected Municipal Debentures**

*The present demand for Canadian Municipal Debentures has seldom been equalled. This is due to the prevailing interest rates, which greatly favor the investor.*

*Among our present offerings are the following:*

	Yield.		Yield.
Town of Brockville, Ont. . . . .	4.90	Town of Milton, Ont. . . . .	5.25
City of Sydney, N.S. . . . .	5.20	City of Brandon, Man. . . . .	5.00
Town of Sudbury, Ont. . . . .	5.50	Town of Watrous, Sask. . . . .	6.50
City of Swift Current, Sask. . . . .	5.88	Township of Stamford . . . . .	5.38
Town of Pincher Creek . . . . .	6.50	Town of Owen Sound, Ont. . . . .	4.83
City of Kelowna, B.C. . . . .	6.00	R.M. of St. Vital, Man. . . . .	5.75
Town of Estevan, Sask. . . . .	6.50	City of Westmount, S.D. . . . .	5.00
Town of Hespeler, Ont. . . . .	5.00	Town of St. Laurent, Que. . . . .	5.25
Town of Walkerville, Ont. . . . .	5.13	City of Sorel, Que. . . . .	5.25
City of Nelson, B.C. . . . .	5.40	Town of Cartierville, Que. . . . .	5.25
R.M. North Vancouver, B.C. . . . .	5.50	Town of Transcona, Man. . . . .	6.00

*The outlook is for higher prices, and we are recommending clients to take advantage of current offerings.*

*Send for our February-March Debenture List.*

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# The London Mutual Fire Insurance Company

54th ANNUAL STATEMENT

## DIRECTORS' REPORT

To the Shareholders and Members of the London Mutual Fire Insurance Company of Canada.

Your Directors herewith submit to you the Fifty-fourth Annual Statement and Balance Sheet, duly certified by the Auditor, showing the receipts and expenditures for the year, as well as the Assets and Liabilities of the Company as at December 31st, 1913.

The actual trading operation for the year 1913, after providing an increase of \$51,290.42 in the Reserve required by the Dominion Government, resulted in a profit of \$5,682.79.

During the year there were issued, including renewals, 35,978 policies, which produced an increase in the Gross Premiums of \$42,398.51. Of this amount \$27,648.40 was the increase of Premiums on Preferred business, which largely accounts for the additional amount required for the Government reserve.

The Cash Assets amount to \$686,619.03, with total Liabilities of \$435,913.64, leaving a Cash Surplus of \$250,705.39.

Including the Premium Notes, which are available for the payment of losses, the total Security to Policyholders is \$1,022,235.01.

Your Directors have deemed it advisable, in view of the present financial conditions, to write down the securities, to set up a Contingency Account, and to write off and provide for all bad and doubtful debts, and they hope this conservative policy will commend itself to your judgment.

All of which is respectfully submitted.

A. H. C. CARSON,  
President.

Dated, Toronto, February 21st, 1914.

### Balance Sheet as at December 31st, 1913

EXPENDITURE.		
To Claims Paid and Outstanding	\$445,999.31	
Less Reinsurance recovered	141,772.29	
To Increase in reserve for Unearned Premiums	\$51,290.42	\$304,227.02
To Expenses, Commissions, etc.	187,136.81	51,290.42
		187,136.81
To Trading Profit for Year		\$542,654.25
		5,682.79
		\$548,337.04
INCOME.		
By Gross Premiums	\$770,782.63	
Less Cancellations, Rebates and Reinsurance Premiums	239,364.90	
		\$531,417.73
By Interest and Dividends on Investments	16,919.31	
		\$548,337.04
PROFIT AND LOSS ACCOUNT		
For Twelve Months Ending December 31st, 1913.		
To Adjustment of 1912 Commission Accounts	\$ 5,046.78	
To Bad Debts written off	17,760.70	
To Securities written down	10,231.00	
To Contingency Reserve	25,000.00	
		\$58,039.38
By Trading Profit for Year	\$ 5,682.79	
By Readjustment of 1912 Real Estate Reserve	468.75	
By Net Loss for Year	51,887.84	
		\$58,039.38
SURPLUS.		
To 1912 Dividend Paid in 1913	\$ 25,000.00	
To Net Loss for Year 1913	51,887.84	
To Balance at Credit December 31, 1913	250,705.39	
		\$327,593.23
By Balance at Credit December 31, 1912	\$327,593.23	
ASSETS.		
Cash on hand and on Deposit	\$142,253.51	
Bonds, Debentures and Stocks	303,419.41	
Mortgages Receivable	37,845.00	
Call Loan	1,200.00	
Accounts Receivable	37,397.51	
Agents' Balances	38,134.45	
Interest Accrued	6,822.49	
Office Furniture and Good's Plans	\$ 22,075.97	
Less Reserve for Depreciation	8,677.51	
		13,398.46
Real Estate and Building	163,133.33	
Less Mortgage Payable and Interest	\$61,050.00	
Less Reserve for Depreciation	1,406.25	
		62,456.25
Stationery on Hand, etc.	5,471.12	
		686,619.03
Unassessed portion of Premium Notes	308,416.80	
		\$995,035.83
LIABILITIES.		
Reserve for Unadjusted Losses	\$ 24,215.57	
Due for Reinsurance	25,168.63	
Sundry Accounts Payable	4,090.77	
Reserve for Government Taxes	1,825.85	
Contingency Reserve	25,000.00	
Reinsurance Reserve (full Government Standard)	338,112.82	
Capital Stock paid up	17,500.00	
		\$435,913.64
Surplus	250,705.39	
Unassessed portion of Premium Notes	308,416.80	
		559,122.19
		\$995,035.83
SECURITY FOR POLICYHOLDERS, including uncalled capital	\$1,022,235.01	

benches and come down like a thousand of bricks, it must be because he had decided to watch his chance and go hammer and tongs for Dredge. It was no use to arraign traditions or system or party tactics or the Government. Those were all too big and vague for Ibbotson. He simply had to go after Dredge. And he determined to do it.

By-and-by the chance came. One afternoon when the House seemed to be getting into a coma and somebody simply had to start something for the sake of amusement, Dredge got up with his red tie and began to preach a scarlet sermon on the sins of the Hon. Mr. So-and-So, upon whom he heaped the iniquities of a whole party. He demanded of the hon. gentleman that he answer questions. The catechism was about as follows:

"I want the hon. member for Holeville to tell this House:

Who bought the first vote in his election?

What was his address?

Where did he get the money?

What did that man's Christian neighbours think of him?

What did the leader of his party think of the hon. member for Holeville?

When he got into this House what was his career?

What was his influence on the rising generation?

Did the pious editors of his party impeach him?

When that member became a minister and accumulated a fortune by spending more than his salary without any private income, did his children rebuke him?

Mr. Speaker, I don't think so.

I want the hon. member for Holeville to answer these questions. I want him to stand up in his place and look me square in the eyes and let this country know what he thinks of such practices.

Mr. Speaker, the country is waiting to hear from the hon. member for Holeville. I defy him to evade these questions. I defy him to rise and—"

Ibbotson felt himself gagging and gasping for breath. He saw Dredge sit down and mop his forehead and glare up at the member for Holeville, who seemed to be too much amused to bother making a reply. The seats on the other side of the House banged like a barn-raising.

And as Hansard struggled to get down the last words of the member for Cod County, Ibbotson pulled himself together in the House and made himself believe he wasn't getting out of bed to shake hands with a burglar—when he rose in the back benches. Now he was up he realized what a precipice the House of Commons really is. The faces on the other side looked like a lot of blue devils on a hill. The members in his own row grinned up at him like gargoyles. He felt his mouth go dry as sandpaper. He had made the fatal mistake of not snapping for a page to fetch a glass of water before getting up. The notes on his desk blurred into a patch of spilt milk.

"Mr. Speaker—" he struck up.

His voice felt like a rat squeaking under a quilt.

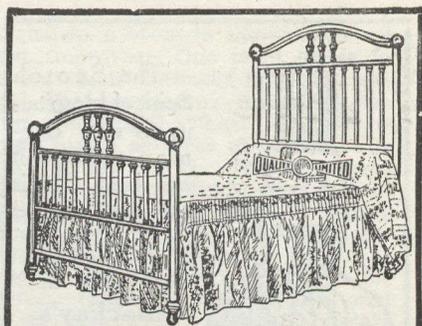
From that on he scarcely knew what he did or left undone. He was like a man who falls from a high building and never knows he did it till he comes to in a hospital. When he sat down the desks on his own side were thumping and his brow was wet with dew.

Next day one of the papers on his own side had a three column head line on the front page about the drastic reforms Mr. Ibbotson had proposed, and an editorial inside pointing out how foolish the party would be to take him or any other crank seriously. The Opposition papers devoted a paragraph to the amusing episode of a Government supporter throwing down his own party by trying to start another circus.

Ibbotson vowed then that he never would make another speech that wasn't either red-hot partisanship or drivel.

But he probably will. When he does—

Well, we shall see.



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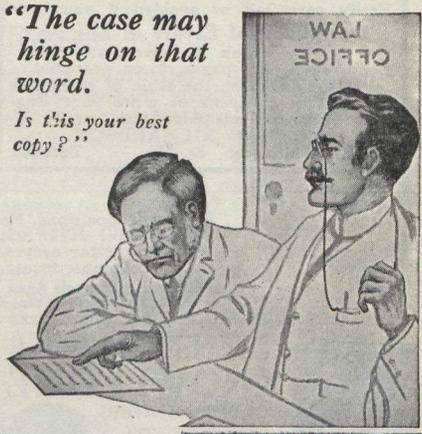
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BY **McDonnell Bodkin**

#### SYNOPSIS OF PRECEDING CHAPTERS.

Description of the Darley home in Connemara, which contained the famous Velasquez; of Sybil Darley and her mother, who owned the picture suggesting the personality of her husband whom she supposed to be dead; of young Hugh and the storm; arrival of the storm-beaten hunter, the Earl of Sternholt, connoisseur in pictures; interested in the Velasquez, he offers to send for a famous Italian expert, Pallacio, who at first pronounced the picture a copy.

The picture suddenly disappears. Pallacio, on his way back, is arrested, but innocent. Mrs. Darley, overcome with grief, tells Sybil the story of her husband's life, how the picture came, and how he disappeared. Hugh Limner leaves Connemara. He goes to London to study medicine. In an old art shop he buys cheap a Max Weenix canvas. He views an operation on a man's heart and is repelled by the dissecting room. His mother decides that he cannot study medicine.

Hugh enters as assistant in the shop of Pallacio and is sent up country to buy bargain pictures at an auction. In a pawnshop of a little town he stumbles across what he recognizes as an early Gainsborough, which he buys for ten pounds. Pallacio refuses to take it. Hugh pays him a hundred and leaves his employ. The picture is sent to Christie's in Bond Street and sold by auction for 6,650 guineas. Hugh's fortune and reputation as a dealer are made. He becomes an expert. In a book of Turner's poems he finds a letter from Turner to Ruskin concerning a Turner masterpiece since lost to the world. He determines to find the Turner.

He rents the cottage in which Turner painted the masterpiece and discovers the painting secreted under the floor. Sybil arrives. Also Pallacio.

Pallacio and Lord Sternholt combine to keep Hugh and Sybil apart. Sternholt shows Pallacio the Velasquez, which is secreted in his country house. Sternholt outbids Hugh at Christie's for a supposed Manet.

#### CHAPTER XV.—(Continued.)

**L**ORD STERNHOLT laughed his short, bitter laugh, full of incredulity and contempt. "Jealous, my good fellow. I know a Manet when I see one. I'll bet you five hundred this picture is a Manet, and I'll leave the verdict to any of those gentlemen."

"I don't bet on certainties, my lord."

"Ah! a good get-out."

"But," Limner went on, placidly, "I'm quite ready to prove I'm right."

"What do you call proof?"

"What you, too, will call proof. I will undertake to satisfy your lordship—no, that's not the word—to convince your lordship that the picture you have just bought is not a Manet."

"But, how, how?"

"If your lordship will rub away the paint on the left-hand corner of the canvas you will find the signature of the painter who is at present less known than he deserves to be. If the name is not there I will give you twice the price you paid for it."

"It is a bargain, though I don't say I will sell the picture, anyhow. You shall do the rubbing yourself."

He turned to the auctioneer, who had listened to the discussion with the keenest interest. "Can you find us a private room for our experiment? I will, of course, give you a cheque for the price of the picture before the experiment begins. I have no doubt of the result."

"Nor I, my lord," said the auctioneer. "Mr. Limner is wrong for once. I will have the picture brought to a private room."

"We will want a little cotton wadding and a little turpentine for our demonstration," stipulated Limner. "I've been often wrong, but not this time."

An inquisitive crowd followed the picture to the door of a small room on the first floor, but only half a dozen of the best known dealers found admission. The door was unceremoniously shut and locked in the faces of the others.

The canvas was propped on two

chairs facing the window, and Limner, dipping a wad of cotton in a saucer of turpentine, touched it softly on the left-hand corner of the picture. The paint softened and dissolved, as he rubbed away gently with fresh wads of cotton moistened alternately with turpentine and spirits. Very slowly and faintly at first the letters came to view.

Then he stood back from the picture that all might see, and in the left-hand corner, small, but very clear, the name of the painter, "Stephen Browne."

Lord Sternholt turned away for a second, strangling a curse between his teeth. The next moment he was smiling pleasantly at his own discomfiture as he graciously put out his hand to Limner.

"You have taught me a lesson," he said. "I will never again pit my judgment against yours. But I am glad to find that we have got amongst us a second Manet as good as the first."

As he spoke each of the dealers present silently recorded the name Stephen Browne on the tablets of his memory. Limner had kept his promise. The new master's reputation was established.

#### CHAPTER XVI.

##### Seeing Not and Believing.

**P**ALLACIO was not at the sale. Early that morning he had surprised Hugh Limner with a friendly visit.

"I have come about that picture you asked me to clean," he said. "I can't afford to fall out with my bread and butter."

Hugh, delighted to find the old man in something like good humour, was anxious to put no difficulties in his way.

"I am specially engaged this morning for a sale at Christie's," he began; "but—"

Pallacio cut him short. "I guessed you might be engaged," he said, "but that makes no difference. I don't want you to break your engagement. If you could lend the key of the studio it would be all right."

"Why, certainly." He produced the slim latchkey. "Perhaps I may be able to get back before you have finished. I will do my best."

"Don't hurry on my account," said Pallacio, with a grin, as he pocketed the key.

Half an hour later he arrived alone in a cab at Limner's studio. From the studio he drove to Sybil Darley, and sent up a card with "Urgent" written on it.

She received him in her own particular den, littered with sketches finished, unfinished and just begun.

Even while his brain was active with the project that had brought him there, Pallacio's eyes half consciously appreciated the beauty and vigour of her work.

"I have come to claim your promise," he said, abruptly.

"What promise?" Her surprise was perfect. It deceived and disappointed him.

"Have you forgotten already? You were very hot about it when I saw you before. You professed great confidence in your friend, Hugh Limner. I told you I could prove him a liar and a cheat, and you promised to give me the chance to do so. Have you forgotten?"

She was ready for him this time, and answered with easy contempt.

"Oh, that is really too absurd."

"Absurd or not I can prove it true. Will you keep your promise and give me the chance? Do you fear the proof?"

"I trust Hugh Limner as I trust myself. You can prove nothing against him."

"Let me try."

"I am quite willing to let you try and fail."

"Then get ready to come with me to his gallery at once. There is one thing first. You must promise me never to tell him, never to tell anyone, what I show you there."

"You are afraid?" she said, scornfully.

"Yes, I am afraid. Hugh Limner has the power to injure me, even ruin me, and he would not scruple to use his power if he learned that I had shown him in his true light to you; showed him a contemptible thief."

She flamed out at last, facing round on him with flashing eyes. "If you use that word again," she said, very quietly, "I will have the servants fling you out of the house."

"I have no wish to use the word. I will prove the thing when you give me the promise I ask."

"I will promise never to speak to anyone of what you prove, for I know you can prove nothing."

"When you are ready, I am. I have a cab at the door."

"Wait here, then; in ten minutes I'll be with you."

In less than ten minutes she was with him, dressed for the street and closely veiled.

Neither spoke a word during their drive to Limner's gallery.

With a word Pallacio got out, dismissed the cab, and let Sybil pass in before him.

They went up the broad, shallow steps together, their feet sinking noiselessly in the deep crimson carpet, but when Sybil paused on the first floor, Pallacio bade her to go higher.

"What I've got to show you," he said, "is in a room right at the top of the house, where very few visitors are privileged to go."

They stopped at last at a door on the fourth floor down a short, dark corridor. Pallacio opened the door with his pass key, and they went in together. The room was quite empty of furniture, with the exception of one easy chair in the centre. On the wide expanse of dark red wall there was but one picture on which the full light fell.

**S**YBIL noted in an instant that the frame of this picture was almost identical with the frame of the lost Velasquez. The only difference was a narrow inner border, a little out of keeping with the rest. But the picture in the frame was as unlike the lost Velasquez as it well could be. A Dutch landscape conventional indeed, but wonderfully painted. The muffled figures crowded out on the transparent ice of the canal seen in long perspective, and the pure white of the snow was relieved by the warm dresses of the skaters. The whole picture was full of life and colour.

"A fine picture—a very fine picture," Sybil said, smilingly. "Did you bring me here to admire it?"

"Wait a bit, my lady," retorted Pallacio, with a leer. "I will show you something more interesting in a moment."

He fiddled with the inner frame.



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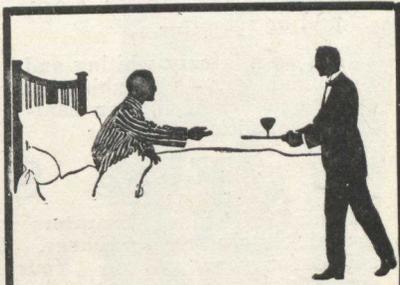
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It came away in his hands and the canvas with it, and all at once there looked out on the girl with an almost human light in the eyes the noble face of the long lost Velasquez portrait.

She cried out—a little strangled cry—as one who has seen the ghost of a dear friend. For a moment it seemed as if she would have fallen; so sharp was the shock, and Pallacio made a motion to catch her.

But she shrank from his touch and turned upon him fiercely, taking strength from her anger.

"It is false," she cried, vehemently. "Some trick you have played upon me. I don't believe—"

"Don't believe what?" queried Pallacio, with a sullen sneer. "That this gallery in Hugh Limner's? You know it is; or that the picture is the stolen Velasquez? You won't believe your own eyes because you don't want to believe. I half expected it. Well, I have given you the proofs I promised."

"Some trick," she persisted, "which Mr. Limner will explain in a moment.

PALLACIO held up a menacing finger. "Your promise," he said.

"I have tried to serve you at a risk to myself. Believe or not as you choose—that is your own affair; but, at least, remember to speak no word of this to Hugh Limner."

"But I did not know—"

"You promised," he insisted. "If you don't believe he stole the picture, or at least bought it from the thief, why trouble him with questions? I hold you to your promise."

"I will keep to it," she said, shortly. "Now let me out of this place."

There was no other word between them as they went down the broad staircase together, he leading the way, and so out into the light and animation of Bond Street, which jarred unpleasantly on the girl's quivering nerves.

"Shall I see you home?" asked Pallacio.

"No, I will go home alone."

He raised his hand and a taxi darted across the crowded thoroughfare like a fish across a rushing stream. Still shrinking from Pallacio's touch she leaped in and was whirled off in the swift current of the middle street.

Pallacio waited until the taxi vanished round the corner. Then he turned briskly to the door of the gallery and let himself in again. Five minutes later he came down with the picture in a canvas covering under his arm. He hailed a four-wheeler, and putting the picture carefully on the front seat, drove away.

In that dismal drive, Sybil was conscious only of a feverish longing to get to her own room, to lock the door behind her, and to think things out quietly. For the moment her brain was in a whirl, and her thoughts refused to take coherent shape. She could devise no plausible explanation of what she had seen, arrange no plan for the future.

"When I get home," she kept on telling herself, "I will understand it all clearly. There must be some way out of the tangle. I will find it when I get home."

But when she had locked herself into her own room, and sinking exhausted into the depths of an easy chair with her hands close pressed to her eyes, she tried to find a way out, she found the puzzle more maddening than before.

The thing was incredible, but, unhappily, it was true. The lost Velasquez hung in the house of Hugh Limner, hidden away behind another picture in a quiet room. How did it come there? Did he steal it? Did he buy it? Why did he not tell her of it? As those questions, half formed, framed themselves in her mind, she leaped from the chair and began pacing the room in a fury as if she herself had been accused.

"No, no, no!" she repeated to herself, humiliated by the very thought. "Not that, not that! Hugh Limner is not a thief."

She remembered their youth spent together, every incident of those old days, every word, every thought revived vivid and warm with an overpowering tenderness. Through the

tumult of her passion a hidden truth suddenly sprang into light, and she knew that she loved him. Even in the silence and emptiness of her own room she blushed and trembled at the thought, every pulse in her body quivering with shame and rapture.

Then the puzzle of the picture broke sharply in upon her reverie, with a sudden chill as one awakened from a pleasant dream to hard reality. The remembrance of that mysterious robbery came back to her, baffling as at first. She was dazed and bewildered. Mean and poisonous thoughts crept stealthily into her soul.

Hugh knew of the picture's value. Hugh could have taken and concealed it without suspicion. What if he had taken it? Indignant love awoke and roughly bundled the sulking doubts of her lover from her heart.

But yet and yet—how came the picture in his gallery? It was a question she could never ask him. She could never hint a word of her discovery. For Sybil was one of those whom a promise binds with links of steel. How could she meet him every day and keep that secret from him? How could she keep the secret of her newly-found love, or how confess it while the vague shadow of that haunting suspicion stood between them?

Gradually from her perplexity a project shaped itself, which promised at least the relief of immediate action.

"At once," she said to herself. "I know mother will consent to please me, but it must be at once."

A week later Limner found a letter on his breakfast table on which he pounced at once, neglecting the rest of his correspondence.

But the joy faded from his face, which grew more and more dismal as he read to the end.

"My dear Hugh," the letter ran, "you will be surprised to read the heading of the letter." Then he saw what a woman would have seen at the first glance, that the notepaper had "Continental Hotel, Paris," neatly embossed on the top.

"We are only staying the night here. Paris has no attraction for me, except the Louvre, where I spent a long day till I was dizzy with delight. We start to-morrow for Rome. You know I have always longed to see Rome and its miracles of art. I did not tell you we were going lest you should try to stop us, and I had set my heart upon the trip. I will write again when we are settled down comfortably in Rome. Mamma joins me in affectionate good wishes. Yours ever sincerely, Sybil Darley."

### CHAPTER XVII.

#### Lord Sternholt at Home.

FOR a long time Hugh sat gazing disconsolately at the letter, while coffee and cutlet cooled unheeded. The prim formality chilled him through. He could find no special fault with any word or phrase, except the signature, "Sybil Darley." Heretofore, she had always been Sybil only. But the letter lacked blood heat. It had the tone of easy indifference which hurt him more than downright anger could.

His first temptation was to pack up and follow her to Rome. But her letter left him no pretext for such pursuit. It was so written to leave none. As plain as if the words were there, he found her meaning, "I don't want you here. I want to be alone." And he dare not disobey the unexpressed command.

So he sat staring dismally at the forbidding letter, while the pain of dying hopes, loth to die, ached in his heart. His love had grown so softly in his soul through the long years of companionship that he had not felt it grow. He had not known it for love. He had not guessed how closely every thought and wish of his life had clung to that hope, till now, with a sudden wrench, it was torn away and he saw the ruin.

The stir and excitement of his visit to London and the great passion for art which dominated and delighted him seemed at first to fill his life too full for other thoughts. But all the time love lay warm asleep in the recesses of his heart. With the coming

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of Sybil it awoke and claimed its kingdom, banishing all rivals. The artistic pleasures that heretofore had filled his thoughts were driven out, and in their place came timid, delicate desires, all whispering how fair she was—how admirable. The living light in her eyes, the soft touch of her hand, filled him with an ecstasy. The beauties of art and nature were mere accessories to his love.

But the routine of daily life automatically calls us in the midst of grief and disappointment. Hugh, crushing the offending letter into his pocket, returned at last to his tepid coffee and cutlets and his neglected correspondence.

THE first envelope he opened had a crimson seal with a hand and dagger, the Sternholt crest. It was dated from Sternholt Towers.

"Dear Mr. Limner," it ran, "I venture to ask a favour at your hands, and if you think you owe me any atonement for the 'Manet,' I will cry quits. You will call on me here at your earliest convenience to-day, if possible, at about lunch time. I have business on hand in which I can trust your judgment only. Meanwhile, I would be glad to show you my collection, which I think I may say is worth seeing. Yours most faithfully,

"Sternholt."

Hugh had heard of the collection and knew it was worth seeing. His curiosity was piqued. The invitation came as a welcome diversion to gloomy thoughts, so he telephoned to Lord Sternholt that he would be with him at lunch-time, and at two o'clock he was standing under the tall Ionic portico of Sternholt Towers looking out over the wide and beautiful landscape.

Lord Sternholt's welcome was perfect—cordial and most courteous. No man had finer manners than Lord Sternholt when he chose.

"Lunch first, Mr. Limner," he said. "It was kind of you to come; doubly kind of you to let me know the hour. Lunch is on the table."

It was a wonderful lunch that compensated Hugh amply for his neglected breakfast. The meal was an artistic masterpiece. The delicacy of the cooking, the perfection of the wines, were beyond praise. All the dainty beauty of the glass and porcelain gave an added flavour to the viands and the wine. Soft footed Abdallah waited at table and anticipated every wish of the guest.

"Not yet," said Lord Sternholt, when Hugh would have risen, "you must taste my coffee; that brandy is a hundred years old; that Venetian flask five hundred. Just one cigar you must have before you visit the gallery, that you may see my pictures with indulgent eyes."

"Admiring, my lord, is the word, not indulgent," said Hugh. "I have heard of your collection."

The coffee was served in eggshell china of old Dresden, painted with nymphs and cupids; the brandy in tiny, long-stemmed glasses of old Venice, inimitably chased and gilt. The cigars were of incomparable flavour.

Hugh was indeed in his most indulgent humour when at last his host led the way to the great picture gallery, and but little strain was put, as he had anticipated, on his indulgence and on his great admiration by that magnificent collection.

Lord Sternholt seated in one of the easy chairs, silently watched Limner go the round of the gallery. None knew better than he how a genuine picture lover likes to be alone with a picture. It was delight enough for the owner to watch the other's delight expressed with unconscious eloquence by his looks, as he passed from masterpiece to masterpiece so cunningly hung, so perfectly harmonized or contrasted, that each enhanced the beauty of the other.

It was a pleasant surprise for Hugh, a surprise thoughtfully devised by Lord Sternholt, to find Browne's "Manet" in the company of the most distinguished modern painters. That vacant place on the dark oak panelling puzzled him a little at first. Lord Sternholt, he fancied, had reserved it for some

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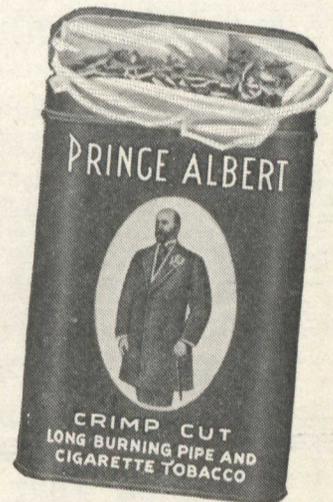
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So I told him I wanted to try the horse for a month. He said "All right," but pay me first, and I'll give you back your money if the horse isn't all right."

Well, I didn't like that. I was afraid the horse was 'nt "all right" and that I might have to whistle for my money if I once parted with it. So I didn't buy the horse, although I wanted it badly. Now, this set me thinking.

You see I make Washing Machines—the "1900 Gravity" Washer.

And I said to myself, lots of people may think about my Washing Machine as I thought about the horse, and about the man who owned it.

But I'd never know, because they wouldn't write and tell me. You see I sell my Washing Machines by mail. I have sold over half a million that way. So, thought I, it is only fair enough to let people try my Washing Machines for a month, before they pay for them, just as I wanted to try the horse.

Now, I know what our "1900 Gravity" Washer will do. I know it will wash the clothes, without wearing or tearing them, in less than half the time they can be washed by hand or by any other machine.

I know it will wash a tub full of very dirty clothes in Six Minutes. I know no other machine ever invented can do that, without wearing the clothes. Our "1900 Gravity" Washer does the work so easy that a child can run it almost as well as a strong woman, and it don't wear the clothes, fray the edges, nor break buttons, the way all other machines do.

It just drives soapy water clear through the fibres of the clothes like a force pump might.

So, said I to myself, I will do with my "1900 Gravity" Washer what I wanted the man to do with the horse. Only I won't wait for people to ask me. I'll offer first, and I'll make good the offer every time.

Let me send you a "1900 Gravity" Washer on a month's free trial. I'll pay the freight out of my own pocket, and if you don't want the machine after you've used it a month, I'll take it back and pay the freight, too. Surely that is fair enough, isn't it.

Doesn't it prove that the "1900 Gravity" Washer must be all that I say it is?

And you can pay me out of what it saves for you. It will save its whole cost in a few months in wear and tear on the clothes alone. And then it will save 50 to 75 cents a week over that in washwoman's wages. If you keep the machine after the month's trial, I'll let you pay for it out of what it saves you. If it saves you 60 cents a week, send me 50 cents a week 'till paid for. I'll take that cheerfully, and I'll wait for my money until the machine itself earns the balance.

Drop me a line to-day, and let me send you a book about the "1900 Gravity" Washer that washes clothes in six minutes.

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supreme masterpiece, and the guess was pretty close to the truth.

For more than an hour Lord Sternholt sat patiently in his chair, while Hugh passed from picture to picture, drawing in deep draughts of delight through observant eyes on which no subtle charm of colour, or drawing, no beauty of conception, or firmness of workmanship was lost.

"My lord," he said, when he returned at last to his patient host, "accept my heartiest congratulations. You have the finest private collection of pictures I have ever seen."

"You mock me, Mr. Limner," retorted his lordship. "Your wonderful Turner is worth them all together, and you have many others better than my best. No, no," he interrupted, "I guess you are going to say something very handsome about my poor pictures. I will take it as said if you please. I am very pleased indeed if they please so consummate a judge; but, as I wrote, I have another very special object in asking you here to-day. Did you chance to notice that vacant space?"

"Yes, I fancied you were reserving it for some special masterpiece."

"You were right," his lordship answered, his lips twitching with a suppressed smile, "though you could never guess the masterpiece for which it is reserved."

"Take compassion on my curiosity and tell me."

"I suppose I must, though the truth, the whole truth, and nothing but the truth is a rare and costly commodity amongst rival picture fanciers. You know Pallacio?"

Hugh nodded. "A good judge and a sharp dealer."

"I see you do know him. Well, Pallacio has a picture which he swears is a Rubens landscape. He won't say where he got it and I don't press him. It doesn't matter in the least to me, provided the picture is genuine."

"What's your own opinion?" asked Hugh. "Have you seen it?"

"Yes, I have seen it, and I believe in it. But the episode of the mock Manet has taught me to distrust my own judgment and to trust yours. I want you to look at the picture for me. I have bought it subject to your verdict. You shall name your own fee."

Hugh took him up short. "The sight of a new Rubens landscape is fee sufficient. Is that the favour you spoke of, my lord? Why, that is a favour conferred, not asked."

"You will see the picture for me, then?"

"Why, certainly; your lordship will have my opinion for what it is worth to-morrow."

### CHAPTER XVIII.

#### Make-Believe or Masterpiece.

HUGH was shocked at the appearance of Pallacio when he called to see him the following day. He found the old man crouched by the fire, looking haggard and yellow save for a hectic spot that burned on each high cheek bone. Now and again a rasping cough tore at his lungs and throat and shook his gaunt frame. His daughter was with him in the great bare studio, busy at work under his directions on a picture that was spread face downwards on a smooth marble-topped table.

The canvas was frayed and yellow and rotten, and the girl, with a strong acid, delicately cleaned it away from the thin layer of paint. So intent were they both on the work that they had not noticed Hugh as he entered, and so for a moment he stood there silent and unobserved, admiring with the admiration of an expert the light but firm hand with which Ella manipulated the corroding acid, when an error might mean the ruin of the picture.

Then the old man looked up and saw him. A flush stained his yellow face for a second, and there was a perceptible pause before he spoke with a certain feverish appeal in his voice.

"Good morning, Mr. Limner, you have come from Lord Sternholt, I suppose? He has told me your judgment is to be final. I'm very sorry you cannot see the picture to-day. It is

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not fit to be seen. Ella, Ella, why don't you speak to Mr. Limner?"

"Because I have nothing to say, father," the girl retorted, with a smile that lit up her dark eyes and showed her white teeth. "How do you do, Mr. Limner—is that what I am to say? But," she added, in a swift, breathless whisper, as Hugh passed where she stood, "Stephen has told me. I'm so grateful. It will come all right, I know, but I daren't tell him just yet of our engagement."

The hand that Pallacio stretched out to his visitor was cold and clammy, and there was a curious hesitation in the old man's speech that Hugh had never noticed before.

HE spoke in a whisper that the girl at the table might not hear, and Hugh instinctively lowered his voice in reply, but all the time the father's eyes were fixed with hungry love on his daughter.

"I hope you will like the picture," Mr. Limner. It is genuine, I swear it is genuine, and worth many times the thousand pounds his lordship has agreed to pay for it, subject to your approval. It means a great deal to me, I can tell you, to lay my hands upon the money just now. I have worked hard, as you know, all my life, and I feel I'm not long for this world. Don't shake your head. I knew by your look when you came in that you saw for yourself that I am nearly done for. It is not for myself I am thinking about. Perhaps you will say I am not worth thinking about. But I should like to leave something behind me for Ella; she has always been the best of good girls to me. At one time I thought, I hoped—there is no use talking about that since it has come to nothing. It is a hard job, Mr. Limner, for a pretty girl like that to keep straight. It is for her I want the money so badly. You'll say a good word for the picture, won't you?"

"But," broke in Hugh, troubled by the earnestness of his appeal, "I'm only asked to say whether I think the picture a Rubens. I must say simply what I think."

"I ask no more," retorted Pallacio, "the picture is a Rubens, all right, you cannot mistake that, but I thought that perhaps—"

"That I would lie to injure you? You don't seem to have a very high opinion of my honesty, Pallacio!"

"You have small reason to love me, Limner, less even than you suppose. It is your chance now to get even."

"Don't be a fool, man. I bear you no ill will, and I bear great good will to your daughter, if I may say so without offence. I would go a long way to do either of you a good turn if it could be done honestly."

Pallacio's lips moved as if he would speak, but he caught back the word muttered and remained silent, gazing gloomily into the depths of the fire.

"May I see the famous picture to-morrow?" Hugh asked.

He had to repeat the question before Pallacio roused himself with a start from his reverie to answer.

"No, no, not to-morrow. It won't be ready for three or four days. Will next Monday suit you?"

"Perfectly. Next Monday at about this hour I will be here. Everything will come all right," he contrived to whisper to Ella as he passed out.

When he next came the picture was hung in a handsome old frame where the light was most searching, and Hugh stopped short, captivated by its splendour.

The old man and his daughter watched his face eagerly as he stood unconscious of their presence, intent on the glorious picture is an ecstasy of enjoyment.

Pallacio drew a deep breath of relief, and Ella whispered "I knew, I knew," while Hugh was satiated sense and soul with the feast of colour.

"Well!" Pallacio ventured at last, "it is a Rubens all right?"

Hugh woke from his trance. "A Rubens," he said, "unquestionably, and as fine as I have ever seen."

"You will tell that to Lord Sternholt. My thousand pounds are safe."

Then Hugh remembered something that had been said the previous day about the price, which had passed un-

heeded at the time because he had not seen the picture.

"A thousand pounds!" he cried. "Are you mad, Pallacio, to sell that picture for a thousand pounds?"

"And glad to get it. It is not so easy for me to sell a picture as it is for you. The dealers won't believe I came by it honestly. They will swear I faked it. When Lord Sternholt offered me a thousand pounds subject to your approval, I jumped at it."

"I will tell him what the picture is really worth," persisted Hugh.

"It would be no use. I know Lord Sternholt better than you. I know him through and through. He would laugh at the notion of his paying a penny more than he agreed to pay. Just tell him that the picture is an undoubted Rubens, and I will be ever grateful."

Hugh was not to be dissuaded, but the result proved old Pallacio right. Lord Sternholt laughed good-humouredly at the suggestion that he should increase the price agreed upon. "Have you never got a bargain, my dear Mr. Limner?" he asked, "and gloried in it. Pallacio is able to take care of himself. I don't know how the picture was come by and I don't care. But others would care. The old rascal shall have his cheque for a thousand pounds. That was what he asked, and by Jove, that's what he'll get, and not a farthing more."

So the picture was sold and delivered.

Three days later Hugh had a telephone message from Lord Sternholt asking him to call as soon as possible. There was a sharp, imperative tone in his lordship's voice that roused Hugh's anger, and he was on the point of refusing as sharply when curiosity conquered his irritation and he answered curtly he would go.

Lord Sternholt received him, as before, in the picture gallery. But the Rubens was not hung in the vacant space, but balanced carelessly against the wall.

"You are very welcome, Mr. Limner," said his lordship, and there was still the same insolent ring in his voice, nor did he offer his hand. "I wished to give you an opportunity of admiring the famous—Rubens."

"I cannot admire it too much or too often, my lord," said Hugh, quietly.

LORD STERNHOLT stared at him seriously. "Am I to believe, Mr. Limner, that with all your wonderful expert knowledge you do not know even yet the picture is a sham—an open and audacious sham? Shall I offend you more by ascribing your error to ignorance or astuteness?"

"I should prefer your lordship to impugn my skill than my honesty, if you must do either. But I still believe the picture to be a Rubens."

"Then I will prove to you in a moment that you are—mistaken."

There was an insulting pause before the last word was spoken.

"I am not, perhaps, as good a judge of a picture as you are, Mr. Limner, but I will confess that at the first casual glance I, too, believed this to be a Rubens. Still, it was on your judgment I bought it. If you had taken the precaution of looking at the back as well as the front you would have found this—"

He turned the picture as he spoke, the canvas was brown and discoloured, even roughened in parts as by age. But one spot had just been sponged clean and looked fresh and new.

"Yes," went on his lordship, the same stinging contempt in his voice. "I sponged away the soot with which it was stained. Even you will never admit that Rubens painted on that canvas. It is English make. I think I can tell you the factory where it was made. I would be glad to hear some explanation of your mistake."

"I still think the picture is a Rubens," retorted Hugh, steadily, "and one of the finest and most characteristic Rubens I have ever seen."

Lord Sternholt flushed and turned pale, and bit his lip to keep his anger down. He just contrived to hold himself together, but there was a tremor of rage in his voice when he spoke again.

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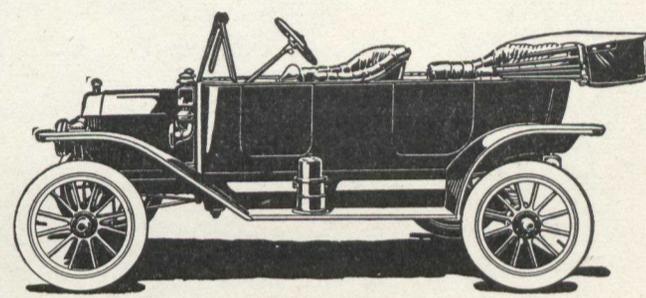
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