

The Canadian
Courier
THE NATIONAL WEEKLY

Our Sacred School-Houses

By A. M. BELDING

Easter Morning at Church

DRAWING By H. W. McCREA

Financial Supplement

QUARTERLY REVIEW OF THE FINANCIAL SITUATION



Drawn by Margaret Wells

EDITED BY JOHN A. COOPER

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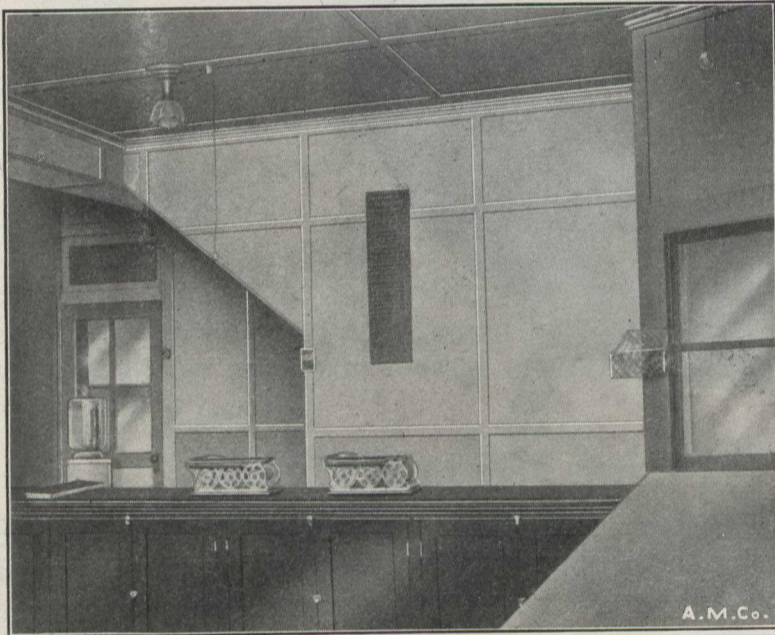
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A National Weekly

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NO. 19

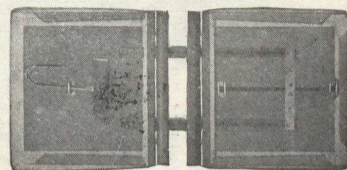
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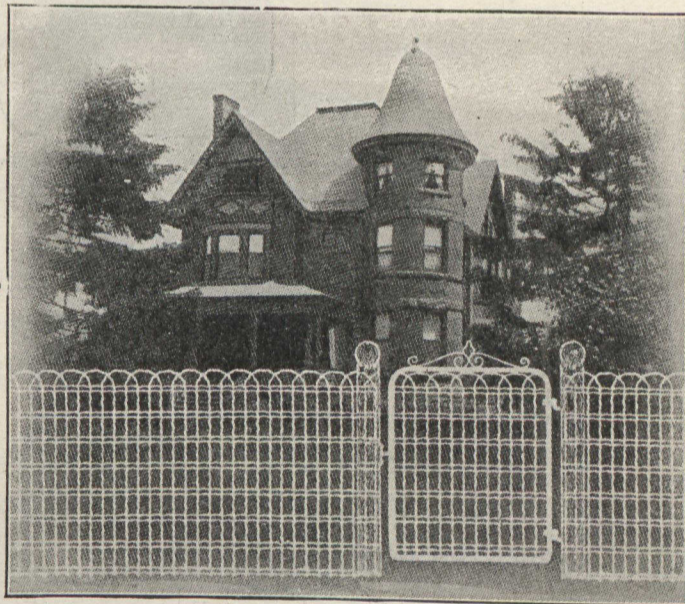
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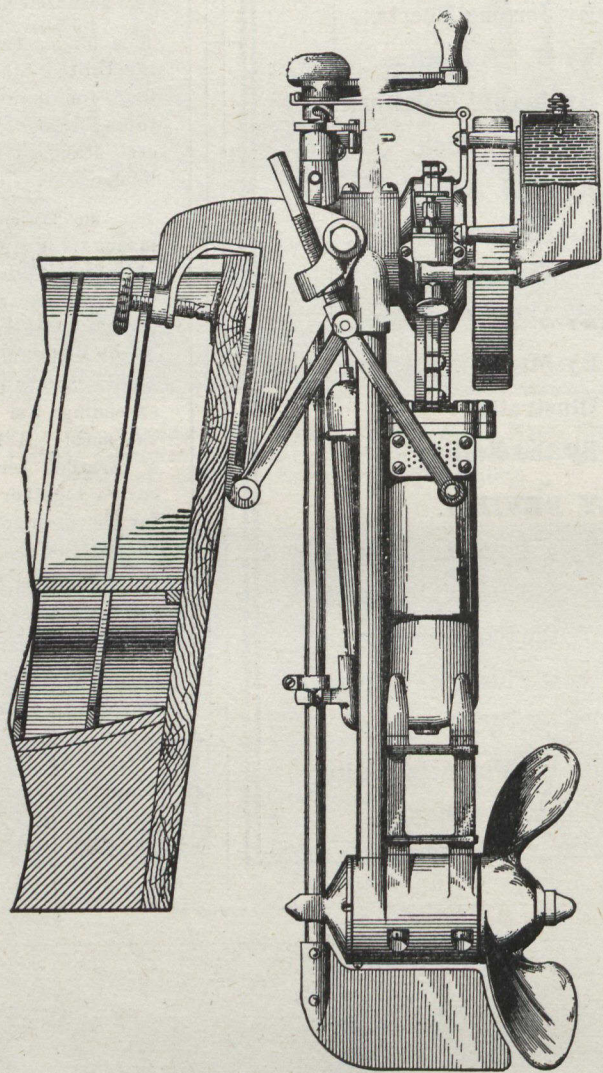
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Editor's Talk

ALL the signs indicate that Canada has returned to a normal state of prosperity, and this issue of the "Canadian Courier" may be taken as an index of that prosperity. It would be idle to deny that during the past twelve months Canada has felt the pinch of a world-wide depression in commerce and finance. Some countries, notably the United States, France, Mexico and Brazil, are still feeling that pinch. In the United States it is largely a railway situation. In France the financial depression is complicated by an approaching general election. In Mexico there is a civil war. In Brazil it is the low price of coffee and rubber, combined with a general election and financial difficulties. Canada, with her wonderful resources and her tremendous influx of new citizens, is recovering more rapidly than some other nations.

The Quarterly Financial Supplement, which is one feature of this issue, gives a review of the financial conditions during the past three months. While there has been no great increase in prices, either of stocks or real estate, there is, nevertheless, every indication of a large volume of business being done on a sound basis. The feature is the increase in the amount of money available for investment and expansion.

There are many signs that the year 1914 will be an exceptionally good business year. Some of the records of 1912 and 1913 may not be equalled. Nevertheless, the total domestic and foreign trade should be equal to that of 1912, and the year 1912 was a very prosperous year. Something must be done to create a revival in immigration. This is one of the largest problems now before the Canadian people, and is one which is receiving attention at the hands of a large number of thinking citizens. Another problem is that of keeping the people on the land and preventing too great an influx into the city. These two problems will receive special attention in the "CANADIAN COURIER" during the remainder of the year.

In the meantime every Canadian must rejoice that Canada has passed through a trying period in a wonderfully satisfactory manner. Values have been well maintained and there has been no serious break in the industrial and commercial world. While this is not a time for indiscriminate speculation, there are many reasons for confidence and even buoyancy.

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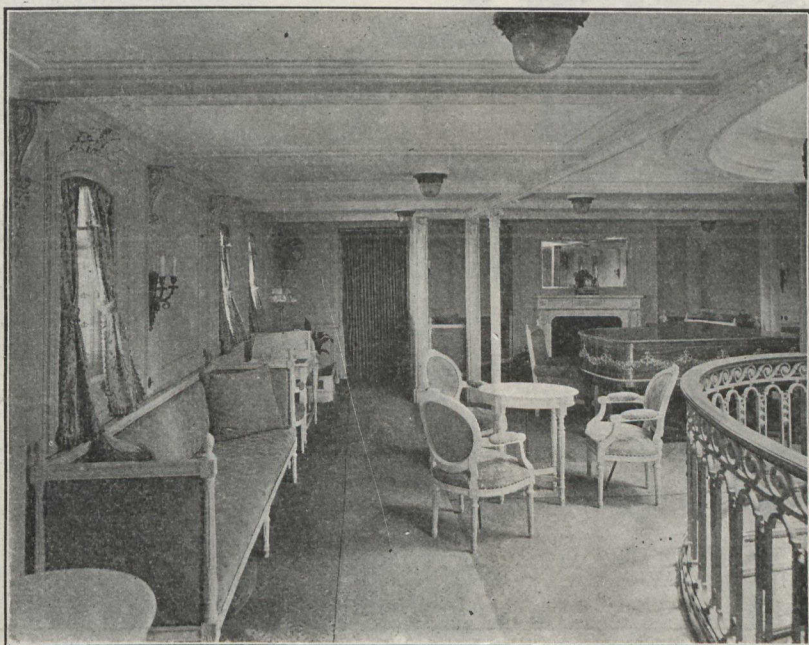
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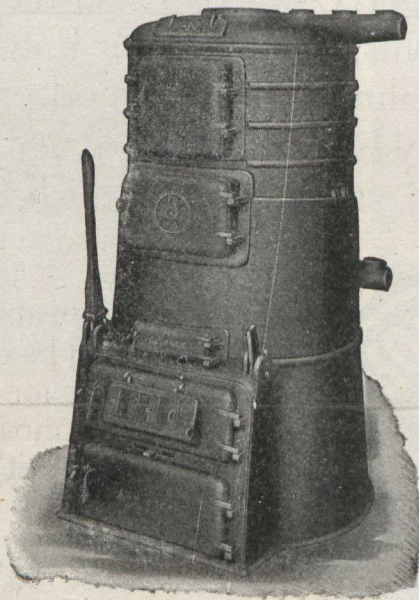
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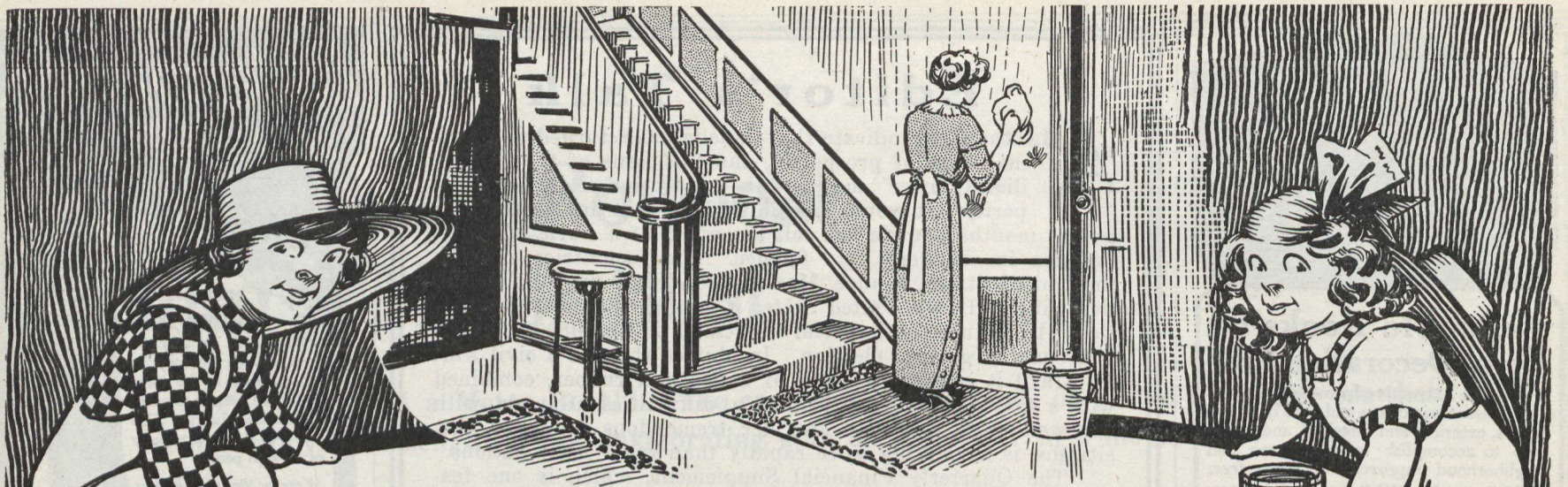
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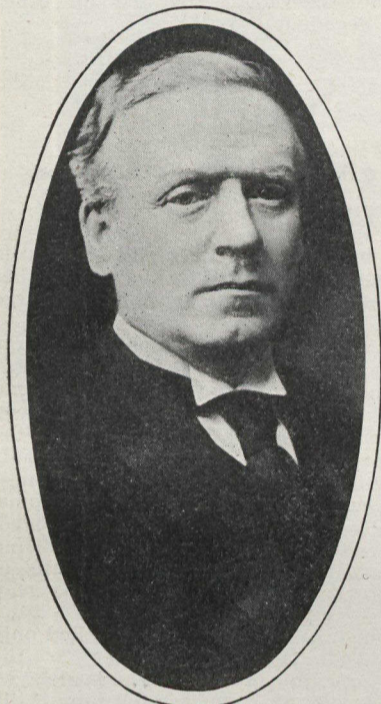
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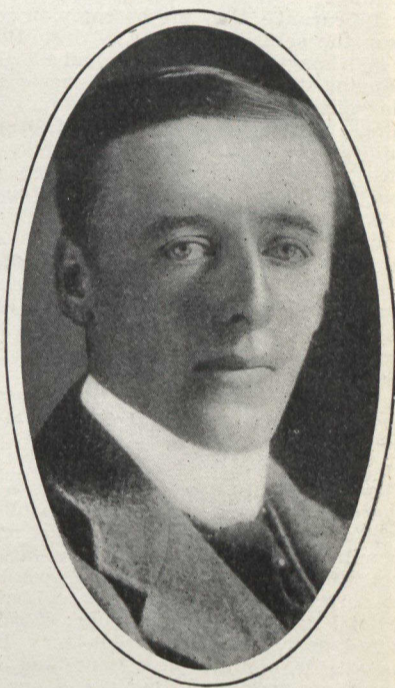
The Witches' Cauldron at Westminster



The Premier Who Becomes an Emergency Minister of War. He Has Staved Off the Immediate Necessity for a General Election by Going Up for Re-election to His Own (East Fife) Constituency.



The Annual Review and Parade of the Grenadier, Irish, Scotch and Coldstream Guards Regiments, With the Three Massed Bands at the Head, is the Greatest Unionist Spectacle in England. The Parade is Here Seen Passing Hyde Park.



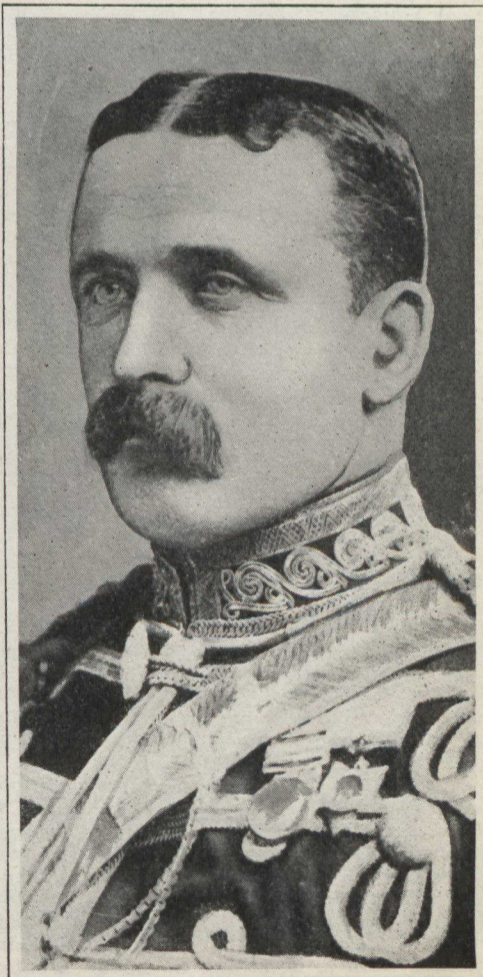
Col. Seely, the Secretary of State for War, Who Has Resigned. The Emergency Which Brought it About Has Been Considerably Cleared Up by the Statements of General Sir Arthur Paget to the Government.



And Just Across the Irish Sea Ulster Youths Are Drilling in the Woods Under Lord Farnham to Resist What They Think is the Enemy of the Great Spectacle of Unionism.



Lord Roberts Being Decorated With a Shamrock at the Parade of the Irish Guards.



Field-Marshal Sir John French, Who Will Not Withdraw His Resignation.

THESE few pictures somewhat focus the agitation which, in the minds of some people, seems to threaten the solidarity of the Empire. There is no more inspiring military spectacle in England than the regular review and parade of the four great Guards regiments representing the three peoples of the United Kingdom. It is spectacles such as this that inspire the Britisher with a profound admiration for his King and country. Just at present Ulster is providing a different and much less gorgeous spectacle, of volunteers arming and drilling in the woods to resist Home Rule. The statesmen and generals presented on this page are all inspired by what they consider their highest duty to the Empire and to the United Kingdom. Various opinions may be politically held of Col. Seely, the Minister of War, who resigned because of the Government's imbroglio with the troops of Ulster. Nobody can doubt that the courage of Lord Roberts in the battle-fields of the Empire, or of General French in South Africa, is at least equalled by the courage of Premier Asquith in taking over the portfolio of War in the emergency which his Government has precipitated. Whether Home Rule is right or wrong, the sincerity and courage of Premier Asquith are beyond the shadow of a doubt.

The Sacred School Houses of the East

What Might be Done to Make our Temples of Knowledge Useful to Democracy

By A. M. BELDING

SINCE primitive man fashioned for himself idols of wood and stone, no tribe or people has been entirely without the worshipping spirit.

Those who would describe the Canadian people, at least the inhabitants of Eastern Canada, as a people absorbed in mere commercialism, devoted wholly to the pursuit of wealth and pleasure, holding nothing sacred or beyond the reach of avarice, would reveal but scanty knowledge of the truth. As in ancient Egypt, in the days of her greatest glory, the sacred ibis was embalmed, and as in India the sacred cow had her temples and her worshippers, so in Eastern Canada we have an object, inanimate it may be, but none the less regarded with profound veneration. The sacred school houses of this country save us from the reproach of worldliness, and of cold indifference to the higher things of life.

They are found in every city, town, village and country-side. They vary in architecture and in furnishings; but, however great the difference in cost or appearance, they are by common consent set apart from the selfish activities of a sordid every-day life. A man may use the church and its associations as a stepping-stone for social and material ambition, but the school house, never. It stands apart, a sacred thing. Children may enter within its portals; but children are only children, and their presence, along with such priests and priestesses as may be set apart with vows of poverty to watch over them, can do no harm, nor desecrate the temple.

In the city with which I am most familiar the people have expended nearly three-quarters of a million dollars in the erection and adornment of these sacred edifices. They are a source of civic pride, as well as of popular veneration. They are closed entirely for three months of the year, and are only open to the children and the priests and priestesses for a few hours each day, five days in the week, during the other nine months. When tourists visit the city, there are, of course, no ruined abbeys or temples, or Roman walls, or great art galleries to attract their attention; for this is a young country, where cities spring up in a day, and where the last week's bank clearings or the last month's building permits are the test of relative greatness and distinction. But the tourists are not wholly disconsolate, for here and there among the evidences of mere industrial and commercial progress may be found the sacred school houses, which may be viewed from the outside, and are proudly pointed out as evidences that the worshipping spirit still survives, even in a country and an age of tremendous competition, grasping avarice, great extremes of wealth and poverty, bad housing, poor sanitation, commercial vice, street walking, juvenile delinquency, and the multiplication of the unemployable, the feeble-minded and the otherwise unfit. The tourist sees and marvels, and sends home picture post-cards showing the sacred school houses. These may be found in the bookstore, the drug-store, the Five-and-Ten, the shoe-shine parlour and many other places, for the sacred school house is a source of universal pride.

IN a city of which I have knowledge, some iconoclastic persons, for they exist to-day in Canada as they did in ancient lands in bygone centuries, began to ridicule the popular form of worship, and insist that the sacred school houses should be thrown open as social centres and neighbourhood clubs for the fathers and mothers, the working girls and working boys, and even the older children. They were promptly told that the use of the temple in the evening would vitiate the air for the next day, and injure the health of the priests and priestesses and their flock; that vermin would swarm within the sacred halls; that disease would spread, and epidemics follow each other in dreadful succession; and that, worst of all, sacrilegious vandals would scratch the sacred walls or break the sacred desks, or steal the movable furnishings of the temple. Moreover, it would be necessary to install electric lights, pay an extra keeper of the temple, and increase the temple-tax for priests and priestesses. In the face of such calamities the hierarchy, popularly known as the board of school trustees, who are responsible for purity of worship and the preservation of the old land-marks, could do no less than turn a deaf ear to the false prophets of a new social evangel, and proclaim once more: "Great and holy and inviolable are the sacred school houses of Eastern Canada."

It is a cause of grave concern for all patriotic persons that in this matter of the sacred school house there is a line of cleavage between Eastern and Western Canada. Prof. Kylie has told us of the line of cleavage along tariff lines and some others, which he confidently predicts will gradually disappear; but in matters of worship people are more disposed to be tenacious of their convictions, and Western Canada has no sacred school houses, or is rapidly converting those it has into secular institutions of a practical nature, breathing no odour whatever of sanctity and seclusion. How can the people of Eastern Canada witness this desecration and this abandonment of their cherished ideals without deep

emotion, and a desire to separate themselves entirely from a forward and perverse generation? For there are school houses in the West that are ablaze with light in the evenings, and invaded by an incongruous and not too well washed humanity, eager for secular instruction, mere physical culture, recreation and amusement, having no regard whatever for the worshipful spirit of the East or what it signifies to the nation. A priest of the new cult in Calgary, who ministers in a school house that is not sacred, is said to have declared that he wanted it to be of much importance and value as a community centre as it was as an educational centre for the children; and that the people who paid for it had a right to expect this result. His attitude marks the difference between the Western spirit and the worshipful spirit; and it also reveals another direction in which the insidious Yankee spirit is thrusting itself into the national life of Canada; for there are few, if any, sacred school houses left in the republic. It is true there are few, if any, in the mother country, but that is the price

the people pay for the Socialists and suffragettes and that sort of thing; and Eastern Canada cannot afford to let go her traditions, sacrifice her principles, and abandon her ideals, for the sake of a dead level of conformity with any portion of a world that has cast off its moorings and turned itself adrift. Recent cables from China tell us that President Yuan Shih-Kai is dotting the republic with school houses, to take the place of the ancient temples of the Manchu dynasty. Would President Yuan entertain for one moment the proposal that these new temples should be used as social centres? Perish the thought. There is more reason to believe that he has been told by missionaries of the sacred school houses of Eastern Canada, and will endeavour to direct popular worship in the same direction. If now that system of worship were abandoned in Canada, the influence of our missionaries in China would be sadly lessened, if not wholly destroyed. It is therefore the duty of all members of the cult of the sacred school house to band themselves together, to resist the encroachments of Social Service Congresses and all other vagaries of these decadent days.

The Smudge of Black Smoke

How it Feels to Watch Navigation Opening on the Great Lakes

By JEROME V. EBERTS

"THE Opening of Navigation"—what a magic significance the words have to anyone living in a port on the Great Lakes, although to the householder living a hundred miles or more from the water-front, they mean nothing, or nearly nothing. He reads about the great annual event under scare head-lines in the daily newspapers and the most it brings to his mind is a vision of the good time he had while on his last holiday, when he enjoyed a cruise of perhaps a hundred, perhaps a thousand miles over the great fresh-water seas. He does not realize, unless he be an old sailor himself, or has spent a part of his life in a lake port town, with what eagerness and anticipation the long-looked-for, and prayed-for opening of navigation is watched for by the dwellers in a lake port.

Everyone is guessing—some the day, the hour, and even the minute, when the first steamer will paint the horizon with her black smudge of smoke, and nose her way through the drift ice to cast her cables upon the wharf. The tobacco shop windows are decorated with big signs reading that a prize of substantial quality will be given to the first one guessing the time of arrival of the first steamer of the year. The old "sea-dogs," with the warped legs, who have reached the stage of a sailor's life when they sit around the reading-room of some comfortable, weather-beaten, old lake port hotel and suck pipes and swap yarns, are making bets of sundry amounts and articles on the wonderful event. The front windows of their particular lodging houses are kept bright and clean by many wipes of coat sleeves and the brass on their glasses is bright from much handling.

One morning the long-expected happens—the news spreads like a general fire alarm. "A ship is coming in the harbour." Every one drops what work he is doing and makes a wild rush for the water-front. It's true—the horizon is black with smoke and the hull of the ship is becoming larger every minute. Some of the younger onlookers use their activity to climb to the roofs of buildings, and even the oldest looks around for a convenient packing-box to elevate himself above his fellows. A hundred names are given the ship, and the speculation is strong until some one with a stronger sight than the others decipher the letters on her bow and yells it out to the crowd. In a few minutes the name is apparent to every one, and the form of the captain is seen standing on the bridge. To hear it is impossible. The little tug boats scurry around like rats through the broken ice, and squeal, and screech and blow, until at last the lines are cast over the vessel's sides, her screw is still, and she lies silent and still at her dock. The first boat of the year. Navigation is opened.

Still the people do not go away. The big ceremony is yet to come off, and presently the mayor and two or three aldermen and a few members of the board of trade walk majestically upon the dock and march up to the steamer's side. Here they are met by the captain, who, understanding what is to be done, blushes as much as a wind-reddened captain's face can blush, and tries to look anywhere but into the eyes of the merry people surrounding him. At last it is over; the mayor's speech has been made, the captain presented with the customary silk hat, the people have quieted their cheering, the tugs have stopped their howling, and the first steamer of the year lies quietly at rest.

To be correct, she lies quietly at rest only until the new gang of stevedores can be assembled. When

this happens the big iron doors are slid back from her sides; the fussy little hoisting engines on her deck are rigged and the work of disgorging her cargo is commenced.

It gives one something to wonder at—the thousands of men who have been obtained in a few days' notice to work the ships on the lakes and unload them. A careful investigation would show that they are drawn from practically the four corners of the earth. A man from far-away Bulgaria is found rubbing shoulders with a blue-nosed Nova Scotian—both of them many hundreds of miles from home. Steady work is given to hundreds of unemployed, many of whom were fed and kept by our cities during the winter months. In the freight sheds of any of the larger lake ports almost every nationality may be found.

Navigation on our lakes and rivers is equalled only by the railways in its beneficial qualities to the Dominion. If the opening of navigation is delayed a week, or even a day, or an hour, it is felt practically at every point in Canada. A consignment of merchandise shipped from Montreal by the lake and rail route to a point in the Canadian North-West, is loaded upon a steamer which steams successively through the St. Lawrence River, Lake Ontario, the Welland Canal, Lake Erie, Detroit River, Lake St. Clair, St. Clair River, Lake Huron, and then finds herself held up at Sault Ste. Marie, together with a fleet of other steamers, each loaded with a cargo similar to her own. The ice in the Soo River and in Mud Lake has not yet gone out. Nothing can be done but wait, and that is the programme followed with as good a grace as possible.

Meanwhile, Western consignees are chafing under the delay and steadily losing sales and money by the non-arrival of their goods. The telegraph wires are burned in an effort to impress upon the agent of the steamship line by which the goods were shipped, the need of haste. The agent, at either Fort William or Port Arthur, puts his trust in God, and he, too, waits with as good a grace as possible.

Bye-and-bye word comes that the Soo ice has gone out and the blockaded steamers have continued their voyage to the Canadian head of the lakes. Perhaps when they arrive off Thunder Bay, at the foot of which Fort William and Port Arthur are situated, the bay ice still presents a barrier. Another wait is necessitated until the ice-breaking tugs clear a new channel through the floes.

DURING all this time the Western storekeeper is crying for his merchandise and steadily losing sales. The Montreal shippers are standing in line to lose their customers' business on account of the long delay. The customer must take his wrath out on somebody, and it usually is the shipper. The shipper, in turn, goes for the steamship line by which he shipped the goods. Everyone is a loser except the ship's crew and the supply dealers.

The same conditions prevail on grain shipments from the terminal elevators of the three great trans-continental railways at the head of the lakes. When the prospects of the opening of navigation are substantially confirmed, grain from the North-West begins to come down to the water-front, and as the spring break-up draws nearer, it comes faster. The many steamers which have wintered in the two ports of Fort William and Port Arthur are loaded with several million bushels of grain, and are ready the moment a clear passage is declared open to lift their

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Easter Sunday Morning at Church



Easter and Spring are contemporaneous this year. Fashions, religion, music and fine weather all combine to make the Easter Festival one of great rejoicing and uplift to mankind in a materialistic age.

The Young Man With the Red Hair

How Uncle Bilomar Czernowitz Conducted Himself as a Rustic Diplomat

By ARNOLD GOLSWORTHY

Author of "Death and the Woman," "The Cry in the Night," "Hands in the Darkness," etc.

MELLYCK'S farm occupied a corner of the village of Barngate in Surrey. Old Mellick had been dead some years, but his widow, with the help of her son, now a youth of twenty-five or so, still contrived to make a sort of living out of the place, in spite of the bad weather, indifferent crops and interest on mortgage, that go to make up the farmer's year. The farmhouse was a long, one-storied building, and by the side of it was a small cottage of four rooms which had been let for a long time past to Uncle Bill.

Everybody in Barngate knew Uncle Bill. Some thirty years before, he had come to the village and had taken the cottage from old Mellick. He had been at the time a tall, white-haired, white-bearded man of fifty, handsome and erect; and though he had now turned eighty he seemed to have changed very little except that perhaps his step was not so light, and he stooped a little.

Uncle Bill had acquired his name under stress of circumstances. He was known in the village to be a foreigner of some sort, and for this reason he had been regarded with a good deal of suspicion in Barngate, many of the inhabitants having decided long since that foreigners are always up to some kind of mischief. As, however, time went on and nobody missed any of his property, and no one was found to have been murdered in his bed, Uncle Bill began to inspire more confidence, especially as he seemed to be an old gentleman who knew everything, and had clearly, in his time, mingled with more exalted society than that which Barngate had to offer him. When he had first approached the late Mr. Mellick with a view to renting the small cottage, he had given his name as Bilomar Czernowitz, but as Mr. Mellick had said at the time, it wasn't reasonable to expect anyone to remember a name that sounded like a suppressed sneeze, and the stranger had been renamed Uncle Bill from that hour.

Some of the people in the village would have it that Uncle Bill was a rich man. It was true that he lived in a very modest style in his cottage, doing little else except reading books, and writing letters, and taking quiet walks through the village; but on one occasion, when there had been a question of repairing the old church, Uncle Bill's name had undoubtedly figured in the subscription list as the donor of no less a sum than one hundred pounds, his appeal to the vicar to allow him to remain anonymous having been so rare a phenomenon that it had not been taken seriously.

Uncle Bill was at his gate, setting out for his afternoon walk, when young Josiah Mellick came hurrying out of the farmhouse. He was a sturdy young fellow, fresh-coloured and not unhandsome in spite of the fact that his hair was extremely red. Upon this last point Josiah was rather foolishly sensitive. He lived as a rule in peace and harmony with all men; but if ever news went through the village that young Mellick had been fighting with somebody, it was safe to assume that the cause of the trouble had been an uncomplimentary reference to the colour of Josiah's hair.

Josiah paused to greet the old man, and Uncle Bill could not help observing that although it was a weekday, and during working hours as well, Josiah had got his Sunday coat on, and likewise a stiff and apparently very uncomfortable collar.

"Good afternoon, Uncle Bill," said Josiah, as he passed.

"Good afternoon, Josiah," said the old man. "What's the matter? Are you going courting?"

Josiah turned so red all at once that what with his flushed features and his very red hair, he seemed to be on fire from his shoulders upwards. "Going to have a try," he replied, shyly; "if I don't get there too late!"

Uncle Bill began to reply that he wished the young fellow good luck; but the words were lost on Josiah, who was already half-way down the road. If Uncle Bill had followed him he would have seen Josiah turn off from the highway across the meadow of Mr. Wilkins, and stop under the wall of Mrs. Tegg's back garden. Further observation would have elicited the fact that he had then given a peculiar whistle, which was at once answered by the appearance of Mary Tegg's pretty face, which peeped at him over the top rung of a ladder, and that he had thereupon scrambled over the wall with a promptitude that did not promise to improve the condition of his Sunday coat, and joined her in her mother's garden.

IF, however, Uncle Bill followed the young man, it was at a more leisurely pace. Even in his younger days Uncle Bill had never been known to hurry, and one does not change one's habits at eighty. All who passed him had a kindly greeting for the old man, for the village had long since recognized that in spite of his modest life and unassuming ways, Uncle Bill was a man of great parts. Indeed, he enjoyed a reputation for unusual sagacity in all things; but this was merely due to the fact that he had learned diplomacy as his lesson in life. If a man asked his advice as to a certain line of conduct to be pursued, Uncle Bill, by an adroit question would

ascertain the line his questioner wanted to follow, and would offer no objection to it. Most of us always intend to follow our own inclinations, even when we have asked for other advice; and therefore Uncle Bill's reputation for great wisdom arose simply from the fact that he knew when to hold his tongue. And as this accomplishment is rather a rare one, it may be that the villagers were right in their estimate of his quality.

Mrs. Tegg was standing at her garden gate, as the old man came by. She was looking up the road as if in search of someone, but she answered Uncle Bill's salutation readily enough, saying that she was quite well, but dreadfully worried.

"There's my daughter Mary," she went on in reply to Uncle Bill's conventional expression of regret. "She's had an offer from Mr. Wilkins, whose place is at the back here, and the girl won't hear of it. What would you advise me to do?"

"Mr. Wilkins is a widower, isn't he?" asked Uncle Bill, adroitly fencing the question. "I suppose you would call him middle-aged."

"Oh, hardly that," protested Mrs. Tegg. "He's only forty-five and he's got that fine grocery business, to say nothing of a good bit of land besides. And my Mary's twenty-two. I was younger than her when I married Tegg. I jumped at the idea when Mr. Wilkins spoke of it, because it'll give Mary a comfortable home from the start, and she won't have to rough it. I think it's very hard that she should go against me and prefer a younger man who won't be able to give her a comfortable home for many a year. Don't you?"

"Yes," said Uncle Bill, sympathetically. "It is hard to have our efforts thwarted when we are trying to do good, isn't it? There is a young man in the field, then?"

"Well, now you come to mention it," said Mrs. Tegg, "I wouldn't say but what young Josiah Mellick ain't after the girl. Maybe you've heard something about it, seeing you've been living with them for so long."

UNCLE BILL shook his head with a quiet smile. "Young men, Mrs. Tegg," he said, "don't consult old men about their love affairs. They are too much afraid of receiving good advice."

"Ah," said Mrs. Tegg, "I knew you wouldn't approve of his behaviour. Why, Mr. Wilkins has got a nice home all ready for Mary to drop into, whereas young Mellick has only got that farm, and I'm told that he won't have that for long, owing to the mortgages that there are on it."

"Mr. Wilkins has three very pretty children, hasn't he?" said Uncle Bill, diplomatically.

"Yes, indeed," replied the lady. "Such sweet faces. I was sure you'd agree with me about it all. I shall tell Mary I've had a chat with you. Besides, look at young Josiah Mellick's dreadfully red hair. We don't want that sort of thing in our family!"

Uncle Bill shook his head lightly, leaving Mrs. Tegg to interpret the movement as she pleased, and then he passed on his way.

Meanwhile Mrs. Tegg continued to gaze up the road, her patience being at length rewarded by the appearance of a stout little man, who came hurrying along, wiping his very bald head with a coloured cotton handkerchief as he walked. He seemed rather agitated, but as soon as he caught sight of Mrs. Tegg at the gate he put his hat back on his head and assumed a beaming smile.

"Good afternoon, Mr. Wilkins," said Mrs. Tegg. "I've been looking out for you for some time."

"Sorry I'm late, ma'am," replied Wilkins, casting an anxious eye behind as he spoke. "The fact is there's been a little unpleasantness with Mrs. Dreece. Most tiresome woman that. I told you all about her the other day, you remember. Wants to make out that I said I was going to marry her, if you ever heard such nonsense! As I came past her place just now she was positively rude to me, and even went so far as to threaten to sue me!"

"Dear, dear, dear!" exclaimed Mrs. Tegg, sympathetically.

Mr. Wilkins expressed his gratitude for this timely and welcome sympathy. As it happened Mrs. Dreece's charge was not unfounded. Mr. Wilkins had been paying court to her for some time, and all Barngate had come to the conclusion that the two were about to make a match of it. It was only by the merest accident that Mr. Wilkins learned that the independent income which the lady apparently enjoyed did not arise from interest on her own investments, but was merely the charitable support of a wealthier relative, which would naturally cease on her re-marriage. And as he had told Mrs. Tegg if he was going to marry a wife that was portionless, he might as well follow his own inclinations, instead of those which his natural cupidity had suggested.

"Come inside, Mr. Wilkins," said Mrs. Tegg, at length. "I dessay we shall find Mary in the garden. She's nearly always there in the afternoon."

Mr. Wilkins, still a little out of breath, followed his hostess, arranging his necktie as he went. He was fully alive to the necessity of care in respect to personal appearance at such times, especially as he had the kind of appearance that required a good deal of decoration to make it at all acceptable. Most people would have come to the conclusion that when he had claimed that his age was only forty-five he must have been standing in the half-light, and must have been trusting a good deal to the defective eyesight of the spectators.

ALL at once Mrs. Tegg gave a little scream. Mr. Wilkins hurrying after her, more out of curiosity than as a probable defender of the fair, was shocked as he observed the cause of Mrs. Tegg's perturbation. Mary Tegg was crouching in a corner of the garden seat under the pear tree, with her face hidden in her hands, while that horribly assertive youth, Josiah Mellick, stood defiantly beside her; having doubtless sprung to his feet on hearing Mrs. Tegg's exclamation. Mr. Wilkins's first impulse was to say he would call again another day, but suddenly remembering that, if it came to that, he could buy up a dozen people like the Mellicks, he stood his ground, fortified by the additional fact that he had left the door open behind him as a convenient way of retreat if it should be needed.

"If you want to come to my house, Josiah Mellick," said Mrs. Tegg, angrily, "you'll please to come in by the front door, same as respectable people does!"

"Meaning Mr. Wilkins, I s'pose," returned Josiah, defiantly. "Well, I wanted to see Mary particularly, and I didn't suppose you'd let me in. So I came the way I wanted."

"The impudence of it!" gasped Mrs. Tegg. "And before Mr. Wilkins, too!"

"Well, I never was given to saying behind a man's back what I'm afraid to say to his face," returned Josiah, boldly.

Mr. Wilkins, keeping prudently behind Mrs. Tegg, smiled in a conciliatory way, as these young men are apt to be so dreadfully unruly if they should happen to be crossed in an exciting moment.

"I'm not going to argue with you, Josiah Mellick," said Mrs. Tegg. "You'll please oblige me by going back home at once. The idea of a young man like you coming and interfering with the plans of a gentleman like Mr. Wilkins, that's well-established in life. And you with that dreadful red hair, too!"

Josiah's eyes had a dangerous light in them for the moment. "Never you mind my hair!" he said, angrily. "I'd sooner have red hair than be a snappy old hippofagus like what you are!"

It was the turn of Mrs. Tegg's eyes to flash fire. "Well, that's done it!" she spluttered, at length. "No one has ever took the liberty of calling me a hipp-hippy—what you said—before, in all my life. You get out o' this at once, Josiah Mellick, or I'll get some of the neighbours in to shift ye!"

"You better go now, Jo," said Mary, in a soft, appealing voice, as she looked up at him with her large, brown eyes full of tears. "You'll only make matters worse by staying."

Mary rose and held out her hand as she finished speaking. Josiah took it in his, and then, with a look of direct challenge to Mrs. Tegg and his elderly rival, he took Mary in his arms and kissed her twice. Then he strode out by the front door as he had been requested to do, Mr. Wilkins walking some distance away so that he could not reasonably be charged with having done anything to delay the fiery man's exit.

The same evening, as Uncle Bill sat in the porch of his cottage with a book on his knee, he was surprised to see young Mellick enter the gate and come awkwardly up the garden path. The old man smiled a welcome, and raised his eyebrows by way of inviting Josiah to explain the reason of his visit.

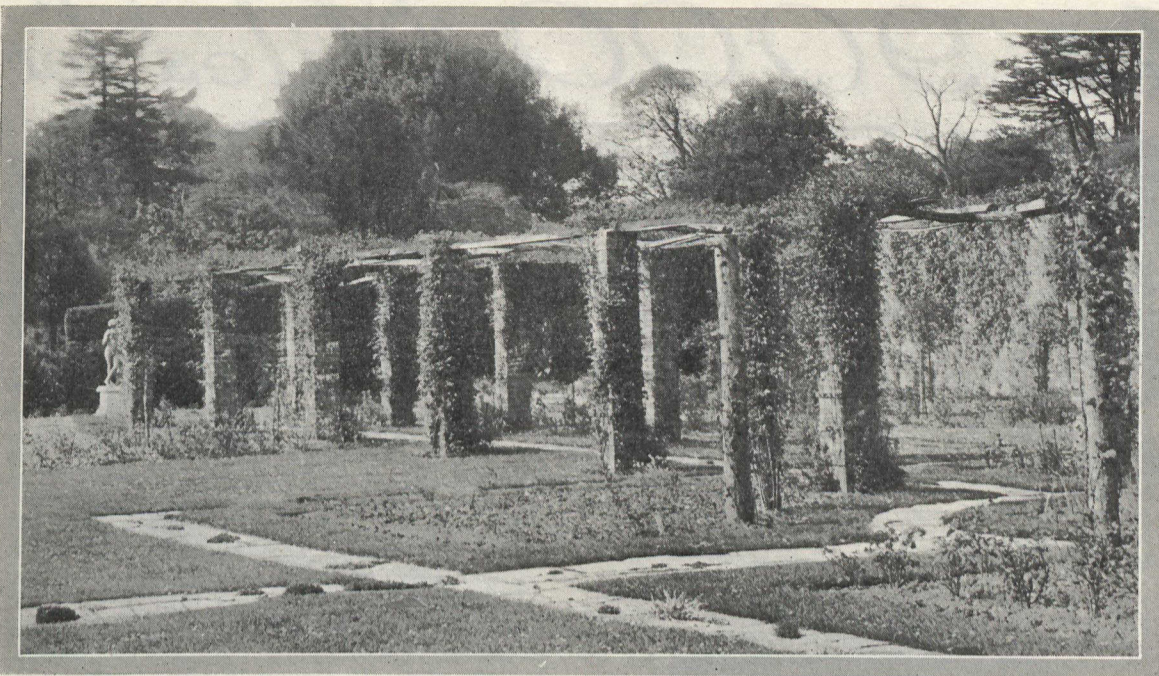
"Could I have a word with you, Uncle Bill?" asked Josiah, with a meekness that was in striking contrast to his defiant attitude of an hour or two previously.

UNCLE BILL indicated the opposite seat of the porch, and put his book down. He took a case of cigarettes from his pocket and offered it to Josiah. For the next moment or so the two were busy lighting their cigarettes, while each waited for the other to commence the conversation; but in Josiah's case it was so unusual that it could only be attributed to the natural reluctance he had always exhibited to trouble Uncle Bill with his private business. Therefore by way of offering a little welcome encouragement Uncle Bill observed quietly:

"Well, Josiah?"

"Well, you see, it's like this, Uncle Bill," said Josiah, unburdening his soul with a rush; "Mary Tegg's promised to marry me, and when you saw me going down to her place this afternoon I was going to talk it over with her mother. And when I got to their place, hang me if they hadn't got old Wilkins there, talking about him marrying Mary; and the old woman she was rude to me—made

(Continued on page 29.)



The Pergola or Shady Way, becoming so popular as a garden feature, should be built now.

The Rose Garden Beautiful

By E. T. COOK

DURING recent years the Rose has grown rapidly in favour, and Rose gardens, both large and small, are springing up with considerable rapidity, not through the dictates of fashion, but from a desire, latent, no doubt, to have things beautiful around the home. The Rose garden, if it is to be worthy of the name, must be designed and planted and tended, not with labour and cultural skill only, but with brains and with love, and with all those best qualities of critical appreciation—the specially cultured knowledge of what is beautiful, and why it is so—besides the necessary ability of the practical cultivator.

The first question that will probably be asked is, what sort of soil does the Rose enjoy most? The answer is, "Loam"—the rosarian's ideal. That known as a "clayey loam" is better than a sandy one, although for the lovely "Tea" kinds, the thoroughbreds of the Rose family, the sandy medium is better. There should be 2 feet depth at least of loam, and if 3 feet so much the better. During trenching farmyard manure should be used liberally. A bed some 10 feet long by 4 feet wide would absorb 5 or 6 barrow loads of manure. It should be well sandwiched into the soil, kept rather low down, and on no account allowed to come into contact with the roots at the time of planting. Thorough drainage is important in a very stiff, clayey soil. Where the soil is sandy loam, cow manure is more desirable than strong horse manure; this should be put down into the lower stratum to provide a cool base. Whatever one does, thoroughness should be the inspiration. A poor Rose is no satisfaction, but something as perfect as it is humanly possible to make it, is an achievement that brings its own reward; therefore, there must be "after-care." A most efficient help to the production of good Roses is the manipulation of the soil. Those who cultivate the surface thoroughly reap their reward in strong growths. The surface must be kept loose, and after every rain or watering, hoed, not "occasionally scratched with a rake and tickled with a hoe or sprinkled with manure from a pepper-box," as the late Dean Hole writes, but let the soil be deeply hoed at frequent intervals. This and the application of good liquid manure, weak at first, and at intervals, also after the first flowering, will go a long way towards making the rose-grower successful in the cultivation of the flower he loves.

PLANTING time is at hand, and about the end of April, if, of course, the weather is kind, is the busiest season of the year with the rosarian who is forming new beds or adding largely to the existing collection. Make a square hole for each plant, not more than 6 inches deep, and sufficiently large to hold the roots when spread out horizontally. A plant should then be placed in the hole, taking care to spread out the roots evenly all round. Some fine soil, free from manure, should next be worked into the land between the roots and above them to the depth of 3 inches, and afterwards trodden down with moderate firmness, so as not to bruise the roots. After adding more soil, that in the hole should be again pressed down, more firmly this time, and a final treading given when the hole is filled up. Firm planting is of the greatest importance to the after-welfare of the roses.

In planting climbers or pillar roses, the hole for the plants should be 2 feet 6 inches square and 2 feet deep, enriching the existing soil, if fairly good, with a liberal addition of farmyard manure, and the planting proceeded with as described. If the natural

soil, however, is poor and thin, some of this should be removed altogether and substituted with a better composition—such as described already. The reason why these very vigorous roses require a larger quantity of good soil is that the roots have to support a much larger plant, and as a rule they are intended to occupy the same position for a number of years.

The Roses to Select.

IT is wise at first not to grow a very large collection, unless, of course, it is wished to do so, as sometimes bitter disappointment, not far removed from disgust, comes from failure—the precious gift of patience is sometimes not apparent in the gentle art of gardening. Four divisions are chosen, the "h.p." or hybrid perpetual; "h.t." or hybrid tea; "t." or tea, and the Ramblers—a word that needs



"A Basket of Roses"—grown by Mrs. W. H. B. Aikins, Toronto.

no explanation. Want of space precludes any definition of the origin of these groups—that may perhaps be given another time. Sufficient for the present is that this is the great quartette of roses for the garden. Taking the hybrid perpetual first, the list, with the briefest of colour description, is as follows, and all the roses named are happy in the Dominion: Hybrid Perpetual—Abel Cattiere, deep crimson; Alfred Colomb, red; Alfred K. Williams, scarlet-red, a flower of perfect shape, and very fine in this country; Baroness Rothschild, silvery pink, unfortunately without scent; Charles Febevre, crimson; Frau Karl Druschki, the famous white; General Jacqueminot, warm crimson; Louis Van Houtte, velvety crimson; Marie Bauman, red; Mrs. John Laing, soft pink; Paul Neyron, rose-pink; and Prince Camilla de Rohan, almost black, so intense is the shade of crimson. Hybrid Tea, or "H. T."—Betty, coppery pink; Caroline Testout, silvery rose; Gen. MacArthur, a glorious rose, glowing crimson and very sweet; Grussan Teplitz, scarlet, very fragrant, a good, bushy rose to plant against a fence; Irish Elegance, apricot, orange and red; Kaiserin Augusta Victoria, lemon yellow; the lovely Killarney, delicate pink; Lady Ashtown, deep pink; La France, pink, filled with fragrance; Liberty, scarlet; Madame Abel Chatenay, salmon and pink, one of the finest of all garden roses; Madame

Ravary; Madame Melanie Soupert, an exquisite flower, salmon-yellow and carmine shades intermingling, a great favourite; Joseph Hill, shade of apricot colouring; Liberty or Richmond, both crimson; Pharisaer, salmon and flesh tints; and Viscountess Folkestone, white, tinted with blush. Tea—This section has not the hardness of the others, and the selection should be restricted: Gloire de Dijon, which is very strong in growth, a climber, creamy yellow; Harry Kirk, sulphur-yellow; Hon. Edith Gifford, ivory-white; Madame Hoste, soft yellow; Marie Van Houtte, yellow with rose-pink suffusion; Maman Cochet, pink; and White Maman Cochet.

The Rugosa, or Japanese Roses, are sturdy bushes, and as hardy as any of the Rose family. The Conrad F. Meyer is one of this race, a plant of enormous spring growth, and with large, rosy flowers, as sweet as any Rose known to me. Blanc Courbet de double is a pure white double, and then we must pass to the Ramblers: Crimson Rambler; Hiawatha, scarlet, intensified by a white centre; Dorothy Perkins, and the blush Tausendschor, a perfect bower of blossom in summer. The name "Rambler" suggests the use to put this class, that is, for rambling over pillar, post, and pergola, or in the case of Tausendschor, to hang down over some grassy bank.

The Pergola

A SHADY way or "Pergola" has a real meaning in our land of brilliant sunshine, and it is becoming popular for a real reason, the posts and cross-pieces give the right support to a variety of climbers which cast their shadow over the walk beneath. The word is of Italian origin, the land of pergolas, over which the vines grown for the production of wine clamber in riotous abandonment. Here are a few hints: The pergola should always be on a level, and never curl or twist, and not dabbled down anywhere. It ought to lead from some clear beginning to some definite end, and if there is no space where it will be clearly right, it is better not to have it. An arbour seat is always a good ending, but space, proportion and the nature of the environment must all be considered; indeed, in this, as in the smallest detail of procedure in garden design, first the right thing should be done or it is better let alone. There is a great advantage in having solid piers of masonry for such structures; piers of fourteen-inch stonework are excellent; but often the expense is prohibitive, and something lighter and less costly must be used. Whether this garden adornment is to be simple or otherwise, it must be well made, avoiding anything in the shape of rustic work, or with slender stems that cannot bear the weight of flowers. A "leggy" pergola, if one may use such a term, is a blot rather than an attraction. Some years ago the writer constructed a pergola with stout oaken posts obtained from the neighbourhood, with cross beams of the same wood. Four feet of the lower part of the posts were tarred and fixed firmly in the ground, and though years have elapsed since it was made, it is quite firm, with the strongest of rambling roses and vines running hither and thither in their endeavour to hide every inch of space.

Six Wonderful Roses

THE following six roses, called bush or dwarf, were wonderful last year in a large Canadian city garden, and their names may be of interest to the increasing army of rose-growers in the Dominion. They were in flower since early summer and continued until severe frosts set in.

General MacArthur. This belongs to the fast-increasing class called "Hybrid Tea," and the term must be used to distinguish this Rose from other divisions. The growth is remarkably strong and leafy, and from early summer until the frosts there appear flowers of wondrous colouring, a brilliant scarlet red and filled with the sweetest of rose scents. It is a great rose for the garden, with a glowing colour which even hot summer suns fail to bleach.

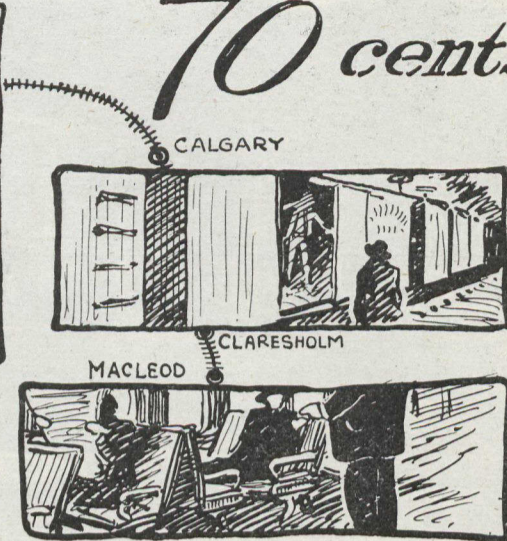
Lyon Rose. The writer has never seen this glorious rose more beautiful anywhere than last season, and though the colouring is subtle and peculiarly unusual, there is nothing weak about the plant. Thousands of flowers of it have been gathered from one garden alone, and always with the same clear, luminous mingling of pink, coral, and yellow with a tinge of salmon. The sunlight itself seems to shine through the petals, which compose a large, tender bloom. This is also a hybrid tea.

Madame Melanie Soupert. (H. T.). A trembling beauty is this lovely flower, which, though it comes from the land of France, loves the bright air and suns of Canada. The buds are beautiful in themselves, and they open out into flowers with broad petals touched with the softest of pink and yellow shades. It is a beautiful rose in all ways.

Madame Abel Chatenay. (H. T.). I think if one's selection were confined to a single rose for the garden, it would be this. It is never a failure and the stems grow rapidly and strongly and give for many months flowers that have the two primary virtues, beauty of colouring and fragrance with a distinguishing trait, pointed petals. Madame Abel Chatenay is a rose that once seen will not be forgotten.

Edward Mawley. (H. T.). A remarkable depth
(Concluded on page 29.)

How I Travelled 9000 Miles for 70 cents



By H. S. ABBOTT
Illustrated by Fergus Kyle

I HAVE read many stories of freight-train artists who travelled across a continent for next to nothing. I know something about the polite globetrotter who girdles the world for less than the price of a square meal at Delmonico's. I have even taken some stock in the travel yarns of Jules Verne, who could transport a fabulous crew through incredible distances at a gait so marvelous that nobody had time to count the cost of the trip.

But none of these stories have ever quite satisfied my understanding of the real art of travelling; which is to go as far as possible, under your own name, using the ordinary conveyances of commercial transit and keeping the price as low as you can consistent with honesty, a fair amount of hard work, some cunning, and no desire to exploit yourself as a legendary hero. And it was not until I had myself accomplished the journey from Sydney, New South Wales, Australia, to Macleod, in the cow hills of Alberta, Canada—which by odometer is 9,000 miles—for the amazing sum of seventy cents. The pictures at the head of this true narrative give a faint outline of this itinerary, which was accomplished in the year 1911. Many men have travelled as great and even greater distances, but not always with such accuracy. For instance, a sailor will sign on for a trip with a vessel at the port of London to Cape Town, South Africa, and return. He may be anxious to get to Cape Town only, but under the conditions of his contract with the shipping company he is obliged to return to the Port of London. He may be dishonourable and "jump" his trip at Cape Town, thus fulfilling his desire, but committing a crime against shipping law. This is not playing the game fair. It is far more difficult to "sign on" for a single trip to foreign waters than for a return voyage, as British ship-owners are responsible for their employees in foreign ports, hence shipping companies are very particular, especially in Australia, as to whom they ship as assistants or as "passage workers" on their vessels.

IN the early part of 1911 I was anxious to reach Macleod, Alberta. I was in Sydney, Australia. The fare, roughly speaking, including meals and stop-over expenses, would have cost, say, about fifty-five pounds, at the least. At that time I did not have five pounds, but I was determined to see how far it would go. I was informed by a friend of mine who was in the employ of the Union Steamship Company, with steamers running out of Sydney to Vancouver, that I might be able to obtain a position as a "passage worker" on one of their boats. The next boat leaving Sydney was the S. S. "Makura," so I went down to the docks to try and see the chief steward. The first morning I was unsuccessful, as he was very busy and there must have been at least fifty other men trying to get similar positions. Next morning I was down at the steamer again and was amongst the first to see him. He was a very nice fellow and told me he thought he could find a place for me in the pantry. He took my name and told me to be on board at six o'clock the following morning. I was on deck punctually and found an empty bunk in the "Glory-Hole," the part of the vessel where the stewards have their quarters; put all my luggage into the bunk, made my way to the First Class Salon pantry and reported myself to the head pantry man, who happened to be a man from the same suburb of London as myself. He explained the outline of my work and showed me around the pantry. The first day there was not very much to do, as the passengers had not quite settled down in their new quarters. We had a full first-class passenger list, as it was the time of year that people were going over to England to see the Coronation of King George V. My work in the pantry consisted mostly of carrying foodstuffs from the galley to the pantry to be served to the table steward; also serving tea, coffee and cocoa to the stewards, who would come to a wicket and shout which they wanted; also carrying ice-cream and other cold-storage articles from the

refrigerator and keeping the various ice-boxes supplied with ice, opening tins of fruit and meat and dressing the fruit dishes with fresh fruit at each meal.

The voyage was all that could be wished for, as far as the weather was concerned. We had only two really bad days, and those after we had left Brisbane for Suva, in the Fiji Islands. At Suva we went ashore for a short while and had a good look around the town. It is not a very large city and did not take us long to see it all. It is very interesting to watch the native boys diving for pieces of money which are thrown in the harbour by visitors, and which the boys invariably manage to bring to the surface with them. Although the harbour is infested with sharks, these plucky youngsters do not seem to pay the slightest attention to them. The Fijians are a very fine race of men, and they look very quaint with their hair worn straight up on end like a soldier's busby. We did not stay very long at Suva, and by night-fall we were on our way to Honolulu, which town we reached in less than a week after leaving Suva.

HONOLULU, unfortunately, was quarantined for cholera. We were not permitted to land. From the harbour the town looks a very pretty place, lying as it does at the foot of a big mountain. Honolulu is a great American winter resort. Whilst lying in the harbour some of the crew caught an eight-foot "grey nurse" shark. This harbour also is infested with sharks, which surround the steamers as soon as they are anchored, for any refuse that is thrown over-board. Leaving Honolulu, the weather was turning gradually colder until we reached Victoria. The Rocky Mountains looked very majestic, with their winter coats of snow. We left Victoria in the afternoon and reached Vancouver that same night.

At Vancouver I signed off the "Makura" and received the sum of two shillings for my services during the voyage. However, I was very well pleased, as it was the voyage I wanted and not the pay. I might mention that the usual run from Sydney to Vancouver takes twenty-one days, but the "Makura" on this trip accomplished the voyage in seventeen days.

At Vancouver I obtained a position as an axe-man with a survey party that was going north of Vancouver to survey some timber lands, and with this outfit I stayed all summer, till the outfit returned to Vancouver.

But my destination was Macleod, Alberta, a distance of about one thousand miles inland. I made enquiries at the C. P. R. station and was told the fare to Macleod was twenty-five dollars.

Next morning whilst having a shave in a barber shop near the hotel I was staying at I overheard two horse-dealers talking about sending a prize stallion to Calgary. One of them mentioned that he would have to try and find a man to take the horse for him. I immediately jumped out of the barber's chair and told him that I was experienced with horses and would take the horse. They waited until the barber had finished with me and we settled the matter right there. I was to receive thirty-five dollars if I delivered the horse safely to the consignee at Calgary. I accordingly made arrangements with the railway company for a horse-car and procured hay and oats and food for myself for the trip.

That night the horse, "Pride of Erin," and myself, slept in the same car and on the same straw. The trip to Calgary took us five days, and it was bitterly cold all the way. A horse-car is about one of the coldest vehicles I know of to travel in. The only difficulty I had was obtaining water for my charge, and the trouble with tramps, who would persist in trying to get into my car in order to reach another town farther down the line.

I delivered "Pride of Erin" safely to the consignee at Calgary and received the thirty-five dollars for my services. Here I must mention that on the same train, coming from Vancouver, was another horse-car, which was occupied by a contractor with his horses, who was returning to his home at Claresholm, some fifty miles south of Calgary, after having spent the summer working with his teams on railroad construction in British Columbia. During the trip from Vancouver I became very friendly with this gentleman and used to spend quite a lot of time in his

car, "en route." On arriving at Calgary he invited me to go as far as Claresholm in his car, which was only 30 miles north of Macleod, my destination. This I did. That same night I bought a ticket for Macleod, which cost me seventy cents. The first for nearly 9,000 miles.

Wilson Marching On

PRESIDENT WILSON'S bill, to repeal the exemption of coastwise vessels from tolls in the Panama Canal, passed the House of Representatives on March 31st, by a vote of 247 to 161. It went through against the influence of Champ Clark, the Democratic leader. It went through because the Professor from Princeton was the power behind the bill. The passing of this bill in vindication of the principle that United States coast trade vessels are not to be allowed free use of the Panama Canal, is the direct result of a broader view by Congress of its obligations to international comity and good-will. It will also be a Wilson victory. The President's policy of stand-pat on the Mexican situation has been criticized. His domestic policy as outlined by the measures for which he has been the personal sponsor on a national rather than a party basis is a continuous proof that a man of intellect and political principle may do much to nationalize the work of party government.

As the head of a party returning to government after sixteen years in opposition, he has had a hard road to travel. To put his party in the ascendant, some compelling and attractive statement was necessary. This was forthcoming in the single word "prosperity." The promise of prosperity coupled with the attractive picture of freedom is a wonderful election-winner, but to ensure the acknowledgment that Mr. Wilson is making good—as well from foe as from friend—the promised prosperity and the painted freedom must become realized facts. There are those who say that Mr. Wilson's conceptions of prosperity and freedom will turn out to be entirely the opposite, and that the result of his reformings will be that the latter state is worse than the first.

But for one year's achievement his is a great record. His Tariff Bill reached the Statute Book, and it is recognized by many Republicans, by some Progressives, and by all the Democrats that the Tariff Revision Measure is a step in the right direction. But it is like Mr. Lloyd George's Insurance Act: it will be some time before it becomes entirely successful and popular. However, the mere fact that the President succeeded in passing the bill for the reduction of tariff rates is a notable achievement.

More difficult was the task of making the Banking Reform Bill a law of the land. To reform a banking and currency system which affects 7,509 institutions, with an accompanying combined capital and surplus of \$1,727,000,000 was a task faced by several and awkward obstacles.

The proposed "Anti-Trust" legislation was regarded as the President's promise most difficult of fulfilment. Whether the President will be able to overcome the hysterical opposition of Congress, or whether Congress will be able to so mutilate the Anti-Trust Bill that it bears little resemblance to its first form, still remains to be seen. It is by no means certain that the passage of these various measures will mean greater prosperity for the mass of American citizens; indeed, this is another case where the latter state may be worse than the first. It would seem a probability that the President will see the wisdom of some modifications in his anti-trust legislation, for Mr. Wilson, while pre-eminently a people's man, is far-seeing enough to recognize that a good many things which are urged against the trusts are merely the effusions of biased minds. Mr. Wilson has already shown that the railroads and the big business men have claims just as important as has the man-in-the-street.

At the Sign of the Maple

A NEWS DEPARTMENT MAINLY FOR WOMEN

Winnipeg Training School for Nurses

THE Winnipeg Training School for Nurses has just turned out a graduating class of twenty-eight to add to the 313 other graduates who in the past twenty-five years have therein received preparation for their profession. The Alumnae of the General Hospital gave these twenty-eight young women a dinner in the magnificent new Fort Garry hotel the week preceding their graduation, and on that happy occasion many interesting facts about the Training School and its efficient superintendent, Miss Frederica Wilson, were touched upon by the various speakers. Nothing, perhaps, was more noticeable at this function than the very genuine affection and admiration expressed on all hands for the quiet-browed, soft-spoken, but steadily-firm woman whose word is law in the hospital and training school.

It was in January, 1905, that Miss Wilson first took up her big task in the Winnipeg Hospital. The whole staff of nurses in the hospital and training school at that time consisted of 84 pupils, an assistant night supervisor, and a nurse in charge of the operating room. The hospital accommodated in those days but 256 beds. To-day there are 478 beds and a nursing staff of nearly 150, besides an assistant superintendent, a night superintendent, instructor of nurses, five head nurses, two social service nurses and a specialist in each of the following departments: Diet Kitchens, Children's Department, Eye and Ear, Maternity, and Operating Room.

This growth has not been accomplished, needless to say, without a deal of hard work and strenuous endeavour on the part of everybody concerned in the management of the institution. A glimpse back into conditions as they were when Miss Wilson became superintendent of the hospital will serve to give one some idea of just what has been accomplished.

The Superintendent's Task

AT the start, besides the supervision of the nurses and the training, Miss Wilson had to see to all the house-keeping, to the kitchens and cooking, to the overseeing of the work of the men and women employees, to the laundry, and to the sewing-room, where all the uniforms and linen were made up. There was only one helper in the house-keeping department, and she was not thoroughly efficient, partly because she was always overworked like all the other members of the staff. Then, too, the nurses were housed in a thoroughly unsatisfactory way. Their quarters were in a part of the hospital building which was set apart for incurable tubercular patients, between whom and themselves there was only a thin partition. Even at that, the accommodation was so inadequate that night and day nurses had to occupy the same rooms, while rooms which were meant to hold only two beds were crowded so as to hold three and four. Then there were no class-rooms for the conduct of a proper training school for the nurses, and no one to teach them except the overworked superintendent and her equally overworked assistants.

One of the very first things done by Miss Wilson was to request the Board to provide better quarters for the nurses, as she realized that if her staff was to be efficient they must be not only well fed, but well housed and cared for. She succeeded in having the tubercular patients moved to a separate building and the place renovated so that it was both safer and more commodious for the nurses.

A Menace Removed

A SECOND request was that young pupils should not be asked or required to attend the tubercular patients of an advanced state, but that older women should be engaged who were both experienced and graduates. This, too, she was granted, and the arrangement has been kept up until very recently, when the city removed all such cases to a special hospital provided for their care, thus relieving both the congestion and the worry at the General Hospital.

The new superintendent then turned her attention toward the establishment of a proper training school for the nurses and to the raising of the standards of both efficiency and entrance. This sounds easy, but only those who have tried at any time to raise standards or to divert things in an institution into new channels can have any adequate idea of the work which was involved. Owing to the phenomenal growth of Winnipeg, the hospital was in a continual

state of over-crowding, and at all times the accommodation in the old buildings was inadequate. So that Miss Wilson found herself confronted with the necessity of thorough reorganization in all departments, such reorganization being contingent on the erection of a Nurses' Home and other buildings.

The struggle to attain proper accommodation went on for several years, but in due, or rather long overdue, season the housekeeping staff was provided with comfortable quarters, a fine Nurses' Home was built and equipped, and several new wings were added to the hospital, the biggest and best thing completed only last December.

The Present Machine

GRADUALLY, then, Miss Wilson was enabled, with the willing and always amicable co-operation of the Board, and that wonderful organization, the Woman's Hospital Aid, to accomplish all



MISS FREDERICA WILSON
Superintendent of the Winnipeg Training School for Nurses.

the culinary, sanitary, household and staff reforms which she felt to be so badly needed if the hospital were ever to become what it should be, and the nursing corps a well-trained body of life-savers, such as should come out of a first-rate institution.

With the foundations thus better laid, and the domestic economy of the hospital running more satisfactorily, Miss Wilson was able to elaborate her



THE WINNIPEG TRAINING SCHOOL FOR NURSES
Which Has Just Turned Out a Graduating Class of Twenty-eight Members to Add to the Three Hundred and Thirteen Nurses Who Had Graduated Already from the School.

schemes for the training school for the nurses, and one has only to go over the thoroughly equipped class-rooms of the present ultra-modern nurse factory to appreciate the measure of her success. And then it is her pride to think that the graduate of the hospital is to-day its best recommendation, though owing to the very rapid growth of the hospital there are never enough probationers.

In Miss Gray, the Instructor of Nurses, the school and hospital is particularly happy, as she is not only an excellent teacher, but is also a woman of strong character and high ideals.

Of the Social Service department of the hospital, we in Winnipeg are particularly proud, as it was the first of its kind to be instituted in Canada. Under Miss Bradshaw the work of following convalescent

poor patients to their homes and seeing that they are properly cared for, has proved of inestimable value, and in addition to the experience gained by the undergraduate nurses in the Margaret Scott Nursing Mission, they have this inspiring example of the finest kind of social service to act as an incentive to high ideals in their profession.

Of Miss Wilson, Herself

BUT, indeed, in Miss Wilson the Winnipeg Hospital has a high-minded superintendent of nurses who has the faculty of attracting to the institution where her work lies, women of calibre. And whether it is the housekeeper, cook, supervisor, dietician, special nurse, or what not, all give cheerful, willing, honest and efficient service to one who not only demands these qualities in others, but exemplifies them to a superlative degree in herself.

Miss Wilson was born in Goderich, Ontario, and was educated there and in Brandon, where her father, a retired sea captain, later moved. She took her training as a nurse in Winnipeg and Albany. Though not a Manitoban, she has become, in the passage of the years, so identified with Winnipeg and the West that we are proud to claim her as our own and proud of the institution of which she is so valuable a part.

PHILISTIA.

Recent Events

MRS. BULYEA, wife of the Lieutenant-Governor of Alberta, and honorary president of the Women's Canadian Club of Edmonton, invited the members of the club, last week, to a reception at Government House, given in honour of Mrs. Jessie Alexander Roberts, the well-known reader who is a visitor in that city from Toronto.

The highest honours for skating at the recent competitions of the International Skating Union of America, held in New Haven, were won by the two Montreal experts, Miss Chevalier and Mr. Norman Scott.

According to the address of Dr. J. W. Robertson, recently given before the Women's Canadian Club of Ottawa, vocational education for women and girls is a necessity under present social conditions. "In Ottawa," he said, "at the present time, there are 5,200 young people between the ages of fourteen and seventeen in contact with no educational work, and in all Canada 387,000."

Professor Carrie Derick, of McGill, recently appeared before the Montreal public in the up-town English-speaking section to appeal to the voters in behalf of Major Stephens, who is the mayoralty candidate in whom the members of the Local Council of Women have placed their trust.

In Victoria, B.C., Mrs. Justin Gilbert was recently elected as a member of the School Board, with a lead of three hundred and thirty-eight in a bye-election.

The Women's Canadian Club, of Vancouver, was addressed recently by Dr. Wesbrook, on "Home as the Bulwark of the Nation."

The outcome of the attendance of ladies at the recent dinner of the Edmonton Industrial Association was the formation of a ladies' auxiliary to that body, a committee of five being named to formulate plans. The object of the Association is to clean up and beautify the city.

Mrs. Adam Shortt, president of the Local Council of Women of Ottawa, recently addressed the Household League in its open

meeting. Among the important matters brought forward were: the need of improvement in market conditions, the protection of food stuff, the wisdom of urging the Council and Controllers to erect a municipal abattoir and to establish the tuberculin test for cattle.

The Charity Organization of Montreal, of which Lady Drummond is president, and Rufus D. Smith, general secretary, has submitted a petition to the members of the Quebec Legislature asking for the establishment of a "court of domestic relations" to act in conjunction with and form part of the juvenile court of Montreal, to deal specially with cases of desertion and non-support.

REFLECTIONS

BY THE EDITOR

Doctors as Investors

COMMON report credits the medical men with being the lambs of the speculative world. It is easy, the experts say, to shear the wool off a doctor. He is so engrossed in his medical work that he has not had time to master the elements of investment. He has usually a big heart and is an easy victim for the smooth-voiced fakir.

Occasionally one doctor tries it on another, but such an event is rare. Out at Brampton, there is a case of this kind which has passed through the police court and gone on to the assizes. A doctor sold 117 acres of land near Prince Albert to a syndicate of Brampton judges and lawyers for \$23,400, and partial payments were made. When the judge and the lawyer afterwards visited the land they found it was useless for building purposes and was not even fit for farming. They claim it was not worth \$5 an acre. The truth will come out at the trial, but in the meantime the doctor who sold it is in charge of the officers of the law.

This is not an unusual case. Thousands of acres of worthless western lands and thousands of city lots have been sold to eastern professional men at ten times what they were worth. It is easy to understand a farmer being taken in by a land boom, such as Canada experienced in 1911 and 1912. It is also easy to understand why the real estate fakir seeks out the professional nurse and the female school-teacher, who have savings accounts. But why educated professional men should be such easy victims it is hard to understand.

The moral seems to be that "book-learning," as we have it in Canada, does not include the teaching of the elementary principles of safe investments. The professional man knows little of stocks and bonds and the machinery for creating sound investments. Hence he is easily gulled by conscienceless vendors of real estate, worthless industrial shares, and highly speculative mining stocks.

Sir Robert Perks

WHEN Sir Robert Perks makes his annual visit to Canada this country always receives some free advice. He is now in Canada studying political conditions at Ottawa. Incidentally he has given his views on the Irish question and general social conditions. As usual he has added to this a certain amount of fraternizing with prominent Methodists, because Sir Robert seems to stand high in the estimation of the Methodist people of Great Britain. These, however, are all incidentals. His chief business is to persuade Canada that the Georgian Bay Canal should be built and that Sir Robert Perks would make an excellent contractor for that job. Sir Robert has had his eye on this undertaking for some time, and, in spite of his advanced years, he is still optimistic over the prospect of Canada spending about two hundred millions of dollars on this more or less fantastic project.

Sir Robert always receives a kindly welcome in Ottawa. The people of that city look forward to the day when ocean ships will sail up the Ottawa River and on up through Lake Nipissing to the Georgian Bay and Lake Superior. Sir Robert tickles their fancy with his sublime optimism and his supreme contempt for the St. Lawrence River and Welland Canal. Unfortunately, in spite of his pleasant manners and cheery optimism, Sir Robert put his money on the wrong horse. He thought the Georgian Bay Canal would come before the new Welland Canal, and he laid his wagers accordingly. Fate and a solid Canadian opinion were against him and consequently Sir Robert lost. He did not look for a contract on the Welland, and other men are doing the fifty million dollar job which Sir Robert overlooked. To his credit be it said that he shows small signs of disappointment. He is still smiling brightly and talking about the future of the Ottawa River and the Georgian Bay route. He is certainly one magnificent optimist.

The Canadian Northern

MANY silly rumours have been current through the country and at Ottawa with regard to the Canadian Northern Railway. Some of these were set at rest by a return made in the House of Commons, on April 1st. It was All Fools' Day, and therefore a fitting occasion for answering those who had disseminated foolish statements. The Minister of Railways was asked who owned the terminals of the Canadian Northern Railway in the various cities of Canada, and he replied that these were all owned by the Canadian Northern Railway Company through subsidiary companies. This sets at rest any doubt as to the ownership of the Montreal Tunnel and the other valuable assets in the different cities from Quebec to Vancouver, which have been acquired by

Mackenzie and Mann for the Canadian Northern Railway.

In an article which appeared recently in the "Canadian Courier" it was stated that the total cash subsidies paid to the Canadian Northern Railway were \$21,000,000. Some people doubted the correctness of that statement. The Minister of Railways gives the exact amount as \$21,378,534, which includes all subsidies to date on the Canadian Northern Ontario, the Ottawa to Port Arthur section and the Hawkesbury to Ottawa line. There have also been small cash subsidies granted by Ontario, Quebec, Nova Scotia, and Manitoba. Subtracting those given to railways built by other people and subsequently acquired by the Canadian Northern, the figures given in the "Canadian Courier" is thus officially verified.

In the same article the writer estimated the amount of securities guaranteed by Dominion and Provincial Governments already sold, at \$131,000,000. The Minister of Railways also gave a list of the guarantees made by the Dominion Government and placed these at a total of approximately sixty million dollars, of which about forty million dollars' worth of bonds have been issued. This leaves a balance of about ninety millions already issued with Provincial guarantees.

The Minister also set at rest another rumour, or

PLACING THE IMMIGRANT.

On every provincial government rests a duty to see that the new immigrants are well and happily placed. Between 1901 and 1911, Canada lost 700,000 of her immigrants, largely because the provinces neglected their duty. Ontario now proposes to have fifty or sixty agents scattered through the counties to see that these new citizens are looked after. Every province should follow suit.

The duty of the Dominion Government to bring in new citizens ends when the immigrants arrive at their provincial destination. The duty of the province then begins. Every new arrival should be taken care of until he is properly placed and in a position to take care of himself.

The provinces cry out for more people, and then fail to take care of those they get. This is not common sense. The provincial governments must wake up and introduce better methods of placing the new citizens furnished them by the Dominion Immigration Department.

false report, when he stated officially that "no land was granted direct to the Canadian Northern Railway."

Australia's Naval Proposals

AUSTRALIA has been startled by the assertions of the Rt. Hon. Winston Churchill that Great Britain expects the Dominions to contribute to the up-keep of the Empire's Home Fleet. When he made his remarkable statement in the House of Commons a few weeks ago Australia at once sent out a calm but significant protest. A week or two later Premier Cook, of Australia, made a stronger protest and called for an immediate naval conference of the nations involved. Apparently he had consulted with New Zealand in the meantime, because the second protest voiced New Zealand's opinion as well as Australia's opinion. Last week the significant announcement was cabled from Australia to the London Chronicle that Australia and New Zealand have made overtures to the Canadian Government looking towards co-operation on the Pacific. The new policy is to be called "Naval Reciprocity."

It is quite clear that there is a strong clash of opinion between the First Lord of the Admiralty and the premiers of Australia and New Zealand. Mr. Churchill wants tribute from the Dominions towards one central fleet controlled entirely from London. Australia and New Zealand want a fleet of their own and have discarded the contribution policy. It is now up to Canada to say whether this country shall side with Mr. Winston Churchill or with the governments of the sister Dominions.

There is no doubt as to what the answer will be. Sir Wilfrid Laurier, at two Imperial conferences, declared for co-operation and against a contribution. The Rt. Hon. R. L. Borden, in his two greatest speeches on the navy question, has made a similar declaration. The Hon. W. T. White, in his most exhaustive speech, verified and accentuated his leader's policy. Both political parties in Canada are pledged to co-operation and pledged against contribution. The only difference of opinion which exists relates to the nature of the co-operation.

It is inconceivable that Canada should refuse naval reciprocity with Australia and New Zealand. Our

interests on the Pacific are identical with those of the two sister Dominions. It would be cowardly and iniquitous for us to refuse to co-operate for the maintenance of Britannic influence in the Pacific. If Mr. Churchill, for reasons of his own, is unable to encourage that policy at the present time, he or his successor must ultimately see its advisability. Mr. Churchill is acting on the assumption that the British Empire can be defended only in the North Sea. It is a false assumption, and the deductions which Mr. Churchill makes will not stand the test of time and reason. The British Islands are not the Empire. The galaxy of British nations and crown colonies scattered around the globe are as much a part of the Britannic Empire as the British Isles. Hence an Imperial naval policy must include naval defence in every quarter of the globe.

Sick, Sore and Tired

RURAL dwellers in Ontario have an expression which fits the people of Ottawa like an Eton jacket. When these simple people become disgusted, impatiently disgusted, with some person or particular phase of life they say they are "sick, sore and tired of it." That is Ottawa's attitude towards the "pure water" question.

And yet the question is not half settled. Judged by the vote on Monday of last week, the citizens have not yet learned their lesson. They voted to take water from the Ottawa River, with mechanical filtration and the use of chlorine. This may do temporarily, but no city in the world can depend upon getting "pure water" from a river. Lake water is absolutely necessary for a big city, and even that is none too good. Further, mechanical filtration and chlorination are only temporary expedients. Sooner or later, Ottawa must go to Thirty-One Mile Lake.

Nor was the vote an unbiased one. Some wealthy citizens led in the opposition to Thirty-One Mile Lake for selfish reasons. If they were honest, they were selfishly honest. When men let their interests in timber limits or private property overshadow their concern for the health of their fellow-citizens, they cannot complain of the progress of Socialism.

More potent still in preventing the unbiased expression of the people's will, was the case of Mr. Ellis. When he was elected mayor, a year ago, he prosecuted some people in "lower town" for ballot-stuffing. As this was a time-honoured pastime with certain ward politicians, they resented it. When Mayor Ellis came up for re-election in January he was beaten. Nothing daunted, Mr. Ellis ran for a vacant aldermanic seat and now sits in council. Hence it was necessary that his enemies should throw down the Thirty-One Mile Lake proposition, because it was "an Ellis scheme."

These excuses, personal and political, do not justify the vote by the citizens of Ottawa. The men who, in the face of three or four typical epidemics, voted to take water from the Ottawa River were prejudicing their own and their children's lives. If the Government at Ottawa and the Government at Toronto permit this miscarriage of justice, democracy may triumph—but the results will be disastrous to the reputation of what should be Canada's finest city.

Adam, the Trust Maker

ONTARIO has the greatest trust maker in Canada. Sir Max Aitken, W. Grant Morden and all the other high financiers must take off their hats to Adam Beck. He has made the Ontario Hydro-Electric the greatest trust in that province. It crushes out opposition with ruthless precision. Now he proposes a Hydro-Electric Railway trust with electric railways all over Ontario, financed with bonuses from the Ontario and Dominion Governments. Aided by Controller Tommy Church, of Toronto, and Mr. J. W. Lyon, of Guelph, he has been bombarding both governments—not asking, but demanding support.

Those who know the Honourable Adam claim that this is but the beginning. The latest rumour says that he has found W. K. McNaught, M.P.P., and the Hon. J. S. Hendrie, M.P.P., too slow for him, and there is a proposition afoot to make him the sole dictator, or to give him two men who will be more subservient. He will then proceed with his new plans. One of them is thought to be a merger of all the newspapers of Ontario, and the passing of a law that every newspaper which does not support Adam, the trust-maker, shall not be allowed to exist. The Hon. Adam will then be greater than Sir Hugh Graham or Lord Northcliffe, and be on a par with Kaiser William and Czar Nicholas.

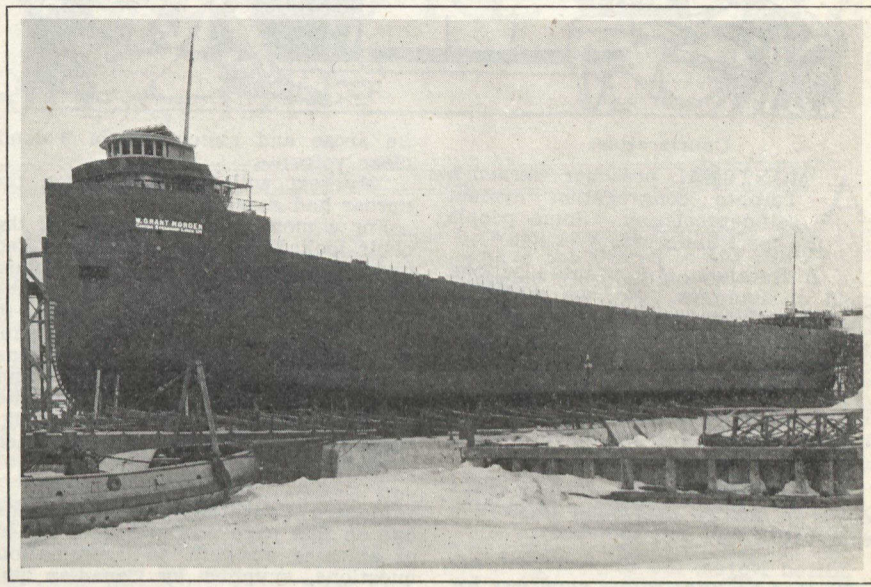
Once he has full control of the newspapers, he will refuse to let any merchant or manufacturer advertise in them who doesn't use Hydro power and ship freight only over the Hydro Electrics. This will ensure the success of both these undertakings. He will then have the Canadian Manufacturers' Association eating out of his hand.

Later he may raise a million dollars on the credit of the Province of Ontario and take over all the banks. This will enable him to refuse loans to any one who doesn't use Hydro power, travel only over Hydro railways and advertise only in Hydro newspapers. Then Adam the trust-maker will be supreme. He will have outdistanced Alexander, Charlemagne, and Napoleon, and will go down in history as the greatest conqueror the world has ever produced.

News Events in the Great West



A graphic picture of the Scott Block fire in Winnipeg, on March 23rd. This fire cost \$250,000, and might have been much more serious but for an excellent fire-fighting service.



Broadside view of the W. Grant Morden, said to be the largest bulk freighter in the world, launched at Port Arthur on April 4th. An example of Port Arthur's initiative and progress.

GREAT fires have as yet done comparatively little to undo the work of the West. Winnipeg has had a few considerable fires, but none to compare with the Toronto holocaust of April, 1904, or half a dozen other great fires in various parts of Canada. One reason for the relatively low damage by fire in Winnipeg is an excellent fire-fighting service. The causes of fire are probably more numerous than in eastern cities, especially in winter, when the thermometer is forty or fifty below zero and red-hot stoves number thousands at a time. With such high winds as often sweep across the prairie a fire is often hard to check. A shrewd Winnipegger, wishing to impress a tenderfoot from Toronto with the magnificent strength of winter climate in the 'Peg said to him: "Why do you know—that in the coldest weather we have here it's so congested cold that the smoke freezes into a hood over the chimneys and makes 'm smoke at the fireplace? Fact. The water in the smoke condenses out of the vapour and lodges right there." There was no answer.

LAST Saturday, April 4th, was in some respects the biggest day that Port Arthur ever had. The picture above shows the reason. The largest bulk freighter in the world was not only launched at Port Arthur in the presence of more than a thousand on-lookers, but she was built and made there, by the Western Drydock and Shipbuilding Co. There may be nothing significant in this. And there may be. Ten years ago Port Arthur was scarcely on the railroad map at all, and was by some people expected to be a mere suburb of Fort William for all commercial purposes such as ships and shipping. In 1914 Port Arthur builds and launches and expects to keep full of cargoes coming and going the biggest vessel of its class in all the ports and shipbuilding yards of the known world. It is not stated whether or not the Minister of Marine and Fisheries and the Minister of Public Works were on hand to see the W. Grant Morden take the water. But the fact will probably not escape their notice when it comes to any extension of the Government programme in the matter of drydocks and shipyards. Our great lakes cities are giving the St. Lawrence and coast cities a tight race in the business of shipbuilding.

People with long memories sometimes wail over the decadence of the old wooden shipbuilding days when our eastern harbours were alive with sails and the dock-yards busy with timber-wallopers that built as good hulls as could be built anywhere. And those were marvelous days; when the lumber-man and the shipwright were big figures in Halifax and St. John and Quebec and Montreal and even in a few ports on the great lakes. But the ships of long ago, with all their poetic charm and busy workers were scarcely a circumstance to the ships and shipyards of to-day. There is more workmanship and raw material and invested capital in one W. Grant Morden than in a dozen of the old wooden vessels that made the glamour and the glory of the wooden age.

There is no reason why Port Arthur should not, in years to come, be a very formidable rival to the Eastern ports. It has most of their advantages. But it has what is perhaps every bit as important, a body of men at the head of its affairs, who are determined that if human



The new C. P. R. Hotel at Calgary, the Palliser, one of the most luxurious hotels in the West, contains 300 rooms.

ingenuity and perseverance and unassailable optimism can do it, Port Arthur shall be second to none in the country as a shipbuilding centre. If it has done so much, along these lines, in ten short years, there seems to be no limit to its progress, and

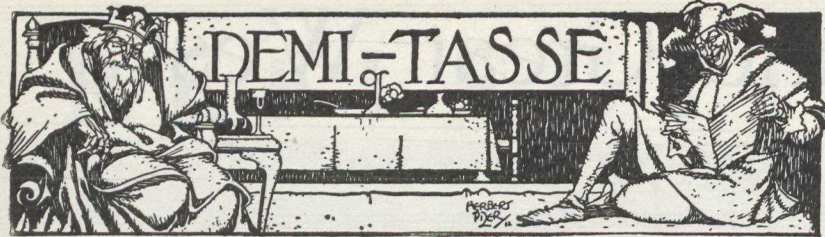
on the mercy of the court, pleading guilty to unlawful assembly. The sentences meted out were comparatively light, ranging from four years to suspended sentences, according to the seriousness of the offence.

subsequent prowess. The citizens of Port Arthur have the best asset, confidence in themselves.

THE longest assize court in the history of Canada came to a close on March 23, in New Westminster, when sixty-two men implicated in the coal strike disturbances on Vancouver Island last year stood up to receive sentence. This culmination of a prolonged legal battle denoted the inevitable capitulation of the United Mine Workers of America to the authority of Canadian justice, and brought to an end a dreary assize that had lasted for five months, during which one hundred and forty prisoners stood in the dock, three hundred witnesses gave evidence, and a hundred and twenty jurors discharged their sworn duties. The trial of the 140 prisoners cost the Province of British Columbia over \$150,000, an average of \$1,200 a day for every day of court session. Only a few of the men brought to trial were found not guilty; a majority were found guilty of unlawful assembly only—a comparatively venial offence—while about twenty were adjudged guilty of rioting, some on several counts. The disturbances occurred at Nanaimo, Cumberland and Extension, last August, those at Extension being the more serious, a number of houses being burned and the inmates, strike-breakers, compelled to flee into the bush for safety. In Nanaimo only a few serious clashes occurred. After the assize had lasted for almost five months, the defence capitulated and all the prisoners yet untried threw themselves



Photograph of the 120 jurors who sat for five months at New Westminster on the longest Assize Court case in the history of Canadian justice.



Courierettes.

A MONTREAL preacher warned a Toronto congregation against self-depreciation. Some people say the most unnecessary things.

J. H. Burnham, M.P., wants elections held on Sundays. No, we can't see that the change would make them any purer. And it might disturb some Sunday slumberers.

Silver salt cellar is said to have brought \$28,000 at a London sale. Perhaps the tale may be taken with a grain of the same salt.

Some of these days those chaps down in Mexico are going to have a real battle and kill somebody.

Alfred Noyes, the English poet, admits that he likes to get good pay for his poems. Money talks—in fact it makes Noyes.

The consoling thing in all this row over Home Rule is that there hasn't been a peep out of the poet laureate so far.

Toronto police have been raiding the quarters of fortune-tellers in that city. Raids are evidently in that class of events that cannot be easily foretold.

England is now thinking of admitting women to the bar. They have had women behind the bar and behind the bars over there for years, though.

Kaiser William recently congratulated a German tailor who boasts that he is the father of 35 children. Raising a family must be that man's only diversion.

The Kaiser, incidentally, hopes no doubt, to form a regiment yet out of that tailor's family.

New York has a new jail for women, without cells. Let them put in a tango parlour and a millinery shop and the dear prisoners will be happy.

Ontario Legislature is considering a bill to prevent ticket speculation. A man may safely speculate on any big job or article, but when it comes to a 50 cent ticket—let him beware.

Toronto tax bills are to be typewritten in neat form hereafter. This won't make the tax-payer feel any better about it, however.

Paris women are taking to smoking pipes and cigars nowadays. Cigarettes are so dreadfully effeminate.

Suffragettes sold white mice at a bazaar in New York. No longer can women be called cowards.

Scientists have invented a new casing for sausage. We hear nothing, however, of a different kind of filling.

The Way of the World.—He was a great statesman. When he was alive and active in politics, the papers of the opposing party practically called him a crook, and intimated that jail was the proper place for him.

He died.
The same papers paid long tributes to his wit, worth and wisdom, and accorded him an honoured place in the nation's Hall of Fame.

Choir Against Parson.—It looked like a duel between the parson and the choir, and at the end of the ninth innings the score seemed to be in favour of the singers.

It was at the morning service, and the minister, sitting in the pulpit, with a dignified expression, listened to the singing of the usual anthem. Then

he arose and announced in a loud, clear voice:—

"My text will be, 'Now, when the uproar had ceased.'"

For a moment the members of the choir looked as if they had been fed on persimmons instead of peaches, and then they got together and, in the softest kind of whispers, began to talk it over. As a result of the subdued conference a slight change was made in the musical programme, and when the sermon had ended and the organ pealed forth, the choir sang, "Now it is high time to awake after sleep."

Modern Education.—A few months ago on this page was printed a series of amusing answers to examination questions, supplied by Canadian pupils. Here are a few more, culled from compositions, and other papers:

"By the Salic Law no woman can become King."

"Poetry is when every line begins with a capital letter."

"The great winter flower is the 'Christmas Anthem.'"

"The Chartist were men who com-



Minister: "Remember, Mr. Kenny, that stone walls do not a prison make, nor iron bars a cage."

Mr. Kenny: "Well, they've got me hypnotized, then—that's all."

pelled King John to sign Magna Charta."

"The Lord Mayor was presented with an aluminum address."

"Sir Joseph Chamberlain invented fiscal policy, and generally wears an orchard in his coat."

"Wat Tyler was the leader of the Pheasants' Revolt."

Always the Way.

ROWING down the stream of life
With a charming little wife
Would be lovely if the dear
Didn't always want to steer.

To Be Expected.—Exiled Irish-women in America have issued their protest against the proposed partition of old Ireland under Home Rule, as amended. You just can't keep the women from having their little say.

What's In a Name?—Mrs. Amelia Love sued her husband, Henry Love,

for alimony, and their two children testified in a Toronto court. Still, it would seem that there wasn't enough Love in the family, after all.

Much Too Long.—An English paper refers to a clergyman "who has been preaching for 73 years."

Rather long sermon, that!

The Woman Of It.—Mary—"But, my dear, it is a secret. I vowed on my honour never to tell."

Jane—"Well, I'm listening."

Got the Bills Mixed.—A most amusing mixup was made by an English bill poster recently, according to a letter received by a Canadian from an Old Country friend.

It seems that the bill poster was putting up sheets about a moving picture play at the same time that he was pasting up the notices for a Unionist meeting.

This was the result:

"Conservative mass meeting. Lord Hugh Cecil. Dante's Inferno. Speeches by Sir Horwood Banner and Mr. Jersey de Knoop. Come and see the agonies of lost souls."

This Is Some Hen.—This from the Toronto Telegram: "A St. Clair civic car motorman has an egg laid by a Rhode Island Red hen which measures eight inches long by six and one-half inches in circumference, weighing one and one-half pounds."

Quite a peculiar hen. Should be in a museum.

How Was Pat To Know?—On board a ship one day the cry went up, "A man overboard!" and the captain gave orders to a new sailor, who was an Irishman, to throw out two buoys.

The sailor, seeing two boys walking on the deck, threw them overboard.

The captain, in a state of excitement, declared that it was cork buoys he wanted thrown overboard.

"Bedad!" said Pat, "how was Oi to know whether they came from Cork or Tipperary?"

The Reincarnation.—When Mr. W. D. Howells, the famous American writer, was editing an American magazine, a young man called on him at the office and offered him a poem. Mr. Howells read the poem and thought it was good, but somehow it seemed rather familiar.

"Did you write this unaided?" he asked.

"I did," replied the youthful poet. "I wrote every line of it."
"Then I am very glad to meet you, Lord Byron," said Mr. Howells. "But I was under the impression that you had died some years ago!"

Some Definitions.

Money—Society's vindication of vulgarity.

Barber—A brilliant conversationalist who occasionally shaves and cuts hair.

Failure—The quickest known way of making money.

Dynamite—The last word of an anarchist's argument.

Credulity—Virtue in a man and vice in woman.

Woman—(It can't be done.)

Sabbath Observance.—Eighty-seven burglaries were committed in one year by two brothers, recently convicted in Britain. The evidence showed that they had every Sunday attended church services at least twice. They believed in resting on the seventh day.

PELLATT Members
Toronto
PELLATT Stock
Exchange

401 Traders Bank Building
TORONTO

BONDS AND STOCKS
also COBALT STOCKS
BOUGHT AND SOLD
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Private wire connections with W. H. GOADBY & CO., Members New York Stock Exchange.

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CABLE ADDRESS--CAWLOCK, TORONTO



Spring Fishing
in Algonquin
Provincial
(Ontario) Park

A Thoroughly Universal
Vacation Territory

Open Season for Fish

Speckled Trout—May 1st to Sept. 14th.

Salmon Trout—Dec. 1st to Oct. 31st following year.

Black Bass—June 16th to April 14th following year.

Highland Inn, Algonquin
Park

Affords excellent hotel accomodation.

Beautifully situated 2,000 feet above sea level.

Rates \$2.50 to \$3.00 per day, \$16.00 to \$18.00 per week.

For advertising matter and all particulars apply to any Agent of the system, including J. Quinlan, D.P.A., Bonaventure Station, Montreal, or C. E. Horning, Union Station, Toronto.

G. T. BELL,
Passenger Traffic Manager,
Montreal.

H. G. ELLIOTT,
General Passenger Agent,
Montreal.

QUARTERLY FINANCIAL REVIEW

FIRST QUARTER, 1914

The Outlook

THE April outlook has many of the characteristics of the January outlook. When January opened up everybody was cheerful and optimistic. This optimism continued for a month and then died down. April is likely to experience a repetition of the cheerful mood of January. Whether it will die down again as quickly as the January boom remains to be seen. There are, however, reasons why it is likely to be more permanent. The only cloud on the horizon, so far as this country is concerned, is the delayed bargain between the Dominion Government and the Canadian Northern Railway. If a settlement were reached which was satisfactory to both, the financial horizon would be much clearer. At the moment the negotiations are suspended until after the Easter holidays.

The figures of Canada's trade with other countries for the year ending March 31st will not be available in time for this article, but the total trade will undoubtedly equal the high record of 1913. There has been a decline in imports, but this has been more than made up by an increase in exports. The official statement only gives the figures to the end of January. For the twelve months ending January 31st, our total foreign trade amounted to \$1,113,423,320, as against \$1,012,568,448 for the same period ending January, 1913, and \$804,690,848, which was the aggregate trade in the twelve months ending January, 1912. So far as these figures are an index of prosperity, they are encouraging. The growth in exports is even more encouraging. In 1912 we exported goods to the value of \$299,085,968. In 1913 these increased to \$362,889,591, and for the twelve months ending January, 1914, showed a further increase to \$466,194,810. This increase is positively encouraging.

Bank clearings for the three months were very satisfactory. They were not quite as large as in the first quarter of 1913, but are larger than for the same quarter in 1912. The figures for the three leading cities for the last two years are as follows:

	1914.	1913.
Montreal	\$646,594,002	\$666,497,234
Toronto	517,505,068	531,966,432
Winnipeg	290,150,068	343,053,705

With regard to domestic conditions among the merchants of Canada, the situation has improved during the quarter. It was thought that there would be many failures, due to the fact that the banks would undertake to clean up some bad accounts. This fear was not realized and the commercial community has passed through the most trying quarter of the last five years with flying colours. Wholesale and retail business seems to be on a sound basis, and only the manufacturers of railway equipment are lacking in orders. The Budget speech, delivered on Monday of this week, has cleared the situation with regard to the tariff and the question of bounties. Every industry now knows what conditions are to be for another twelve months. Uncertainty has been replaced by certainty. On the whole it was a protectionist budget and gives special attention to the iron and steel industries. The reduction of duties on binders and mowers from 17½ to 12½ per cent. should not seriously affect implement manufacturers. The other changes all make for increased home trade.

Sir Thomas Shaughnessy, discussing the outlook, says: "I look for business to pick up rapidly from now on. Stocks of goods throughout the West are pretty well depleted and must early be replaced. This in itself will mean a very substantial volume of business. We do not expect as many immigrants this year as in 1913, but the difference in numbers will be made up by the importation of pure ordinary labourers and workmen. In regard to farm labourers I may say that we expect to carry nearly as many this year as last. There will be no lack of these, and they represent the best type of immigrant, which the Dominion requires."

Three Months' Bonds

FROM whatever standpoint viewed, the first quarter of 1914 has been a period of retrenchment, and in no department of finance has this been more definitely evidenced than in the bond market. Listed and unlisted securities alike have been passing through a salutary state of rest, and the narrow degree of trading has been only equalled by the restricted nature of fluctuations in prices.

As regards the listed bonds, transactions in the Toronto Stock Exchange, which may be accepted as a fair indication of conditions as applied to the whole Dominion, have shown a fair increase over the

corresponding period of 1913, and a very small gain over the first quarter of 1912. The improvement has been due, however, to an unusual degree of activity in one or two special issues, and does not indicate in reality any really sustained demand over the period under review.

The repressed dealings in the usual run of industrial, railway and public utility bonds have contrasted strangely at times with the sustained demand for municipals. Truth to tell, the attractive nature of the latter issues has served to detract to a material extent from the general bond market, for security houses have gone out of their way to call attention to the very favourable opportunities afforded by municipals, and the result has been that the major portion of the money available for investment in bonds has been diverted into that channel.

Dealings in Listed Bonds.

The following table, which gives the dealings in bonds on the Toronto Stock Exchange by months for the first quarter of the years 1914, 1913 and 1912,



MR. B. HAL BROWN

Started Life as a School Teacher, and in 1883 Became Inspector for the London and Lancashire Fire Insurance Company in Western Ontario; Later Became Their General Manager for Canada; Since 1910 Has Been General Manager Prudential Trust Co. at Montreal. He is Also President of This Growing Institution.

speaks for itself (figures are par value of bonds dealt in):

	1914	1913	1912
January	\$157,600	\$ 55,145	\$150,500
February	201,200	121,500	152,500
March	82,100	180,600	137,210
3 months	\$440,900	\$357,245	\$440,210

It will be noted that the total sales (par value) for the first quarter of 1914 were \$83,655, or nearly 25 per cent. in excess of those of 1913, and \$690 greater than those of 1912, the increase in the latter instance being less than 1 per cent.

As stated above, the gain was due to unusual activity in one or two instances, notably in respect to Canada Bread bonds, and cannot be taken as indicative of a general improvement in the call for these investment securities. Brokerage houses state, in fact, that the exhibit is hardly to be accepted at its face value, as the movement in Canada Bread bonds, coinciding as it did with the inauguration of active dealings in the common and preferred stock issues of that company, cannot with justice be taken as an indication of the underlying tendency.

Persons with a penchant for making deductions from statistics may form their own conclusions regarding the remarkable falling off in bond transactions during the third month of the quarter this year. In this connection it might be pointed out that the active movement in Canada Bread bonds was not continued during that period.

Restricted Price Changes.

The natural result of diminished volume of dealings is restricted price changes. Save in respect to

a few issues in which special influences have been at work, values have not altered to any material extent, as the following computation shows:

	First sale 1914.	High 3 mos.	Low 3 mos.	Last Sale.
Can. Bread	92	97	90	94½
Can. Loco.	97¼	98	96¾	96¾
Cement	95¾	97½	95¾	97½
Dom. Can.	98	100	97½	100
Elec. Dev.	91	93	91	91
Keewatin	100¾	100¼	100	100
Porto Rico	85	85	85	91*
Quebec Ry.	50¾	50¾	50¾	50¾
Rio	96	97	94¾	94¾
Spanish R.	77¼	79	77¼	79
Steel Co.	92½	93	92	93

*Bid price.

It will be observed that of the above only five issues, Canada Bread, Cement, Dominion Cannerys, Porto Rico and Rio, end the quarter as much as a single point removed from the opening level of the year. In the case of Canada Bread, as stated heretofore, special factors have undoubtedly brought about the movement. An active market has been inaugurated for the common stock and the preferred issue has been listed, as a result of which the bonds have come in for an active demand which in all probability would have been lacking under ordinary circumstances. For a 6 per cent. issue they were undoubtedly cheap, hence the basis of the upward movement. Rio de Janeiro 5s have met with more attention than usual, owing to the Brazilian crisis which has been reflected, particularly in the London market, in a down turn in all Brazilian securities.

Unlisted Bonds Very Quiet.

Sufficient has been said to evidence the fact that the listed bond market has on the whole maintained a very quiet tone, with only two particular issues at all in the limelight. It is impossible, of course, to secure details of the volume of dealings in the unlisted issues. The statement emanating from a round half dozen of security houses and bond brokers that trading has been unusually quiet may, however, be accepted at its face value, and merely goes to show that, as in the case of the listed securities, the quarter has been practically devoid of feature, both as regards dealings and price changes, the latter having been purely negligible.

So far as known there have been no new issues of industrial, railway or public utility bonds in the Dominion during the three months under review. This rather remarkable fact has been due to the unfavourable conditions obtaining as regards new financing. A number of corporations have been desirous of floating bonds, but the financial situation has not been of a nature to encourage such operations and in consequence the prospective new issues have been held over for the time being.

Improvement in Sight.

As regards the outlook, the consensus of opinion is that improvement will not be long withheld. For months now the private investor has devoted his attention largely to municipals, a natural result of the fact that it has been possible to pick up such securities on a basis of yield of at least 5 per cent., and in some cases as much as 6 per cent. With such conditions obtaining, industrials returning only a fraction of one per cent. better than that ratio have not been attractive.

As a result of the sustained demand the municipal market has been pretty well cleaned up. Meanwhile prices are advancing, or, to put it another way, yields are declining. If this tendency continues much further, the investor will have to look for industrial and public utility issues to afford him the return he demands, and from present indications the time is not far distant when this development will commence to make itself felt in the bond market.

The Popular Bank Stock

THE growing appreciation of bank investments, which was an interesting phase of market history in the early part of this year, and upon which comment is made elsewhere in this issue, is made the subject of an original analysis of these securities by Messrs. Jaffray, Cassels & Biggar, of Toronto. For five years, at this season, the firm has drawn attention of the investing public to the merits of bank stocks, and as the month of April witnesses the distribution of probably more dividend and interest payments likely to be attracted again into such

The Bank of British North America

ESTABLISHED IN 1836.

Incorporated by Royal Charter in 1840.

SEVENTY-EIGHTH ANNUAL REPORT and BALANCE SHEET

Report of the Directors of the Bank of British North America, Presented to the Proprietors at Their Seventy Eighth Yearly General Meeting, on Tuesday, March 3rd, 1914.

In submitting the Report and Balance Sheet to the 29th November, 1913, the Court of Directors desire to point out to the Proprietors that the changes now introduced into the form of the Balance Sheet have been rendered necessary by the provisions of the Canadian Bank Act, 1913.

It will be seen that the profits for the Year, including \$93,446.79 brought forward from 30th November, 1912, amount to \$783,191.89, of which \$194,666.66 was appropriated to a dividend paid last October, leaving a balance of \$588,525.23, which the Directors propose to distribute as follows:

In the payment of a Dividend of 40s. per Share.....	\$194,666.66
Payable less Income Tax, on the 4th April next.	
Transferring to the Reserve Fund	97,333.33
Transferring to Bank Premises Account	97,333.33

And in the Payment of a Bonus of 5 per cent. to the Staff, about	36,500.00
Leaving a balance to be carried forward of	108,437.58

The above Dividend will make a distribution of 8 per cent. for the year.

The Dividend Warrants will be remitted to the Proprietors on 3rd April next.

Since the last Report Branches have been opened at 150 Mile House, B.C., McGregor Street and Selkirk Avenue, Winnipeg, Man., St. Catharines, Ont., and Sub-Branches at James Bay, Victoria, B.C., Kandahar, Sask., and Queen Street and Beech Avenue, Toronto Ont.

A Branch has been closed at Forward, Sask., and a Sub-Branch at the Union Stock Yards, West Toronto.

The following appropriations from the Profit and Loss Account have been made for the benefit of the Staff, viz.:

To the Officers' Widows and Orphans Fund	\$ 7,440.72
To the Officers' Pension Fund	44,866.95
To the Officers' Life Insurance Fund	1,946.66

These amounts are for the whole year and include those already set forth in the Statement to 31st May, 1913.

London, 17th February, 1914.

BALANCE SHEET, 29th NOV., 1913

LIABILITIES.	
Capital	\$ 4,866,666.66
20,000 shares of £50 each, fully paid.	
Reserve Fund	3,017,333.33
Dividends Declared and Unpaid	5,359.53
PROFIT AND LOSS ACCOUNT:—	
Balance brought forward from 30th November, 1912	\$288,113.45
Dividend paid April, 1913	194,666.66
	\$93,446.79
Net profit for the year ending this date, after deducting all current charges, and providing for bad and doubtful debts	689,745.10
	\$783,191.89
Dividend paid October, 1913	194,666.66
	\$588,525.23
DEDUCT:—	
Transferred to Reserve Fund	\$97,333.33
Transferred to Bank Premises Account	97,333.33
Transferred to Officers' Widows and Orphans Fund	7,440.72
Transferred to Officers' Life Insurance Fund	1,946.66
Transferred to Officers' Pension Fund	44,866.95
Staff Bonus	36,500.00
	\$285,420.99
Balance available for April Dividend	\$ 303,104.24
Notes of the Bank in Circulation	4,876,309.74
Deposits not Bearing Interest	13,437,952.86
Deposits Bearing Interest, including interest accrued to date	24,792,977.77
Balance due to other Banks in Canada	1,023.05
Balances due to Banks and Banking Correspondents in the United Kingdom and Foreign Countries	448,694.47
Bills Payable	7,516,510.00
Acceptances under Letters of Credit	1,793,312.74
Liabilities and Accounts not included in the Foregoing	1,585,645.73
Liability on Endorsements	\$213,047.38
Liability under Guarantee in respect of the Sovereign Bank of Canada	\$300,000.00
	\$62,644,890.12

ASSETS.	
Current Coin and Bullion	\$1,142,584.45
Dominion Notes	4,236,891.49
	\$5,379,475.94
Notes of other Banks	314,863.23
Cheques on other Banks	2,206,599.65
Balances due by other Banks in Canada	21,622.94
Balances due by Banks and Banking Correspondents elsewhere than in Canada	1,411,389.91
Canadian Municipal Securities and British, Foreign and Colonial Public Securities other than Canadian—Exchequer Bonds, £310,300, at Cost	1,505,165.22
Railway and other Bonds	103,411.71
Call and Short Loans in Canada on Bonds, Debentures and Stocks	1,657,343.51
Call and Short Loans elsewhere in Canada	7,665,799.93
Other Current Loans and Discounts in Canada (less Rebate of Interest)	28,696,964.70
Other Current Loans and Discounts elsewhere than in Canada (less Rebate of Interest)	7,718,635.00
Liabilities of Customers under Letters of Credit as per contra	1,793,312.74
Real Estate other than Bank Premises	208.18
Overdue Debts (estimated Loss provided for)	238,631.18
Bank Premises at not more than Cost, Less Amounts Written off	1,694,736.73
Deposit with the Canadian Minister of Finance for the purposes of the Circulation Fund—Dominion of Canada 3¼ per cent Bonds, £250,000 at 98	\$1,192,333.33
Cash	232,248.06
	\$1,424,581.39
Deposit in Central Gold Reserves	250,000.00
Other Assets and Accounts not included in the Foregoing	562,148.16

E. A. HOARE, }
F. LUBBOCK, } Directors.
H. B. MACKENZIE, General Manager.

\$62,644,890.12

We have examined the above Balance Sheet with the Books in London, and the Certified Returns from the Branches, and find it to present a true statement of the Bank's affairs as shown by the books and returns.

G. SNEATH,
N. E. WATERHOUSE,
London, 17th February, 1914. Auditors.

of the Firm of
Price, Waterhouse & Co.,
Chartered Accountants.

Bank Profits, Stock Prices and Yield

BANK.	Last year's profits.	Rate on present assets.	Rate on present Cap. & Res.	Rate on Capital.	Price March 16th, 1914.	Rate earned on Dividend.	Yield to holder.
Commerce	\$2,992,951	1.17	10.50	19.95	\$210	9.50	10+2
Montreal	2,648,402	1.09	8.27	16.56	246	6.32	10+2
Royal	2,142,100	1.19	8.88	18.53	225	8.65	12
Merchants*	533,653	1.53	9.54	18.55	190	9.75	10
Imperial	1,125,971	1.38	8.04	16.58	214	7.53	12
Dominion	950,402	1.05	7.52	17.75	231½	7.06	12+2
Nova Scotia	1,210,774	1.51	7.12	20.80	261	7.7	14
Union	750,095	.94	8.92	15.00	144	10.41	8+1
Toronto	850,693	1.40	7.73	17.00	211	8.05	11+1
Ottawa	706,740	1.32	8.07	18.00	205	8.06	12
Hamilton	498,273	1.08	7.54	16.61	203¼	8.16	12
Standard	555,095	1.21	8.69	21.16	222½	8.77	13

*Five months.

a channel of investment as bank stocks, than probably any other month in the year, a discussion on the subject is as well timed as it is thoughtful and deliberate. Remembering the causes which led to the passing of the Canadian chartered banks which have disappeared in the past fifteen years, and the dishonesty and incompetency revealed in the post-mortem examinations, one must agree with the writer in the conclusion that the greatest factor to be considered in deciding the question of the safety of a banking institution is the "Men."

The argument proceeds: "The investor will probably find his greatest security by selecting that institution which by pursuit of sound methods, 'by tradition of the bank,' by esprit de banque, or by whatever name one chooses to give it, has equipped and collected at the bank's head a personnel, inspired by the policy which has brought that institution to its present position. On such a standard we have our own opinion as to the most attractive securities of this class, but each investor may also have his own and find it quite as well based; since the basis is a judgment of men, not of statistics."

As to the influence of recent events in adding to the attractiveness of bank stocks as investments, the firm calls attention to the fact that the youngest of the chartered banks is thirty-one years old and the oldest ninety-six, showing that the existing institutions have withstood the test of years, and one well fortified against competition from new ventures in the banking field. There are other advantages now operating in favour of the established banks. Under the former Bank Act the circulation of a bank's notes was limited to its paid-up capital, and a heavy fine was imposed for exceeding that amount of circulation, subject to permission for emergency circulation during the crop-moving period, at a cost to the bank. Under the new law, Messrs. Jaffray, Casseis & Biggar point out, banks are permitted to issue notes against the amount deposited by them in a central reserve. This new provision removes the necessity for new issues, so far as circulation is a factor. The present rates for money and the expectation that slower trade will keep rates down, are reasons for thinking that the banks will not care to increase their capital if new funds cannot earn more than money costs. As an evidence of how rapidly new capital issues have been made by the banks, the case of the Dominion Bank is of interest. Its paid-up capital in 1900 was \$1,500,000; to-day it is \$6,000,000. So much for the expectation that new issues will not be forced on the market.

If, then, there is to be a decrease in the supply of bank stocks, that factor alone would tend to appreciation, but further, it has been the policy of the banks to hold back from the earnings large amounts which have been placed to the reserve fund. Now most reserve funds are at least one hundred per cent. of the paid-up capital, and the policy of further additions to them is not likely to be followed. Again, many of the leading banks have built large head offices. The heavy expenditures on premises account can be said to be largely completed. To these two accounts, reserve funds and premises, large amounts of earnings have been diverted in the past. The future does not seem to call for such a diversion of profits. The shareholder should therefore look forward to an increased distribution from profits. Under these circumstances, we expect a gradual appreciation in the price of such securities.

The accompanying table shows the profits of the banks and the rate which these profits represent upon the assets, the capital and the reserves.

113.23 in the three months. The appreciation in the values of bank stocks has extended from 205.61 to 212.47, and finally, ten active bond issues have increased in average value in the same length of time from 92.47 to 93.20.

On the face of them these figures tell of an uninteresting and uneventful market, and they do not reveal anything of that rather remarkable market phenomenon—the January rise. They relate only the story of the dull beginning and the drab ending of an absorbingly interesting chapter of stock exchange history. No one yet has been able to adequately explain the evolution of sentiment which produced the dramatic revival in practically every market in the world during January, which was as short lived as it was unexpected. That sudden demand for securities which sprang up after one year of apathy on the part of investors and which heralded the advent of easy monetary conditions has left some relics of its presence in the markets for gilt-edged securities, but so far as public interest is concerned the markets for listed stocks are as colourless and as semi-stagnant as ever.

It will be noticed in the preceding comparison of prices that while there has been a fair appreciation in the average value of bank stocks and bonds, particularly in the former, common issues have remained about stationary. There has been an average gain of four points in the securities of the public utility corporations and of two points in preferred stocks, whereas the advance in bank stocks is seven points.

The appreciation in bank stocks represented by the statistics of the quarter actually occurred for the most part within a period of a few weeks. The recognition of the fact that bank investments were selling out of line with other securities came all at once, and although the offerings had been plentiful before the close of the year, buyers when they entered the

market in January and February found it practically bare of stocks. The prejudice against bank investments because of the double liability appears to have worn off, but possibly the greatest incentive towards the accumulation of these securities was contained in the changes in the Bank Act, one of which will operate against further large increases in capital by the banks naturally resulting in a less number of new securities being created. Again, the banks' reserves have reached a level which makes further large additions to them in many cases improbable, and special accounts, such as reserve funds and premises, have attained such proportions that smaller contributions to them will be necessary in future. And the pension and sick benefit funds have been in the majority of cases established so that profits which have been for years directed in these channels may now be diverted to the proprietors of the institutions.

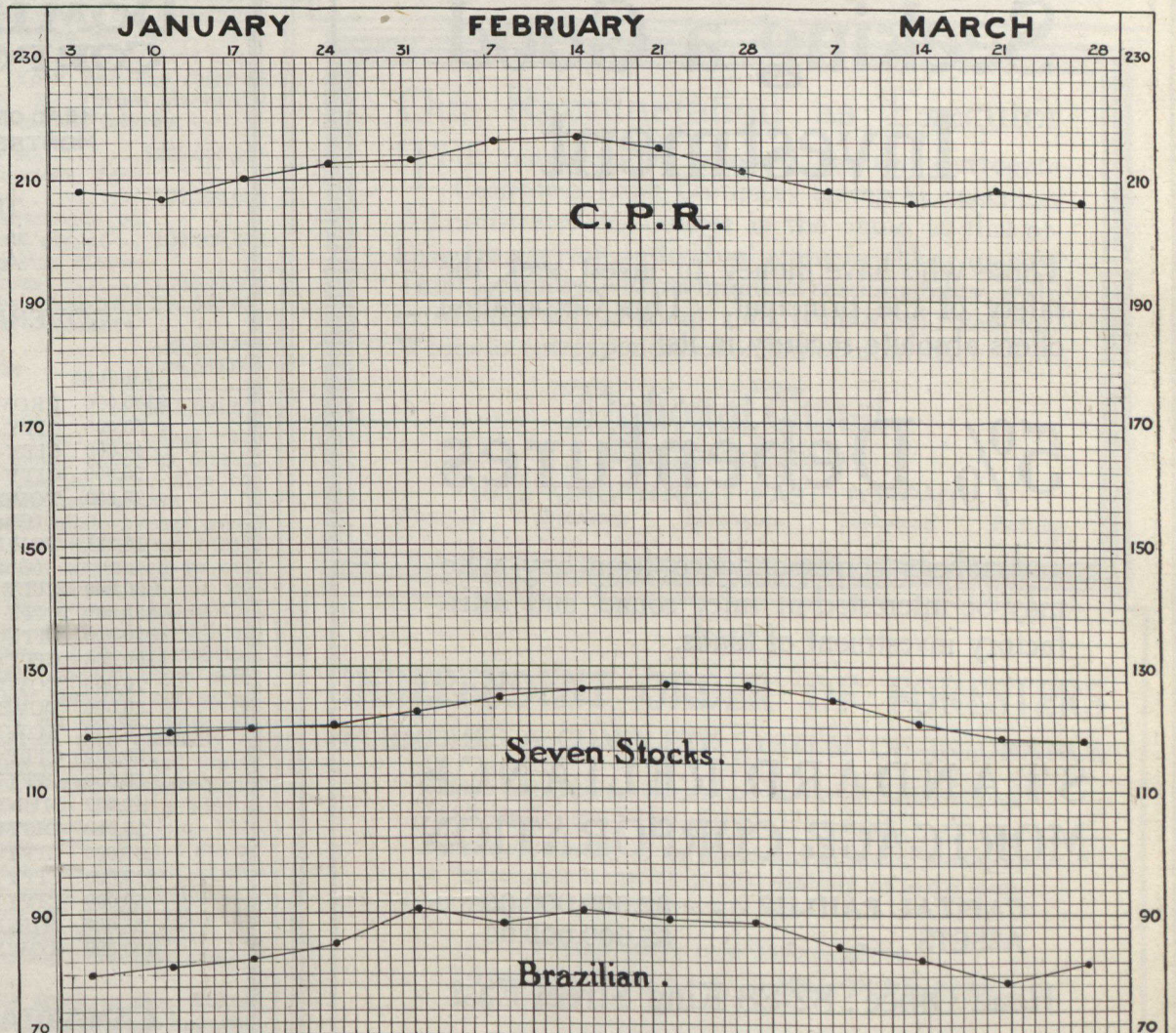
If traders generally were asked to name the two stocks which provided the basis of the speculative markets in the last three months there would possibly be no exception to the general reply of Dominion Iron and Brazilian common. Almost every large financial interest in the country is concerned in either one or the other of these securities, and their market movements have both depended, or were thought to depend, upon political action.

The prospect of assistance from the Dominion Government, which has been dangling in front of the Dominion Steel Corporation for many a long day, came closer during the first quarter of 1914. As a preliminary to this assistance the corporation passed the dividend on its common stock, an occurrence which, although it could not have been accurately foretold, had been discounted by the market weeks before. This year as yet has brought no improvement in trade conditions, and foreign competition is still being experienced. Because it has come to be regarded in the public mind as an enterprise dependent on politics for its prosperity, there exists a popular feeling against Dominion Iron common, but in spite of its many vicissitudes that stock has held its position remarkably well.

The other market leader, Brazilian, was moving along triumphantly, as the bullish element fondly expected, to par and better, when the muddle in Brazilian national finances developed and the Paris crowd, which had the handling of Brazilian Traction, found the task too much for them and were forced to unload. At this critical time a revolution in an obscure section of the country and a drop in exchange on London, largely based on the fears that the government would not be able to meet its interest obligations, placed victory unexpectedly in the hands of the bear crowd in the market. The onslaught which brought the quotations close to 77, or twenty-three points below its high level, was the final triumph of the bears, and a large part of the rally

(Continued on page 23.)

THE STOCK MARKET FOR THREE MONTHS IN DIAGRAM



By This Diagram it is Seen That the Level of Representative Stocks is Practically the Same as Three Months Ago. C.P.R. Was a Little Lower and Brazilian a Little Higher at the End of the Quarter. The Closing Figures on April 4 for the Nine Stocks Quoted Above Were as Follows: C.P.R., 206½; Brazilian, 81½; Bell Tel., 147½; Can. Gen. Elec., 109; Dom. Steel Cor., 32½; Laurentide, 188; R. & O., 103½; Rogers, 119; Tor. Rails, 138½.

Three Months' Stocks

THE Canadian market has taken its spring medicine earlier than usual this year. After its experience of 1913, one would think that a purifying process was the last thing that the patient required, but we find at the close of the first quarter the average price of securities very slightly above the low level existing on January 1. Thus, twenty representative preferred issues stood at the end of March at 92.75, as compared with 90.79 at the beginning of the year. Twenty representative industrial common stocks made a fractional reaction, the average price being 57.51 on January 1 and 57.24 now. The securities of fifteen utility corporations have an average price of 117.6, an advance from

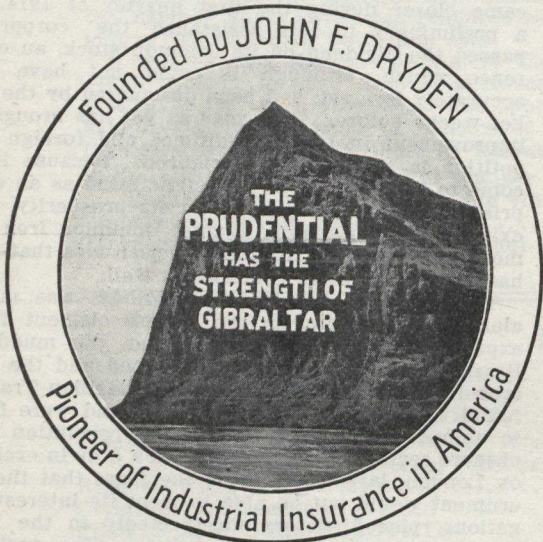
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Dividends Payable to Policyholders in 1914, over	6½ Million Dollars
Paid Policyholders during 1913, nearly	34 Million Dollars
Total Payments to Policyholders, since organization, over	300 Million Dollars
Number of Policies in Force	12 Million
Real Estate Mortgages and Farm Loans, over	92 Million Dollars
Voluntary Concessions Paid Policyholders to date, nearly	18½ Million Dollars

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GOVERNMENT BONDS AND MUNICIPAL DEBENTURES

Amount.	Security.	Income Yield.
\$100,000	PROVINCE OF ALBERTA	4.85%
50,000	CITY OF HAMILTON, ONT.	4½ %
40,000	CITY OF WESTMOUNT, QUE.	4.70%
50,000	CITY OF SHERBROOKE, QUE.	4.90%
25,000	TOWN OF OWEN SOUND, ONT.	4.90%
	(Guaranteed by County of Grey)	
19,231	TOWN OF BARRIE, ONT.	5 %
	(Guaranteed by County of Simcoe)	
£20,000	CITY OF VICTORIA, B.C.	5 %
\$23,000	CITY OF BERLIN, ONT.	5 %
£20,000	CITY OF EDMONTON, ALTA.	On application
\$100,000	CITY OF CALGARY, ALTA.	On application
10,000	TOWNSHIP OF ROCHESTER, ONT.	5½ %
20,000	TOWNSHIP OF FITZROY, ONT.	5½ %
15,000	TOWN OF SANDWICH, ONT.	5¼ %
50,000	CITY OF ST. BONIFACE, MAN.	5.30%
50,000	CITY OF MOOSE JAW, SASK.	5¼ %
40,000	MUNICIPALITY OF COLDSTREAM, B.C. ...	5½ %
15,000	DISTRICT OF COQUITLAM, B.C.	5½ %
£7,000	CITY OF PRINCE ALBERT, SASK.	5¾ %
\$25,000	CITY OF NANAIMO, B.C.	5¾ %
50,000	CITY OF KAMLOOPS, B.C.	5.80%
25,000	MUNICIPALITY OF PENTICTON, B.C.	6 %
100,000	TOWN OF MACLEOD, ALTA.	6 %

CANADIAN GOVERNMENT MUNICIPAL AND CORPORATION BONDS

Three Months' Stocks

(Continued from page 21.)

since then has probably represented their covering operations.

Canadian Pacific Railway having more of an international market has moved in a course of its own which has scarcely altered its market position a point. That a rally which began in response to the general improved feeling in the early part of the quarter was checked was due undoubtedly to the prospect of further decreases in earnings, a prospect which has been fully realized, but which with the opening of spring may be expected to become less prominent.

The demonstrations in such stocks as Canada Bread, Maple Leaf, Montreal Power, Laurentide, and others of a similar class, have had no effect upon the situation generally. The securities which did well in the first quarter of 1914 are likely to show further improvement in the succeeding three months, but without a sharp improvement in trade there is no bright future to be held out for the lower priced stocks.

Municipal Debenture Market

THE fall and early winter were remarkable for the low level to which municipals had fallen, but in January there was a sharp revival in the London market, which, together with a well sustained demand from Canadian investors, caused prices to appreciate quickly. This higher level has been steadily maintained. The increased activity resulted also in many new issues. The total issue for the first quarter of 1914 was greater than the corresponding period of last year.

In January, the Province of Saskatchewan issued \$4,866,000 four and a half in London, of which the underwriters took sixty per cent. The Calgary issue of \$3,500,000 fives, and smaller issues of South Vancouver, Medicine Hat, Maisonneuve, and North Vancouver, all fives, were over-subscribed. Latterly, conditions were not quite so favourable as far as London is concerned. The New Westminster, Point Grey and Vancouver issues made in February were only moderately successful, the underwriters having to take 77 to 90 per cent. More recently, still, Winnipeg offered \$5,600,000 four and a half, of which 73 per cent. was taken by the underwriters. Of the British Columbia loan of \$7,500,000, four and a half—which, by the way—is the first issue by that province in London for ten years, fifty per cent. was taken by the underwriters.

After a period of great activity, the relapse was more or less natural, and retrogression set in. But the situation is now somewhat easier, and the outlook in London for Canadians will probably improve considerably as soon as the present political crisis has been passed.

Perhaps the most significant feature of the first three months in the municipal debenture market was the interest taken by Canadian and American investors in municipal offerings, particularly those of Western cities. These latter have found a much warmer welcome than heretofore, at home, and the Canadian seems to be recognizing the opportunity offered in his own municipals, judging by the amount absorbed. The Alberta University issue of one million; the Province of Alberta's of \$2,400,000; Edmonton and Calgary issues, each amounting to more than two millions; and Victoria and Hamilton, each amounting to more than one million—all these, and others, have been largely taken up by home investors. Moreover, there has been an exceptionally large number of smaller blocks placed in the home market. Municipal debenture houses predict that this popularity at home will continue, and increase. There is every indication that prices, both here and in the United States will appreciate gradually.

Loan Companies' Outlook

THE loan companies of Canada, particularly those whose business comes from the West, report a very prosperous first three months. Of course, the best months of the

year for loan companies are the first four or five, but when the vagaries of the stock market are taken into consideration, and the amount of money lately invested in bonds and municipals, the record of the loan companies is very encouraging. The spring is looked to to keep things brisk, and make them brisker.

Interest payments have never been better met. The manager of a prominent western loan company told the "Courier" that he thought people were a good deal more attentive to their obligations to-day than they were five or ten years ago. With him interest payments were very rarely in default.

The fact that money has continued in great demand meant that loan companies could lend every penny they had, and that at very advantageous rates. Payments on principal have been duly made, in spite of the hard times that have been common to both Eastern and Western Canada. The debenture business is increasing, and in this connection the outlook is bright. Real estate is being relegated to the background, and at present people are beginning to realize that loan companies are a very handy deposit vault. Loan company debentures are attractive, because they are safe. All companies are limited in the amount they can issue, and also as to the amount of deposits they may accept. Companies which have been issuing large amounts year after year have no difficulty in renewing them as they fall due.

United States Indebtedness

A CORRESPONDENT of the "Canadian Courier," whose letter appeared in the issue of March 28th, makes the claim that the United States people are paying a thousand million dollars abroad every year. This is mainly due to United States borrowings in the past and may be classed as interest on debts owing to foreigners. This is a rather sweeping statement, and it is questionable if it is justified.

The subject was discussed in "The New York American" of September 26th, 1913, by Mr. B. C. Forbes, the Business Editor of that publication. He points out that no records have ever been compiled of what the United States pays annually to foreigners, but he gives three estimates. The first two are made by prominent financiers in New York, and the third is his own guess. Mr. Forbes places the amounts in detail as follows:—

Spent by tourists	\$225,000,000
Spent by American residents abroad	100,000,000
Interest and dividends on securities held abroad ..	100,000,000
Freights to foreign steamship companies	150,000,000
Remittances by foreigners	300,000,000
Insurance and miscellaneous	25,000,000
Sent to Canada	50,000,000

Total

Against this must be offset the large sums of money spent by foreign visitors to America and also the money brought by immigrants.

The main point made by our correspondent was that the United States interest payments amounted to several hundred million dollars. It will be noted that Mr. Forbes places this amount at only one hundred million. He may not have all the information, but he certainly should know more about it than our Montreal correspondent. There is no doubt that the amount of interest paid annually to foreign investors by the United States people has been grossly exaggerated.

It is only fair to quote a saving paragraph in Mr. Forbes' article. This reads as follows:—"The United States is getting deeper into the debt of Europeans every year, notwithstanding that our excess of merchandise exports over imports has totalled \$8,350,000,000 during the last twenty years."

Whatever the truth of this matter may be the United States is undoubtedly in a better position than Canada. The United States has for many years had an excess of exports over imports, while Canada has had an excess of imports over exports. The

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United States has been paying off much of its foreign indebtedness, while Canada has been paying nothing. Or to put it in another way, which is perhaps more accurate, the United States has been keeping down its foreign indebtedness by an excess of exports, while Canada has been increasing its foreign indebtedness by both borrowings and great importations.

It is also true that the recent figures indicate that Canada is trying to do better. The fiscal year which closed on March 31st will show a decrease in imports of approximately thirty million dollars, while exports will probably show an increase of about ninety million dollars. This means that during the past year Canada has restricted its buying and increased its selling. This change in our national programme means a decrease in our foreign indebtedness of more than one hundred millions of dollars, as compared with what it would have been if Canada had pursued the same policy as was followed during the previous five years.

Discretion in Investment

NO one can help the price of stocks going down, and one's own profits sinking in consequence of the vagaries of the market, but it should be remembered that successful investment buying is largely a matter of discretion. There are some stocks that are perfectly good buys all the time. There are others that are only good some times, although they may be the securities of concerns absolutely sound.

For instance, take the securities of an iron or steel company. When we pass through a time of financial stress, such as the last year has proved, people do not travel on the railways so much, and they do not have occasion to use the railways for moving freight to as great extent as when they are doing big business. That means that the earnings of the railways decrease. That again means that they are not going to spend so much in equipment. If the railroads do not give large orders for equipment, the iron and steel firms, which look after the manufacturing of cars, are not earning so much either, and the report shows decreased earnings, which tends to the declining of the securities on the stock exchange. This does not mean that the stock of a car manufacturing company is necessarily a bad buy. Far from it.

The same thing may be said of any security of a concern which is putting out something that is a luxury, and not a necessity. When times are bad, automobile manufacturing firms cannot be expected to sell as many machines as when times are good. This applies to a concern manufacturing farm implements; when money is tight, the farmer makes his old implements do instead of spending money in new ones.

On the other hand, whether times are bad or good, people have to have foodstuffs and dry goods. The necessities of life go on, whether money is tight or money is easy. For that reason holdings in concerns whose output is necessary all the year round are a good investment. The man on the street can get on without an automobile, but he cannot get on without bread. The farmer can make his old implements do a second year, but he has to have feed for his horses.

There are certain things which have to be bought by the public, whether the bank rate is up at 5 or down at 2½, and investment in them is sound.

Canada Steamship Lines

A GOOD deal of interest has been shown in Canadian financial circles recently in the plans which the Canada Steamship Lines is working out for the coming season of navigation. While it has been claimed that some of the interests formerly identified with the company will to some extent offer competition, the actual developments, it is pointed out, indicate that this will not be the case at all, as the Playfair-Richardson interests will operate practically a private line, catering to their own business only, rather than to general trade. Of greatest importance is the tonnage

of the boats, said to have been secured, have a capacity of 18,000 tons. The smallness of this amount can be appreciated from the fact that the Canada Steamship Lines have at the present time under construction a steamer which alone will have a capacity of 15,000 tons, and in addition over 100 other steamers. The two concerns will not conflict in any way, as the Canada Steamship Lines specializes principally in the passenger and package freight business with some of the upper lines specializing in coal, ore and grain traffic. On the other hand, the Playfair-Richardson interests are connected with the coal docks at Fort William, which will give them cargoes for their boats on the westbound trips, while eastbound the boats will carry grain to the Richardson elevators. A few of the smaller boats will handle pulp, a line of trade which is not touched at all by any of the lines of the Canada Steamship consolidation. As to the outlook for the coming season, even though general freight conditions are not as favourable as they might be, the officials of the Canada Steamship Lines are confident that the showing will be a good one, inasmuch as the savings that will be effected by bringing all lines under one central management might run as high as half a million dollars a year. Work which has been carried out up to the present time indicates, even at the moment, a saving in operation of over a quarter million dollars, and this at a time when the company is only making arrangements for its first year under one central direction.

Trading on Two Exchanges

THE trading per month for the first quarter of 1914 on the Toronto Exchange, in all branches, together with the daily average each month, is as follows:

	Loan.	Shares.	etc.	Mines.	Bonds.
Jan. ...	90,638	\$4,473	\$22,039	\$147,300	
Dy. av. ...	3,717	172	848	5,665	
Feb. ...	85,008	5,415	29,742	194,600	
Dy. av. ...	3,542	225	1,239	8,108	
Mar. ...	84,388	5,354	26,955	81,400	
Dy. av. ...	3,245	206	1,036	3,130	

Montreal's trading for the same period is represented by the following figures:

	Shares.	Mining.	Bonds.
Jan.	120,251	\$30,834	\$529,680
Daily av. ...	4,625	1,186	20,372
Feb.	169,036	25,598	506,650
Daily av. ...	7,043	1,006	21,110
Mar.	116,973	12,719	479,540
Daily av. ...	4,499	489	18,443

Toronto's business is seen to be much steadier than Montreal's. The Toronto trading in shares has been pretty well steady throughout. Bond transactions shrank in March. To a slight extent only this is applicable to Montreal, too.

The heaviest trading in stocks in Toronto was 7,840 shares, on February 14. Montreal's field day was February 20, when 11,890 shares changed hands.

B.N.A.'s New Home

THE Bank of British North America has recently taken possession of its new handsome building on St. James Street, Montreal, the site being the same which the bank has occupied for the last sixty-seven years. The building is carried out on artistic lines and makes a valuable addition to the many bank premises already located on St. James Street.

The entire building will be occupied by the bank. The ground floor will be given over to the local managers and the local offices, while the second and third floors will be occupied by the general manager's offices and the various departments connected with the head office.

Prudential Trust Company

M. R. B. HAL BROWN, whose picture we reproduce on another page, and who is President and General Manager of the Prudential Trust Company, had an encouraging report to present to the shareholders of that organization at the end of this, the third, year of the company's operations.

The general statement shows total assets of \$1,356,831.72, as compared

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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.

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with \$1,138,993.83 at the end of the previous year. Net profits, after all charges had been accounted for, were \$61,731, a large gain over the \$19,129 of last year. The amount at credit of profit and loss last year was \$4,002.51, and this, added to the profits of the year, made the total available for distribution \$65,733. Dividends at the rates of 5% for the first half year, and 7% for the second, totalled nearly thirty thousand dollars. A sum of \$23,715 was transferred to reserve account.

The activity which has characterized all departments augurs well for the present year, and the present very satisfactory report bids fair to be not only equalled but excelled by next year's.

Banking Practice and Foreign Exchange A Review of Mr. E. L. Stewart-Patterson's Book.

AFTER a searching examination of this work I feel free to say that nothing has been accomplished in Canadian financial literature to equal it. This is high praise, but it is praise given after due consideration and with every regard for the claims of other writers. It ranks with the best that has been done by Dr. Adam Shortt, Mr. George Hague, Sir Edmund Walker, H. M. P. Eckardt and R. M. Breckenridge. Dr. Adam Shortt's work surpasses Mr. Patterson's in philosophic breadth and insight, but on the other hand the latter is superior in his grasp of technical detail.



MR. E. L. STEWART-PATTERSON
Whose Book, "Banking Practice and Foreign Exchange," is Regarded as an Achievement.

This is to be expected, of course, when one considers the wide experience that Mr. Patterson has had in the field of Canadian banking. He was for many years assistant general manager of the Eastern Townships Bank; and since the amalgamation of that bank in 1912 with the Canadian Bank of Commerce he has occupied the post of chief inspector in the latter institution. He has, therefore, had opportunities for observing the practical operation of the Canadian banking system that are denied to the ordinary professional writer. In addition to experience he possesses a keen analytical mind. This combination of experience and ability has produced a work that is simply indispensable to the practical banker and the professional economist. The work has evidently been a labour of love, for not the smallest detail in Canadian banking practice has escaped the notice of the author. In its own particular field of practical banking there is really nothing to approach it.

The book is divided into three sections: Part I., on Banking Principles; Part II., Banking Practice; and Part III., Foreign Exchange. The last section was done in collaboration with Franklin Escher, who is lecturer on Foreign Exchange in New York University. In my judgment this section is not on a level with Part II., on Banking Practice, where Mr. Patterson works alone. The first section, consisting of six chapters on banking principles, covers ground already admirably treated, for the most part, by Dr. Adam Shortt, Sir Edmund Walker, and Professor Joseph French Johnson. It is in Part II., on Banking Practice (consisting of twelve chapters), that

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Town of Owen Sound, Ont.	4.90%	Town of Sudbury, Ont. ...	5.38%
City of Woodstock, Ont. ...	5.00%	Town of St. Laurent, Que. .	5.38%
Town of Brockville, Ont. .	5.00%	City of Nelson, B.C.	5.40%
Town of Hespeler, Ont. ...	5.00%	Township of Richmond, B.C.	5.40%
City of Brandon, Man.	5.10%	Town of Streetsville, Ont. .	5.50%
Township of Bruce, Ont. . .	5.13%	District of North Vancouver, B.C.	5.50%
City of Sydney, N.S.	5.20%	Town of Sudbury Separate Schools, Ont.	5.75%
Town of Burlington, Ont. . .	5.20%	Town of Transcona, Man. .	6.00%
Town of Milton, Ont.	5.25%	Town of Estevan, Sask. . .	6.00%
Town of North Bay, Ont. . .	5.25%	Town of Watrous, Sask. . .	6.50%
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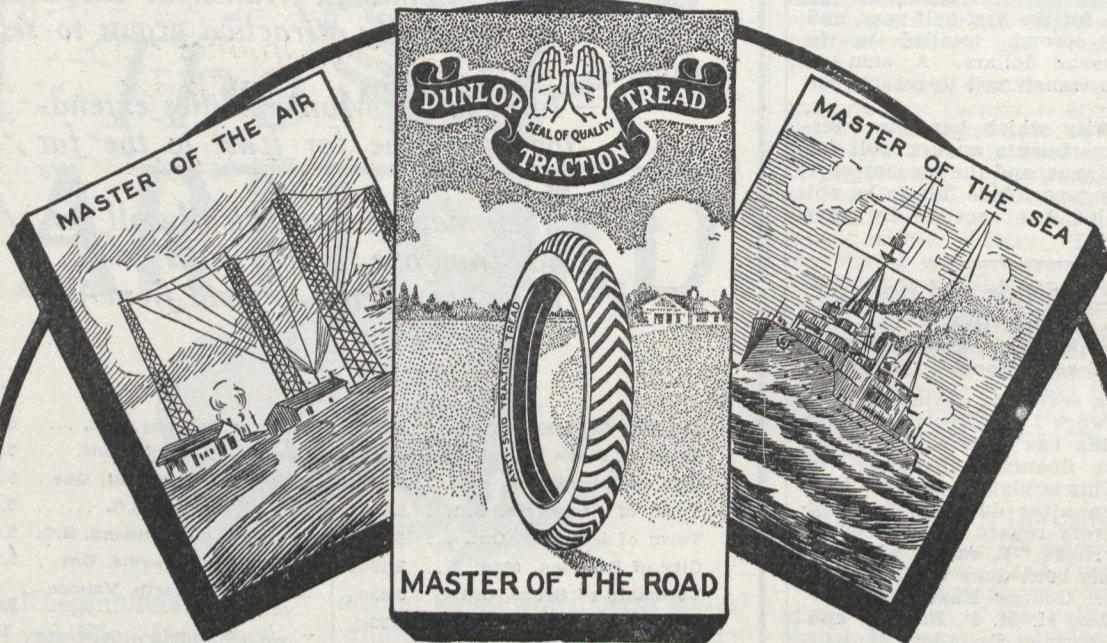
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T. 96

Mr. Patterson is at his best. Here the work of the head office, its books and records, and the work of the branches is discussed. The relations of the banks to the community are worked out with a wealth of detail. Sound principles of banking practice are expounded, and explained by means of clear and convincing illustrations. Cost accounting, labour saving methods and some minor topics are treated as well.

The book is beautifully printed in clear type and bound in flexible leather covers. It is Volume VIII. of a series on "Modern Business." This series was first issued in the United States, and is now being offered to the Canadian public. Extensive changes, for this purpose, have been made in the original, and Canadian problems are presented from the Canadian point of view. Among the Canadian contributors are: Prof. Mavor, S. J. McLean, Fred. W. Field, and Prof. W. W. Swanson.

Dividend Changes

IN the first quarter of 1914 there were a number of dividend changes.

Dividends were increased on Kam. Power, Prudential Trust, Eastern Trust, Canada Permanent, Eastern Canada Savings, Shredded Wheat, Provincial Bank, and Empire Loan. Dividends were reduced on William Rogers from 12 to 10, and Dom. Steel from 4 to 3. Dividends were passed by the Monarch Knitting and Hewson Pure Wool. Several companies deferred their bond interest, but only two were purely Canadian, namely, Upper Fraser Lumber and Hewson Pure Wool.

A Smudge of Black Smoke

(Concluded from page 10.)

moorings and commence their long journey to eastern ports.

Conditions, in connection with the grain situation at the head of the lakes, are this year in far better shape than last. This is due mainly to the efficient handling of the grain during the last harvest season, by the railroads. At the present time there is in store in the elevators and the thirty-odd vessels there, about twenty-five million bushels of grain. At the same period last year, there was practically fifty millions of bushels in storage. At the same time the money stringency was being keenly felt by the owners of the grain in the west. They called incessantly for payment for their grain, and the result was that the greatest efforts were put forth to get the grain to eastern markets, where it could be realized upon.

Never before in the history of Canada has such a large quantity of grain been handled with more dispatch and less confusion. The three great transcontinental railroads poured the golden grain from the western prairies into the huge storage bins at the water front, where, with hardly a pause, it was poured into the yawning holds of the mammoth transportation units of the Great Lakes and carried away. When it is realized that two hundred and twenty-two million, five hundred and forty-five thousand and eight hundred and sixty-nine bushels of grain were shipped from the twin cities of Fort William and Port Arthur by lake and rail routes to the markets of the world during 1913, some small conception of the magnitude and efficiency of the system followed to complete such a work, can be formed.

Could the experiences of a common, ordinary grain of wheat be minutely followed from the time it reaches maturity in its tossing pod on the rolling prairie of the Northwest, until it enters between the steel rollers of a flour mill probably in some distant part of the world, a story wonderful indeed would be unfolded. Thousands of bushels of wheat are lying, even now, in the small country elevators in western towns. Perhaps to-day, perhaps tomorrow, it's sure to come within the next few weeks, there will go forth an order that the grain is to be loaded, and it will start on its journey, may be far, may be near. But the smudge of black smoke will accompany.

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The Young Man With the Red Hair

(Concluded from page 12.)

remarks about my hair, and I said she was an old hippofagus or something like that."

Uncle Bill was lost in thought for a moment. Then he said with a smile: "I thought I had learned the English language fairly well, but it seems I have been mistaken. What is a hippofagus?"

Josiah laughed a little nervously. "It isn't anything that I know," he said. "The word came into my head, and I just flung it at her. I don't suppose there is such a word."

"I see," said Uncle Bill. "And what was it you wanted me to do?"

"WELL, I thought perhaps you'd advise me a bit, Uncle Bill," replied Josiah. "I don't care what Mrs. Tegg says or what old Wilkins says, or any of them for the matter of that. I'm going to marry Mary if we have to run away to London to do it. Wouldn't you?"

"What is Mrs. Tegg's objection to you?" asked the old man looking up dreamily at a cloud of smoke that had just left his cigarette.

"Well," said Josiah, turning rather red, "now, I daresay I've done it, calling her what I did. But I wouldn't say but what that might be got over. What she wants most, however, is for Mary to marry old Wilkins because he's got a good bit of money, and it'll be a fine thing for the Teggs as far as that goes. And she knows, of course, that up at the farm, we're not doing any more than we'd like to be doin'."

"In fact," said Uncle Bill, "she doesn't think you're in a position to give her daughter a comfortable home, eh? I always thought you and your mother were doing well."

"Oh, we make a living," replied Josiah growing confidential under the influence of the old man's sympathy. "But, of course, I've got to make a pretty hard fight to pay off the mortgages, even suppose I can do it. But I'm not afraid. No more's Mary. We'll get straight in time, together, I'm pretty sure."

"Mary Tegg is a good girl," said Uncle Bill, by way of comment.

"She is that," agreed Josiah warmly. "And I'm not going to give her up for anybody breathing. You wouldn't advise me to, would you?"

"No," said Uncle Bill. "I would not advise you to give her up."

"I knew you wouldn't," said Josiah. "I thought at first it was a bit like my cheek coming and asking you about it, because after all you don't bother about what goes on in the village, and, of course, there's no reason why you should. But if you haven't seen much of me, you've known me ever since I was born, and everybody says your advice is worth following."

Uncle Bill was silent for a few moments and then he said quietly:

"I came to live here five years before you were born, Josiah, and Barngate has been a very good friend to me. In my own country, Poland, there were political troubles, and by way of settling them, some five or six hundred of us were shut up in a Russian prison. Some died there; some escaped. It took me fifteen years before I found a way of escaping, and when I was out in the air again I found I was alone in the world. All my friends were dead. I came here to die in peace; but, as you see, I have managed somehow to live on. It is the air of your village no doubt. I have never spoken of these things before to anyone, but I say them to you now because I want you to understand my position. I do not want to leave the little cottage where I have lived so long. It is all my world now."

"Why should you leave it, Uncle Bill?" stammered Josiah, a little dazed by the old man's strange story.

"If you could not pay off your mortgages, and someone else took the farm, the cottage might be wanted, and I might have to go. That is why I want to encourage you to marry Mary Tegg and settle down here and

pay off all your debts. You see my interest is quite selfish. Old men like myself dislike changes of any kind. In youth we may be wild and revolutionary, but age makes conservatives of us all."

Josiah looked thoughtful. He was trying dimly to understand the purport of Uncle Bill's remarks. It seemed to him that Uncle Bill had said a good deal without arriving at any particular point. He did not realize that it was part of the old man's method, born no doubt of his early political experiences, to use words in order to disguise his thoughts, in the hope of provoking a direct question which would reveal the attitude of the other side. Finally Josiah said:

"Well, it comes to this then, Uncle Bill. You think I ought not to give Mary up. That's what I think, too. But how am I going to make peace with the old woman? Mary sent me a note last night asking me to call and apologize. But I don't feel like apologizing. The old woman was very saucy to me about my hair."

"If you will let me interfere in the matter," said Uncle Bill, "I might be able to straighten things out. I shall be going past Mrs. Tegg's cottage for my walk to-morrow or the day after, and I propose that you should undertake not to go near the place for, say, three days from now. Do you agree?"

"If you think you can do anything, I shall be much obliged," said Josiah.

DURING the next few days Uncle Bill spent more time than usual on his daily walks. In one of them he happened to meet Mrs. Dreese, and although he knew the lady by sight only, he contrived to find an excuse for stopping to discuss the weather at some length. He was also seen in Mr. Wilkins' shop chatting with that gentleman about the advantages of beet sugar over the other kinds, and, as usual, he came away with a good deal more information than he had imparted, although he had frequently appeared to be monopolizing the conversation in both instances. From which it would appear that the advantages of an early education in diplomacy are not entirely wasted even in a remote English village.

Some three days after his conversation with Uncle Bill, Josiah was walking down the road when he saw Mrs. Tegg approaching him on the other side of the road. He made up his mind that he would not look at her, so that if hostilities should be renewed, she would have herself to blame for commencing them. To his intense surprise, she crossed over to him, and there was a quite unusual smile hovering over her hard mouth.

"Why, Josiah Mellick," she said, "you're quite a stranger. I hope you haven't been taking to heart what I said about your hair, because that was only my fun. I'm sure if I'd thought it was goin' to hurt your feelings I shouldn't have dreamt of saying it."

Josiah could hardly believe his ears for the moment, and he hesitated as to whether these overtures of friendship were genuine, or whether they merely indicated Mrs. Tegg's subtle methods of renewing personalities.

"I daresay I did cut up a bit rough," the lady continued, "about your calling me a hip—what you said the other day—but that was only because I didn't understand. I was having a chat with Uncle Bill about it, and he says it's a Polish word, and quite a pretty compliment. He thinks you must have picked it up from him. Of course, I didn't know at the time or I shouldn't have spoken so sharp about it."

He scarcely knew what to say, and as a non-committal question he asked: "How's Mary?"

"Oh, she's quite well, thank you," replied Mrs. Tegg with quite unusual politeness. "She's been wondering why you haven't been to see her."

"Oh!" said Josiah. He did not feel equal at the moment to saying more than that. And when Mrs. Tegg suggested that he should come along

and have tea with them, Josiah assented as one in a dream who is in momentary expectation of a very rude awakening. He could not understand Mrs. Tegg's new attitude.

Presently Mrs. Tegg smiling at the sight of the happiness about her, observed:

"And I'm so glad to hear that you've paid off all the mortgages on your farm, Josiah Mellick. You must—"

"What's that?" asked Josiah abruptly, as he took his arm away from Mary's, where it had become locked, in the enthusiasm of the moment.

"You have paid off the mortgages haven't you?" asked Mrs. Tegg, in a tone of obvious alarm.

"No, I haven't" said Josiah, in a decided tone as he turned very red and looked first at Mrs. Tegg, and then at Mary. "Who's been playing the silly—"

"I certainly understood Uncle Bill to say—" stammered Mrs. Tegg, turning red in her turn as if she regretted the warmth of her welcome.

"Well, mother," said Mary, putting her arm through Josiah's, "if anybody ought to know, Jo ought to. I told you at the time it was all a mistake, because Jo and I have promised each other to work and pay the mortgages off, together. Haven't we, Jo?"

"Y-yes," stammered Josiah. "It seems to me that Uncle Bill's gone a bit too far. The old chap means well, but he ought to ha' stuck to the truth."

"So I think," said Mrs. Tegg, sharply. "And the next time I see him I shall tell him so. It was all along of his talk to me yesterday that I packed Mr. Wilkins off about his business, and—well I declare if there isn't Mr. Wilkins going past now."

MRS. TEGG ran to the window, Josiah and Mary following more slowly. Mr. Wilkins certainly was there. He was shuffling along with a dejected air by the side of Mrs. Dreese, who looked radiant and smiling, as if she could not help exulting over the victory that had finally attended her efforts to secure the well-to-do widower. Mrs. Tegg learned a few days later that having been disappointed in his courtship of Mary, Mr. Wilkins had gone off and proposed to Mrs. Dreese on the spot, and apparently had spent every moment since regretting his rash act. For the moment, however, Mrs. Tegg could do no more than watch the elderly couple till they were out of sight, and then she turned with as good a grace as might be and said she supposed young Josiah Mellick had better sit down to tea.

After tea, when Jo proposed that Mary should come with him to receive his mother's congratulations, Mrs. Tegg had no word to say. The arrangement was clearly not to her taste, but she could find no reasonable objection to make. And the young people set out accordingly.

Mrs. Mellick came to the farmhouse door as she saw the two walking down the path. After the first greeting of Mary, and before there had been time for any explanation, she handed her son a long blue envelope.

"Jo," she said. "You'd better have a look at this, in case it wants answering. I didn't open it because it's addressed to you. But it looks like another of those worrying letters from the lawyers. I don't know why; for everything's paid up to date."

Josiah tore the envelope open impatiently, and took out two or three deeds. Then he read a letter accompanying them, and looked at his mother in amazement.

"I don't understand, mother," he said at length. "The lawyers say they're much obliged for cheque in settlement, and enclose all the papers necessary to clear our title to the farm. What—"

At that moment Uncle Bill, passing the farmhouse on his way to his cottage, stopped at the door.

"My dears," he said, speaking more familiarly than he had ever been known to do before, "there are some things that it isn't necessary for our happiness to understand, and this is one of them. All you young people have to do is to look forward. Leave it to us old ones to look back. Good-night all."

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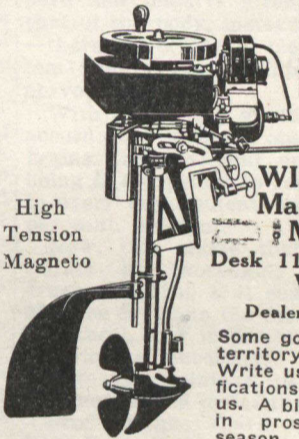
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THE DAISY'S SONG.

THE sun, with his great eye,
Sees not so much as I;
And the moon, all silver-proud,
Might as well be in a cloud.

And O the spring—the spring!
I lead the life of a king!
Couched in the teeming grass,
I spy each pretty lass.

I look where no one dares,
And I stare where no one stares,
And when the night is nigh
Lambs bleat my lullaby.

—Children's Magazine.

THE LETTER TO THE KING.

LIKE many other Oriental rulers in the old days, Cadez, the King of Khuristan, was sunk in sloth and luxury. But by good fortune his Grand Vizier was a good, just and able man, who served his country and his countrymen. All the people loved him, and his only enemies were a group of intriguers at the palace who wanted to get affairs into their own hands so that they could make money by oppressing the peasants.

By flattering the young King and slandering the wise old Vizier these plotters at last succeeded in their wicked aim, and the good Minister was disgraced and had to flee from the country to save his life. But he neither tried to disprove the false charges brought against him nor sought to win back the favour of his royal master. He merely wrote to the King, saying:

"I am sorry for what has happened. As I am now in great poverty, I humbly beg your Highness to grant me just a few acres of barren ground in your kingdom, and I will try to cultivate them and earn my living in this way. I would rather be the poorest farmer in my own country than win wealth and position at the court of a foreign ruler."

Naturally, this letter was first seen by the men who had overthrown the old Minister. Amused by the strangely humble request, which seemed to them quite harmless, they showed it to the King. The favour asked was so very slight that Cadez told his officers to find a piece of barren land for the old Vizier. Some months passed, and the curious request occurred again to the King's mind.

"Have you found a piece of waste

land for my old Vizier?" he said to his new favourites.

They were compelled to confess that there was not an acre of ground in the whole kingdom that was uncultivated. All the farmers were prosperous and the merchants were flourishing. Struck by this evidence of the condition in which the old Vizier had left the kingdom, Cadez at once sent for him and restored him to power, and punished the men who had conspired against him.—Children's Magazine.



DANDELIONS.

Little yellow blossoms that grow among the grass,
Why do people call you weed and crush you as they pass?
I shall make a bouquet of your pretty bloom;
You shall be a flower to me and I shall take you home.

THE SERVANT AND THE CAT.

A LADY brought with her from the African coast a negress to act as servant. This black woman had never before seen a cat, and, not knowing how fond puss is of taking what does not belong to her, she placed a plate containing a fish upon a low stool in a room where a cat was sleeping. Of course, as soon as her back was turned, the cat ate the fish.

Later, when the master of the house wanted the hatchet to cut some wood, he could not find it, and asked the girl if she knew where it was.

"Oh, yes, massa!" she replied. "I put it in this box, for if the cat which ate the fish should eat the chopper, whatever should we do?"—Children's Magazine.

THE ELEPHANT'S BATH.

THE elephant enjoys a bath in the streams and pools of his native habitat, but his lordly brother in captivity finds no such comfort in the bath that from time to time is given him. A trainer thus describes the expensive operation:

It takes a week to carry out the process in every detail. It requires the services of three men and costs \$300. This treatment is necessary for a show elephant and, if the animal is a valuable one, the proprietor of the show does not consider the money wasted.

The first step consists of going over the immense body with the best soap procurable; 150 pounds of soap is used, and the elephant's ears are especially attended to. When the soaping and drying are completed, the elephant is well sand-papered, and after that rubbed all over with purest Indian oil until the mouse-gray skin is supple and glistening.

This last finishing touch is the most expensive part of the whole bath, as it means the application of about \$150 worth of olive oil.



THE EASTER BUNNIES.

Little Easter bunnies are very good to eat;
Of course I mean the candy ones, filled with chocolates sweet.
But wouldn't you much rather, if they asked you to decide,
Have two living bunnies that you couldn't get inside?

Why Man of To-day is Only 50 Per Cent. Efficient

By Walter Walgrove

If one were to form an opinion from the number of helpful, inspiring and informing articles one sees in the public press and magazines, the purpose of which is to increase our efficiency, he must believe that the entire Canadian nation is striving for such an end.

And this is so.

The Canadian Man, because the race is swifter every day; competition is keener, and the stronger the man the stronger his will and brain, and the greater his ability to match wits and win. The greater his confidence in himself, the greater the confidence of other people in him; the keener his wit and the clearer his brain.

The Canadian Woman, because she must be competent to rear and manage the family and home, and take all the thought and responsibility from the shoulders of the man, whose present-day business burdens are all that he can carry.

Now, what are we doing to secure that efficiency? Much mentally; some of us much physically; but what is the trouble?

We are not really efficient more than half the time. Half the time blue and worried—all the time nervous—some of the time really incapacitated by illness.

There is a reason for this—a practical reason, one that has been known to physicians for quite a period, and will be known to the entire world ere long.

That reason is that the human system does not, and will not, rid itself of all the waste which it accumulates under our present mode of living. No matter how regular we are, the food we eat and the sedentary lives we live (even though we do get some exercise) make it impossible; just as impossible as it is for the grate of a stove to rid itself of clinkers.

And the waste does to us exactly what the clinkers do to the stove—make the fire burn low and inefficiently until enough clinkers have accumulated, and then prevent its burning at all.

It has been our habit, after this waste has reduced our efficiency about 75 per cent., to drug ourselves; or after we have become 100 per cent. inefficient through illness, to still further attempt to rid ourselves of it in the same way—by drugging.

If a clock is not cleaned once in a while it clogs up and stops; the same way with an engine, because of the residue which it, itself, accumulates. To clean the clock you would not put acid on the parts, though you could probably find one that would do the work; nor to clean an engine would you force a cleaner through it that would injure its parts; yet that is the process you employ when you drug the system to rid it of waste.

You would clean your clock and engine with a harmless cleanser that Nature has provided, and you can do exactly the same for yourself, as I will demonstrate before I conclude.

The reason that a physician's first step in illness is to purge the system is that no medicine can take effect nor can the system work properly while the colon (large intestine) is clogged up. If the colon was not clogged up, the chances are 10 to 1 that you would not have been ill at all.

It may take some time for the clogging process to reach the stage where it produces real illness, but no matter how long it takes, while it is going on the functions are not working so as to keep us up to "concert pitch." Our livers are sluggish, we are dull and heavy—slight or severe headaches come on—our sleep does not rest us—in short, we are about 50 per cent. efficient.

And if this condition progresses to where real illness develops, it is impossible to tell what form that illness will take, because—

The blood is constantly circulating

through the colon and, taking up by absorption the poisons in the waste which it contains, it distributes them throughout the system and weakens it so that we are subject to whatever disease is most prevalent.

The nature of our illness depends on our own little weaknesses and what we are the least able to resist.

These facts are all scientifically correct in every particular, and it has often surprised me that they are not more generally known and appreciated. All we have to do is to consider the treatment that we have received in illness to realize fully how it developed, and the methods used to remove it.

So you see that not only is accumulated waste directly and constantly pulling down our efficiency by making our blood poor and our intellect dull, our spirits low and our ambitions weak, but it is responsible, through its weakening and infecting processes, for a list of illnesses that if catalogued here would seem almost unbelievable.

It is the direct and immediate cause of that very expensive and dangerous complaint—appendicitis.

If we can successfully eliminate the waste, all our functions work properly and in accord—there are no poisons being taken up by the blood, so it is pure and imparts strength to every part of the body, instead of weakness—there is nothing to clog up the system and make us bilious, dull and nervously fearful.

With everything working in perfect accord and without obstruction, our brains are clear, our entire physical being is competent to respond quickly to every requirement, and we are 100 per cent. efficient.

Now, this waste that I speak of cannot be thoroughly removed by drugs, but even if it could, the effect of these drugs on the functions is very unnatural, and if continued, becomes a periodical necessity.

Note the opinions on drugging of two most noted eminent physicians:

Prof. Alonzo Clark, M.D., of the New York College of Physicians and Surgeons, says: "All our curative agents are poisons, and as a consequence, every dose diminishes the patient's vitality."

Prof. Joseph M. Smith, M.D., of the same school, says: "All medicines which enter the circulation poison the blood in the same manner as do the poisons that produce disease."

Now, the internal organism can be kept as sweet and pure and clean as the external, and by the same natural, sane method—bathing. By the proper system warm water can be introduced so that the colon is perfectly cleansed and kept pure.

There is no violence in this process—it seems to be just as normal and natural as washing one's hands.

Physicians are taking it up more widely and generally every day, and it seems as though everyone should be informed thoroughly on a practice which, though so rational and simple, is revolutionary in its accomplishments.

This is rather a delicate subject to write of exhaustively in the public press, but Chas. A. Tyrrell, M.D., has prepared an interesting treatise on "Why Man of To-day is Only 50 per cent. Efficient," which treats the subject very exhaustively, and which he will send without cost to anyone addressing him at Room 331, 280 College Street, Toronto, and mentioning that they have read this article in the Canadian Courier.

Personally, I am enthusiastic on Internal Bathing, because I have seen what it has done in illness as well as in health, and I believe that every person who wishes to keep in as near a perfect condition as is humanly possible should at least be informed on this subject; he will also probably learn something about himself which he has never known, through reading the little book to which I refer.

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Six Wonderful Roses

(Concluded from page 11.)

of velvety crimson is the feature of this somewhat new rose, and a posy of it with buds and the large, open flowers is as sumptuous as the deepest crimson maple leaf. The more one sees of this rose the more its beauty lingers in memory when snow covers the earth.

Frau Karl Druschki. This is an exception to the previous five, as it is called a "Hybrid Perpetual," and unfortunately the flowers are scentless, but their dead whiteness and abundance are sufficient to place this German rose in the most praiseworthy six. Its great flowers are little snow heaps of bloom.

How to Grow Gladiolus

By H. H. GROOF

IN the Year Book of the Toronto Horticultural Society just issued the famous Gladiolus specialist and cultivator, Mr. Groof, writes of the way to grow the modern flower. His remarks are of the utmost practical importance.

The Gladiolus is not exacting in its demands upon the soil. I have grown it on one block of land yearly for over fifteen years, the only fertilizer used being well-rotted stable manure and hard wood ashes applied before ploughing in the autumn. No fertilizers are needed on strong new soils as a rule.

Profuse watering at intervals is desirable where local peculiarities of soil and limited rainfall prevail during the season of active plant growth and blooming. A brief period of ripening before the latter season is beneficial, if not too severe, as this hardens the plant tissues and assures flowers and spikes of increased durability and quality. Excessively succulent growth is not beneficial to plant, flower or corm. For best results, plant in full exposure to the sun, in locations having a free circulation of air, avoid crowding by other plants or overshadowing by trees, buildings or hedges. Plant from two to four inches deep according to the size of the corms—matured corms never less than four inches—two to four inches apart in double rows, which may be made as close as twelve inches in beds or borders. The greatest satisfaction is secured by growing several thousand in the vegetable garden for daily cutting as the first flowers open.

Cut the spike when the first flower opens and place in water without overcrowding. Remove the terminal buds soon, as this checks stalk development and throws the strength into the larger and earlier maturing flowers. The end of the stalk should be shortened and the water renewed daily with frequent cleansing of the vases. In shortening the stalk cut diagonally, to insure free absorption of water by the spike without the contamination and obstruction, caused by sediment, if cut at a right angle. The fact that blooming the spikes in the shade of room or piazza modifies the field colours, from bright shades and tints to delicate flushes and shadings, also reduces the latter types to the faintest tinge of colour or white, is well known to experienced growers.

To ensure this most desirable result, place the vases of these highly coloured types in the early morning sun for an hour or two daily, preferably after renovation and renewal of the water. This practice will also enable the retention and normal presentation of the original delicate tints and shadings referred to in the preceding paragraph, if so desired. As it takes about three days after cutting to bring the spikes into strong blooming condition, this should be allowed for in advance of the date of intended use. The spikes can be shipped a thousand miles by standing them on end in suitable baskets or boxes. On arrival, cut off the end of the stalk, and remove the terminal buds before placing in water, they will then revive quickly and with proper care give pleasure for a week or more.

Dig the corms before the ground freezes, cut off the stalk close to the corm and store in a cool dry place, in

baskets or shallow boxes. The old corm may be removed a few weeks later when convenient. It is not necessary to wait until the plant dies down before harvesting the corms, as a few weeks after blooming is sufficient to mature both for this purpose.

The Love-in-a-Mist

THIS picturesque little flower, which the art of the jeweller has taken note of, has a name suggestive of big eyes of blue peeping through a veil of green. But "Devil-in-a-bush" is another description of this, the Nigella, of which a variety bearing a larger flower of deeper blue is called after that great English amateur gardener, Miss Jekyll, who raised it in her lovely woodland home, Munstead, near Godalming, England. "Love-in-a-Mist" belongs to that class of flower called the "annual," which has been more than once explained. It means that seed sown as soon as spring really begins with a soil free from frost, will bring forth seedlings to flower the same year. It is grown in a number of gardens, but many will not know it, hence the illustration. Seed of it is to be had of all our nurserymen.

"The Green Carnation"

THIS is not the title of a well-known book, but a description of flower monstrosity which is now to be seen in the florists' shops of our cities. We remember this distortion some years ago in London, England, when the furious outcry against the injection of aniline dyes to produce this result meant its speedy disappearance. We hope the same will happen here, and if unsold stuff is evidence this will not be long. It is surely unnecessary to say that "beauty unadorned is adorned the most"; a creed for all to believe. But in this age of crazy fashions one never knows what is going to happen next.

The Perennial Sunflower

PERENNIAL sunflowers (Helianthus) are perennial in the truest sense, almost too vigorous in growth, and all bear a profusion of yellow flowers towards the fall of the year. Where an ugly corner exists or some place it is wished hidden, then put in good clumps of any of the following: H. multiflorus, of which there is a very double form; H. decapetalus, a paler yellow in colour and tiller, 6 ft.; H. oregatis, 6 ft. to 8 ft., and Miss Mellich, which has a large lovely flower, half-double, and seems to shine in the sun.

The Study of Vegetable Odours

I DO not know of any other subject so worthy of study as this intricate one of odours or perfumes. We ought to educate our noses better than we do. The nose is really a sensitive organ, placed as a sentinel at the very entrance or gate-house of the lungs; and if our noses are not alert and faithful we lay ourselves open to all sorts of diseases or ills that flesh is heir to. The odours or essential oils of plants are essentially antiseptic, and the wonder is that pathologists have neglected their health-yielding virtues so long. We have had Pfarrer Kneipp with his wonderful water cure; we have had the grape cure; and I hope soon that some clever specialist will start a hospital or "scent cure," in which sweet odours will play a part not inferior to other medicants that act only on the stomach and leave the lungs to the best they can alone. Even in the arts and manufactures the sense of smell is now and then, even if not often, very valuable.—F. W. Burbidge, in the "Book of the Scented Garden."

Exactng Tenant.—Mr. Longsufferer—"Say, janitor, it's down to zero in my flat."

Janitor—"Down to zero, is it? That's nothing."—New York Globe.

"HIS PLACE in the WORLD"

By Mrs. Bilsborough

OUR NEW SERIAL STORY

SYNOPSIS.

Dr. Arnold Bassingbroke performs a clever operation, and by it makes sane a man who has been mad for three years. Afterwards the doctor goes home, and wishing to prove the efficacy of a drug, takes it himself. He goes out and is knocked on the head, losing his memory.

CHAPTER IV.—(Continued.)

A POOR CLERK! His old clothes bore the appearance of genteel poverty, his refinement of speech and manner, his white, slender hands, proclaimed him to belong to a class above the working mechanic.

A poor clerk—robbed of what little he had, willing to work, but without friends, no good keeping him. Being quite destitute they gave him five shillings from the poor-box and dismissed him with a caution!

He left the police court a free man, but, like a fallen star, he had no visible position in the universe.

His worldly wealth consisted of five shillings, an old tweed suit, and a battered bowler hat, which Constable Jones presented to him.

With these assets and a borrowed name, he set out to find his place in the world.

Three hours after John Grey had gone forth to find out who and what he was, a private motor-car drew up before the police station. From it a middle-aged woman alighted, carrying in her hand a bill which the police had circulated. She had a long, private interview with Sergeant Brown.

"Very sorry, madam," said that officer politely, "the man left this morning; but he could not possibly be the gentleman you are looking for. Our man was a bit vacant at first—we found he'd been hit over the head by some hooligans at Hammersmith—but he gave a clear account of himself when he came round."

"You say his name was John Grey? A clerk?" the woman queried in evident disappointment.

Sergeant Brown nodded. "Why don't you advertise, and offer a big reward?" he suggested.

The woman shook her head. "We are afraid to make it public yet; in his position it might damage him seriously. He may have private reasons for going away, and be very angry if a hue and cry were raised. We're obliged to be careful. But I thought there was no harm in coming to—to satisfy myself."

She looked worried and disappointed as Sergeant Brown saw her into the motor-car.

"Now, I wonder!" he muttered, as he stood bareheaded, with puckered brows, looking after the luxurious automobile as it glided away. Then he laughed uneasily.

"What a rum go if he should be that chap! I wish I'd kept him a few hours longer. It might have been a good bit in my pocket! If I had any idea!"

He shook his head doubtfully, and went in with a thoughtful face.

CHAPTER V.

In the Trough of the Waves.

IN the meantime, unknowing of the middle-aged female's inquiries as to his identity, and Station Sergeant Brown's newly-aroused misgiv-

ing in regard to him, John Grey was moving on. His one desire was to get away from the police court and its neighbourhood in the quickest possible time. Following trams and buses, he walked steadily along till he found himself in the King's Road, Chelsea; then, faintness overcame him.

"I must eat, 'quo famen tolerarent,'" he muttered, but hunger was forgotten for the moment in surprise at his lapse into Latin.

The smell of coffee met him from a small eating-house, and postponing self-inquiry as to the origin of his classical knowledge, he entered this humble cafe and ordered a cup of the fragrant beverage.

"Cafe-au-lait, monsieur?" inquired the greasy French waiter.

"Oui, merci," replied John Grey unconsciously, and again started, mentally reviewing himself. French and Latin were equally familiar.

He watched the shabby waiter serving the coffee French fashion—an equal portion of coffee and hot milk being poured into the thick, white cup from two metal coffee-pots held aloft with a flourish of high art.

John Grey sipped the coffee reflectively, and found it good; then he beckoned to the waiter.

"Garçon, m'apporta a manger."

"Que voulez-vous, monsieur?"

"C'est peu n'importe," he replied indifferently.

Presently two plates, poised high on the palm of the hand, were brought and dumped down on the marble-topped table with an air of satisfaction. Some stale, saffron-coloured buns were huddled on to one, and an ancient-looking pate on the other.

"Tres bon, monsieur," commended the waiter, pointing to the pate encouragingly. "Pate de fois gras, je les prends pour mon compte, vous font venir l'eau a la bouche."

John Grey laughed at the vivid imagination of his waiter.

"Je vous crois sur parole," he replied, passing over the highly-recommended pate and helping himself to a saffron bun.

THE waiter shrugged his shoulders and spread out his hands with a gesture of pained disappointment, which would have amused his customer had he not been in a state of deep dejection at his ambiguous position.

He found little appetite for the stale bun, and, unable to finish it, would have liked to put the remainder in his pocket for future need, but under the watching eye of the waiter had not the courage to perform this act of economy.

The bill paid, and a couple of coppers left on the marble-topped table—rank extravagance—he moved to the door.

He had nowhere to go! No plans made! And it was past noon!

Refreshed with the coffee and the rest, he walked briskly away, conscious that the waiter, a soiled serviette over his arm, had sauntered to the door and was standing idly watching him down the street.

John Grey was glad to turn the corner, and this brought him in front of a free library.

A man went up the steps, and—upon such small happenings do our lives hinge sometimes—for no apparent reason, John Grey followed him into the public reading-room.

At least he could sit here and consider his position without the glassy eyes of a waiter boring into his back; he hated being stared at!

A row of stands were spread with the daily papers. The man preceding Grey made his way to them. This gave him an idea—he must find something to do quickly, or drift into vagrancy. He determined to look at the advertisements.

THE papers were all engaged, so he sat down to wait his turn, and, in his thoughtful, detached way, studied the faces poring over them.

Care-worn, anxious, hopeless, many of those searchers looked. Were they like himself, without money? Without home? Without friends? Driftwood on the sea of life!

A young girl, neatly dressed in black, turned from the papers with a quivering, indrawn gasp which sounded like a sob. As she passed John Grey, their eyes met; hers were full of tears.

He felt for the few shillings in his pocket and, prudence not prevailing, followed her to the door, his own troubles forgotten.

She turned with a frightened air at his approach, her dark blue eyes looking unnaturally large in the pinched white face; her pale lips quivering at the corners.

"Pray do not be afraid of me," said John Grey simply. "You are in trouble; so am I; believe me, I am sorry for your trouble, whatever it is." He spoke with quiet sympathy.

"You are very kind, sir," said the girl coldly, as she drew away from him.

"You look faint. May I—will you let me give you this, to get a cup of tea?" He offered her a shilling, the colour rising to the roots of his hair. Sudden tears swam in her eyes.

"Mother would not have liked me to take it—I wasn't begging," she protested proudly, "but—but—I have not tasted food since yesterday morning." Her voice dropped to a whisper.

"How is that?" John Grey's mental attitude at the moment was that of an onlooker on the drama of life.

"I am a governess, sir. I've been looking for a situation for three months—and—and I've got almost to—the—end."

"Can't you find a place?" he asked stupidly.

"I have no references." She spoke desperately.

"No—references?"

"I was turned away from my last place in disgrace," her voice choked. "I had been there a year."

"Turned away! In disgrace! What for?"

"Some money was missed—I got the blame—a marked coin was found in my box. I assure you, sir, I knew nothing about it. Someone did it to get me into trouble. I can't get another place—and—I am starving."

A look of pained distress came into the man's dark eyes. He accepted her statements without question.

"Where do you live?"

"I lodge in a back street round the corner, and shall be turned out. I owe two weeks' rent already."

"You spoke of your mother?" said John Grey after a painful silence.

"She is dead, sir. I am glad my mother never knew I was called a thief!" Her voice sounded strangled.

"Is it a decent place where you



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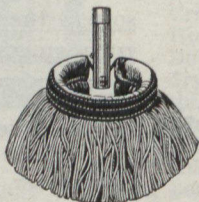
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live? Has the landlady another room to let? I want a room to-night—would she take me?" He asked this on a sudden impulse.

"I dare say," replied the girl lifelessly, "but please don't let her think I sent you." She coloured painfully under his look of surprise.

It seemed to John Grey but an act of kindness on her part to introduce a fresh lodger. But he made no comment.

"Mrs. Bindels, No. 2, Rose Court, is the address."

"Thank you," said John Grey simply; "and what is your name, may I ask?"

"Violet Vernon," she answered uneasily.

"I will call on Mrs. Bindels presently, Miss Vernon; I want to study the papers first; I, also, am looking for a job," he announced calmly.

"You are late for to-day's papers, sir. I went after a place this morning. That was why I was so late; it was such a long walk," she sighed. Evidently it had been a fruitless walk.

"I am sorry—but go now, and get that cup of tea and something to eat. To-morrow may bring better luck—who knows?" He spoke cheerfully.

"I hope so, and thank you, sir. I have not heard a kind word for many a day, though mother always warned me never to talk to strange gentlemen outside."

"Your mother was right, Miss Vernon; but there are exceptions to every rule. Shipwrecked people in the trough of the waves do not wait for an introduction."

Violet Vernon smiled sadly. He lifted the battered bowler hat P.C. Jones had retrieved, as she descended the steps and passed out. Then he re-entered the reading-room.

Little as he knew it then, John Grey, stepping from a forgotten past, into an unknown future, was approaching the most momentous crisis of his life.

CHAPTER VI.

Looking for Work.

A FAT, middle-aged man had watched John Grey follow the young girl out of the reading-room, and greeted him with an offensive grin when he reappeared. John Grey felt inclined to hit him over the head, but restrained himself, and merely glared.

Why shouldn't a man wish to help a fellow-sufferer, without some inane pig finding it a source of amusement, just because it happened to be a woman that was in trouble?

The papers, at liberty now, lay open at the "Wants" advertisements, which told a tale without words.

As he searched the "wants" mechanically, the urgent thought occurred: "What was he seeking?"

Was the story concocted at the workhouse a sub-conscious effort of the brain to set him on the right path? Was he a clerk? Did he understand book-keeping?

Asking an attendant for the loan of a pencil and a bit of paper, he wrote down Mrs. Bindels' address. His writing was crabbed and illegible—no civil service writing which a clerk would employ. He put down a row of figures, but felt no desire to add them up. As a clerk, evidently, he was useless.

He tried to form a mental picture of himself behind a counter, but felt hopelessly befogged. Could he measure a yard of ribbon, weigh a pound of tea, or cut up a side of bacon? He realized he would be useless at such jobs.

A butcher wanted an assistant. Could he cut up a sheep? He toyed with the idea; he fancied he could use a knife—a thin, capable knife—but in a few seconds he grew disgusted at the thought; his white, slim hands could never carve their way through a sheep or chop through a bullock. Viewed en masse it became repulsive.

What, then, could he do?

With diminished ardour, he glanced at the "Wants" again. "Domestic Servants" had a large space allotted to them. He read through "Butlers," "Footmen," "Waiters," till his eye was arrested.

"Chauffeur wanted at once. Must

No Man Can Justify Higher Tire Prices

Higher Than Goodyear No-Rim-Cut Tires

Many other Canada-made tires are offered from one-eighth to one-third higher than Goodyears.

More Can't Be Given

We say to you—after 14 years of trying—that more of value can't be given than we give in No-Rim-Cut tires.

And no other tire costs so much to make, unless that cost is due to wasteful methods or to smaller output.

We give you here, in a costly way, the one feasible tire that can't rim-cut.

We give you the "On-Air Cure"—to minimize blow-outs.

We have reduced by 60 per cent the risk of loose treads.

And in All-Weather treads we give you an anti-skid with which nothing of the kind compares. Yet for these you actually pay less than for other Canada-made anti-skid tires.

And not another tire on the market offers you any one of these costly features.

Made in Canada

These tires are made by Canadians in Canada. As part of the Goodyear organization, our Bowmanville factory gives you the benefit of the experience and methods of our great Akron plant.

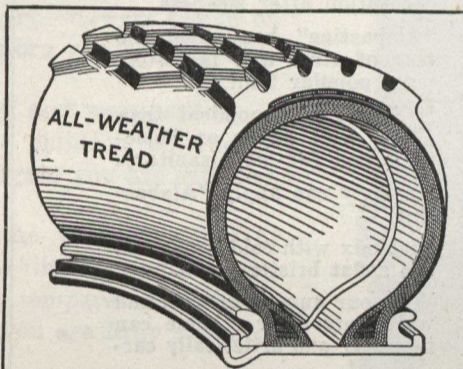
We have a staff of graduate experts working simply on research and experiment. They build in our laboratory 8 or 10 tires a day, in efforts to get more mileage.

They test them on roads and on testing machines. But they have not in years found a way to add mileage, save through our All-Weather tread. So, in all probability, better tires never can be.

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We save by modern equipment. We save by a low profit policy.

Higher prices have no reason which means anything to you. Prove this, if you doubt it, by actual mileage tests.



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With All-Weather Treads or Smooth

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CANADIAN gentleman, who has travelled in Europe before, desires to secure a suitable traveller of good reference for trip this summer. Box X, Courier.



Women Wanted --who want charming homes

A charming home is the outward expression of a woman's sense of beauty—It is not the result of lavish spending. You can have a beautiful home—every room glowing with warmth and cheerfulness and decorated to harmonize with a general color scheme—if you use

Alabastine

"Alabastine" is the twentieth century finish—something vastly better than paper or kalsomine, because—

Wall paper is placed on a layer of paste—

This is nothing more or less than a nursery for germs and insects—

Besides most wall paper is saturated with arsenic in sufficient quantities to impair health.

Then ordinary kalsomine is bound to chip, blister, crack, peel or rub off—

It's base is only whiting and animal glue—a combination with no solidifying or sanitary qualities.

"Alabastine" has antiseptic properties—

Germs cannot live on or in it. Once the walls of a room are coated with "Alabastine" there is no necessity for re-decoration after sickness.

"Alabastine" has stood the test of time and is to-day more popular than ever—

It is more economical than either wall paper or kalsomine and far more sanitary.

Anybody can apply "Alabastine"—

Just mix with cold water and use a flat bristle brush.

With our numerous tints and white any color scheme can be easily and artistically carried out.

Free Stencils

Our staff of trained decorators will perfect any color scheme for you absolutely free of charge. Also supply free stencils exactly suited for your purpose. Your Hardware or Paint Dealer will supply you with "Alabastine." But write for full particulars, and free booklet.

THE ALABASTINE CO., LTD.,
67 Willow St. - Paris, Canada.





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is a clear velvety skin and a youthful complexion. If you value your good looks and desire a perfect complexion, you must use Beetham's La-rola. It possesses unequalled qualities for imparting a youthful appearance to the skin and complexion of its users. La-rola is delicate and fragrant, quite greaseless, and is very pleasant to use. Get a bottle to-day, and thus ensure a pleasing and attractive complexion.



BEETHAM'S La-rola

Obtainable from all Chemists and Stores
**M. BEETHAM & SON,
CHELTENHAM, ENG.**

be steady man, capable driver. Apply at or before seven o'clock this evening to Miss Pragg, White Maisonette, Knightsbridge."

SOMETHING about this attracted John Grey. He returned to the advertisement several times, finally wrote it down, returned the borrowed pencil to the attendant, and sat down at a centre table to think.

The illustrated journals were occupied; he did not want them. The offensive fat man had left, for which he was thankful. What he wanted was to focus his mind on one important question.

"Could he drive a car?"

At the back of his mind the impression grew that he had frequently driven a private car. He became fascinated with the thought. Was he about to grasp something from the past? Was light beginning to filter into his darkened mind? He held his breath. He waited in vain; like an elusive dream, it evaded him. He was not certain.

Yet he could feel his hands on the wheel, was familiar with the car, felt the sudden rush of air upon his face—the thought filled him with excitement. He could drive a car; he knew it. Then that decided it!

He looked at the library clock: two o'clock. Ample time to go round the corner and interview Mrs. Bindels, secure a night's lodgings and get a wash and brush up, before presenting himself to Miss Pragg, whoever she might be.

Suddenly John Grey remembered Violet Vernon's failure to get a billet through want of references. This set him cogitating upon his own lack of credentials. Hope fell to zero. It was wildly improbable that he would get anything, least of all the position he proposed to seek.

He grew more pessimistic as he approached Rose Court. The euphonious name seemed sadly inappropriate to the dingy row of little houses which hid themselves behind the main street.

A fat, belligerent-looking woman stood at the open door of No. 2. A card hanging awry in a front window, informed the public that "a room was to let, for a respectable single man."

John Grey paused. The woman fixed a defiant eye upon him; he felt as if a hook had been inserted into the back of his neck to draw him into her net.

"Now, then, young man, wot was yer wantin'?" she shouted stridently at him.

"You have a room to let?" he parleyed.

"Was yer wantin' a room?" she asked, without offering to move.

"I wanted one for to-night."

"I don't take no 'casuals,'" she retorted contemptuously, as she eyed him up and down.

John Grey stood irresolute for a second, then began to move on.

"Wot was yer wantin' to pay?" she screamed after him.

This seemed a superfluous question after her last remark, but he replied, civilly—

"What do you ask?"

"All depends, see!"—she pursed up her mouth and looked at him appraisingly. "If yer was takin' it by the week it 'uld make a difference."

"I could not promise to do that."

"Then it's two shillin' a night," she replied firmly.

"Could I see the room?" he inquired politely.

"Well, I ain't takin' no strange man over my 'ouse unless I knows as you really wants a room," she returned insolently.

"I do want a room, but I can't take it without seeing it," was the indignant reply.

"Oh, it's all right; the room is—money down, yer know. I've had enough of credit, I 'ave," she added savagely.

John Grey thought of Violet Vernon, to whom this remark evidently applied, and the thought of her sad eyes decided him.

"I will look at the room, if you please."

The woman moved grudgingly from the door, and preceded him down a dark, narrow passage which led to a small bedroom on the ground



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The white writing on the Red Label:—



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This Washer eliminates labor and practically saves all cost. Does a big family washing for two cents a week—yes, and the wringing, too. It's one of the greatest marvels the world has ever known. Runs by electricity or water power.

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SATISFACTION

(A True Story)

After a long, chilly ride on a draughty street car, you reach your home—step inside the door, then as the bright, genial warmth surrounds and envelops you, all the cold and dampness is forgotten and happiness reigns— **you are satisfied.**

Dinner is served, the dining room is warm and comfortable (without being unduly hot and dry)—the children are bright-eyed, happy and hungry—flowers bloom on the table and in the windows—the meal is excellent— **once more you are satisfied.**

After dinner—your favorite chair with your pipe in the cosy and warm sitting or living room, chatting with your wife over the day's events—the children playing or busy with their home lessons—everything calm and serene— **again you are satisfied.**

The children are put to bed—all is quiet. Outside you hear the wild whistling of the wind, the whirling snow is fast covering the ground and the timbers and swaying trees creak and snap with reports that speak of rapidly lowering temperature. Inside, the kiddies, your wife and yourself are warm and contented— **you are fully satisfied.**

Then comes bedtime. Your bedroom is just as warm as the rest of the house. You undress with leisure and comfort. You retire—all through the long night the heat remains constant and your family and yourself are enabled to enjoy plenty of sound, healthy sleep— **sleep that makes you satisfied.**

The winter passes and as you total and compare your coal bills, you find that you have spent less than last year by many dollars and that the PEASE "ECONOMY" HEATING SYSTEM you installed "Pays for itself by the coal it saves."

You are completely satisfied.

The above story illustrates to the best possible degree the advantages of installing a "PEASE" Hot Water Boiler or Warm Air Furnace in a house. Nothing more can be said but that it gives **absolute satisfaction** and "Pays for Itself by the Coal it Saves."

It will generally be found that the best dealers and steamfitters, etc., in the town are "PEASE" advocates.

The illustrations show the Pease Warm Air and Hot Water Heaters, either one the best of its kind.

It is quite true that the first cost may be a little higher, but the reason of this is because of the better and heavier material and better workmanship used in manufacturing the product.

The Pease Foundry Company have made a specialty of Heating Systems exclusively for over 36 years, and to this specializing on heating only, we credit our well-known reputation of always being the best.

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If you have any heating problem to solve of any kind let us know. We have an Engineering Department composed of Heating Experts who will be glad to study your problem and to advise you of the most economical solution. All this absolutely **Free of cost to you.**

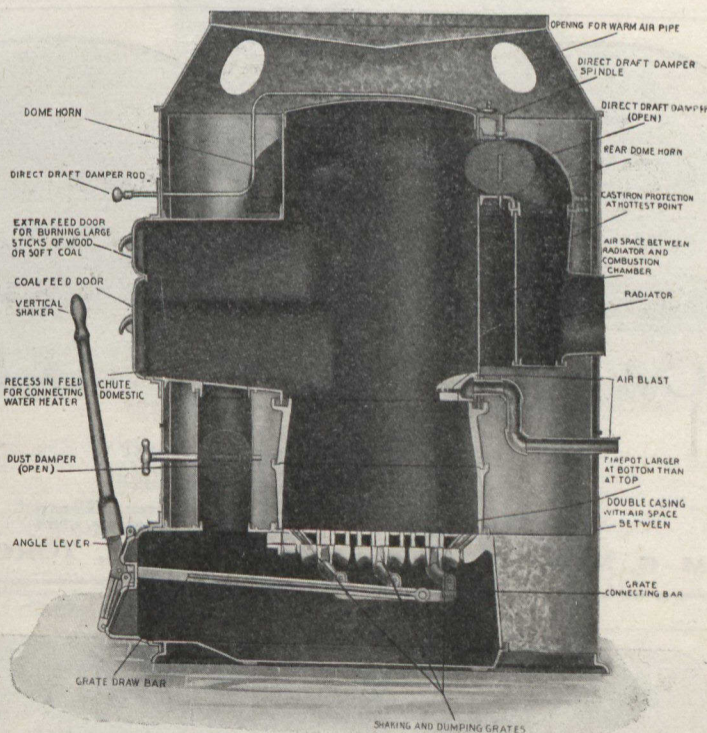
Why not write to-day?

PEASE FOUNDRY COMPANY, LIMITED.

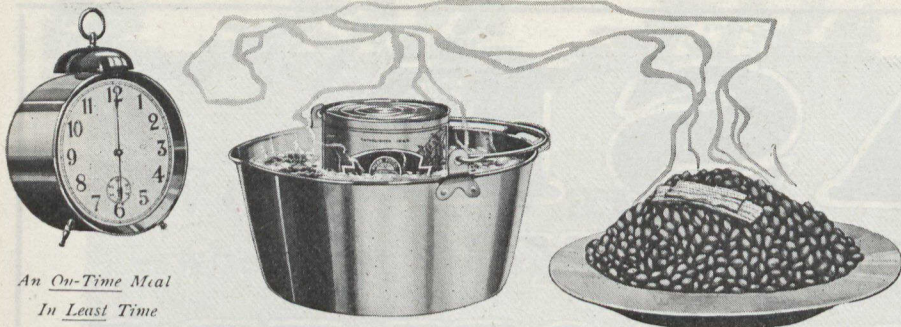
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In Least Time

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Without bother or fuss, without the hours of preparation, you give your family *real* baked beans with *the real flavor* that comes only when beans are baked by fire in an oven. The hard work is all done for you in our famous kitchens.

Heinz Baked Beans

One of the 57 Varieties

are baked the slow, painstaking way, the one way that produces the flavor and makes beans most satisfying and nourishing.

There are quicker, easier methods of cooking beans, but we are not looking for quick or easy ways. From the start of our business, our one aim has been to make only the best.

That's why we issue the broad guarantee for all our products, "Your money back if you're not pleased."

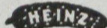
There are four kinds of Heinz Baked Beans:

- Heinz Baked Beans with Pork and Tomato Sauce
- Heinz Baked Pork and Beans (without Tomato Sauce)—Boston Style
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- Heinz Baked Red Kidney Beans

Others of the 57 Varieties are:

Spaghetti—cooked ready to serve, Peanut Butter, Cream Soups, India Relish, Olives, Tomato Ketchup, etc.

H. J. Heinz Co.



More than 50,000 Visitors inspected the Heinz Pure Food Kitchens Last Year



floor. It felt close and stuffy, as if in need of thorough ventilation.

Considering the muscular appearance of Mrs. Bindels, he thought the whole place might have been cleaner. Perhaps he was over fastidious!

He engaged the back room for one night, paying two shillings in advance—an exorbitant price for such wretched accommodation.

"Young man, wot's yer nyme?" asked Mrs. Bindels impressively.

"John Grey."

"Well, let me tell yer, John Grey, yer'll be locked out if yer keeps late 'ours; I don't 'old wi' stayin' up all night fer no lodgers."

Having delivered this unnecessary piece of information, Mrs. Bindels sauntered back to the open front door and resumed her post of vantage, arms akimbo.

John Grey made use of the time to open the grimy window, which looked into a dirty yard. He doubted if the air thus let in would be any improvement, laden as it was with the smell of cats and decaying vegetables. Looking out, he saw it backed on to a greengrocer's yard, where the refuse from the shop was tipped. However, he had paid for this delectable apartment, and had to make the best of it.

Seeing neither water nor basin to wash in, he approached the sentinel at the door, and boldly asked for a towel and some water.

Mrs. Bindels favoured him with a slow stare, as if she doubted the evidence of her senses.

"Yer ain't makin' yerself at 'ome, I don't think," she remarked sullenly.

"I have an appointment in the West End, and I want a wash," he persisted firmly.

"Yer does, does yer! Well, go along that there passage, foller yer nose as the sayin' is, an' yer'll find the scullery an' a tap. If yer turns the tap yer'll come to water; there's a towel hangin' on a 'ook behind the door. Make yerself at 'ome—don't mind me!" she added with heavy sarcasm.

He didn't. He found the tap, and used it, but bucked at the towel, which had evidently seen a long service since it had left the wash-tub. A duster, evidently a negligible asset to the house, served as a substitute.

He decided to buy a comb when he went out.

Seeing a venerable-looking boot-brush, John Grey polished his boots, pressing it into a further sphere of usefulness in the effort to improve the appearance of his dilapidated bowler.

After strenuous efforts he emerged from the scullery feeling a trifle fresher.

"Smart, ain't yer?" remarked Mrs. Bindels, eyeing him critically. "Call in' on yer banker, or goin' to meet yer best girl?"

Ignoring these coarse witticisms, John Grey passed out.

"Remember yer 'ome in good time, young man," she shouted after him, as he stepped into the street.

CHAPTER VII.

The White Maisonette.

A CLOCK in the neighbourhood struck three as John Grey turned his back on Rose Court.

What must he say to Miss Pragg? How account for his lack of credentials? He foresaw all sorts of awkward questions.

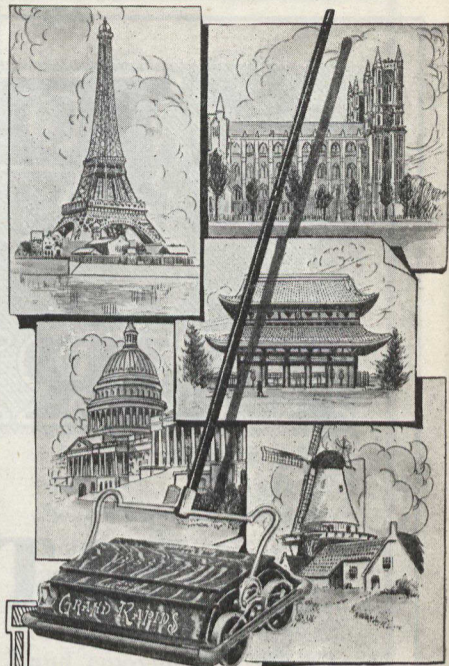
These worrying thoughts kept him fully occupied while he followed in the wake of the 'buses going west.

He stopped at length before a smart maisonette painted white. It had green railings, green shutters, and green window boxes; the latter were filled with crocuses and daffodils. He looked for the number. It was Miss Pragg's.

Although late April, a chill wind blew from the east. John Grey shivered, being without an overcoat.

Dare he go into a Lyons' tea-shop and get a cup of tea? He had bought a comb and a washable collar, and fingered the remaining coppers in his pocket dejectedly. He had walked miles that day, and an empty stomach was not a heartener to falling courage.

With reckless desperation he passed through the swing door, sat down, and ordered tea and bread and butter. There was also, he remembered, ac-



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Always call for it.

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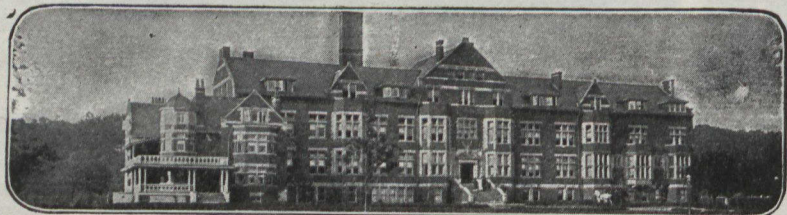


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The quality of this Whiskey is guaranteed by a Union of 125,000 Distillers

This is One Advertisement That You Ought to Read



Here is the Metal Shingle

which has stood the test of time—which is the only real test of any metal roofing. Roofs of these shingles put on years ago, when we first began to manufacture the Safe Lock brand, are still giving the best of satisfaction. They have protected the buildings and the crops for all these years and will continue to do so for many years to come.

Hundreds of thousands of squares of

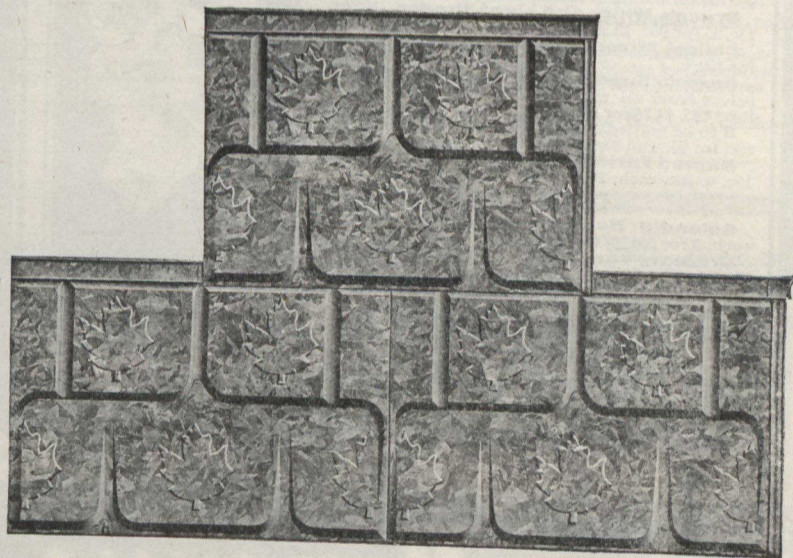
Preston Safe Lock Shingles

are covering the buildings of Canadians in every part of the Dominion. *They are a Canadian Shingle made for Canadians.* They are made to give service under the most trying weather conditions.

They have many valuable features which are covered by patents and cannot be used on any other make of metal shingle. For instance, they have *four positive hook locks*. Just take a look at the three shingles illustrated on this page. Notice how they have been locked together. They cannot be pulled apart. The more the strain the tighter they will hook together. We know of instances where all the roofing boards and rafters have been burned away, yet the roof of these shingles held together in one great sheet of metal—all the weight being supported by the locks. This confined all the flames to the one building and saved others which were near.

The iron used in the manufacture of these shingles is the best that we can obtain. We figure that the best is none too good. We use the best because we want business from you farmers in years to come, and we want all our products to give you the best service. In the manufacture of the Safe Lock Shingles the greatest care is exercised to see that each shingle is perfect. We have men who do nothing but inspect shingles—each one being looked over carefully for any flaws which might occur in the process of manufacture.

These shingles are lightning-proof—we not only say that in our advertising, but we actually give a written guarantee over the signature and seal of the Company.



Here are three of our Safe Lock Shingles. Note how they are hooked together—making practically one sheet of metal. Rain or sleet cannot blow under the locks to force the shingles apart. They are proof against all the weather elements. They are, without doubt, the finest metal shingle on the market.

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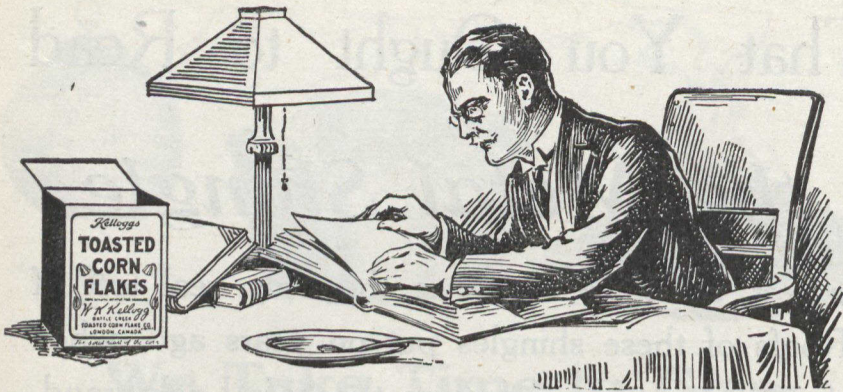
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Be sure of the right signature. 10c per package

Flowering Bulbs GLADIOLUS

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Choice Mixed—10 for 25c, 25 for 55c, \$2.00 for 100.

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Bruce's White and Light Shades—10 for 45c, 25 for 90c, \$3.25 for 100.

Childs Mixed—10 for 55c, 25 for \$1.15, \$4.25 for 100.

Bruce's Superb Mixed—made up by ourselves from all varieties—the best, 10 for 55c, 25 for \$1.25, \$4.75 for 100.

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Splendid Named Sorts—all colors—20c. each, 3 for 55c, \$2.00 for 1 dozen.

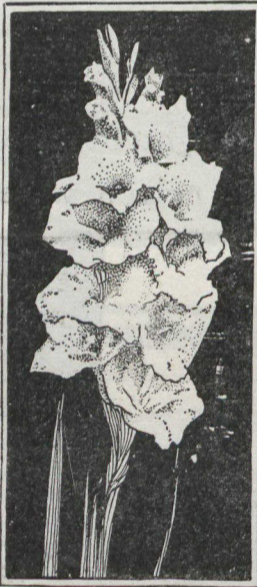
Ordinary Varieties—Mixed 10c. each, 3 for 30c, \$1.00 for 1 dozen.

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10 YEARS OLD

If it's good Scotch—

it's "Sandy Macdonald"

If it's "Sandy Macdonald"—

it's good Scotch

ALEXANDER & MACDONALD, LEITH, SCOTLAND.

commodation that would enable him to put on his clean collar.

Tea over and his toilet completed, he commended himself to a propitious fate, and at half-past six o'clock rang the electric bell of the White Maisonette.

The door flew open immediately, and a smirking boy in buttons ushered him into a square and richly carpeted hall.

John Grey was dismayed to find men closely ranged round the hall, each bearing the evidence of his calling. They greeted him with a stony stare of disapproval. He longed to slip out again, doubtless would have done so had not the boy in buttons stood on guard.

"Over there, mister; an' take your turn after the others," directed the boy tersely, with a jerk of his thumb.

John Grey took his stand in the corner allotted to him and glanced at the other competitors, who were of every sort and size. His spirits fell. If he had cherished the illusion that this was a new field of labour in which there might be room for him, the illusion was crushed by this crowd of waiting men.

A bell rang, and a smart parlour-maid showed a flustered-looking man out of an adjoining room, and beckoned to one of those in the hall.

The boy in buttons opened the front door; the flustered man dropped out of the ranks, and the door shut upon him.

This performance was repeated automatically every five minutes or thereabouts. Those taking part in it seemed like marionettes performing some sort of pantomime act. Occasionally it was varied by a ring at the front door, and another man joined the waiting crowd.

THERE was a brooding silence which became oppressive. Every man looked askance at his neighbour.

John Grey watched with fascinated interest. He had forgotten his share in the drama when at last it came to his turn. The smart parlour-maid beckoned, but he had grown so accustomed to see another man step forward that he did not move.

The hall was not so crowded now. As no one responded to the signal, he looked round, and his eyes met those of an elderly man near him.

"Your turn, mate," he whispered. "I wish ye luck, ye look down on yer uppers."

John Grey felt puzzled, but, concluding he meant well, smiled back, and followed the maid.

The large room he entered had the appearance of a library and living-room combined; there was an air of comfort about it which appealed to him.

Three persons were in the room.

A middle-aged lady of masculine appearance raised a pair of lorgnettes to her eyes as John Grey entered, and regarded him steadily for a full second.

He bowed, then stood with his hands behind him, holding his battered bowler as much out of sight as possible.

Having thoroughly inspected him from head to foot in profound silence, the lady with the lorgnettes turned to the girl who sat in a low wicker chair, an open book on her knee, presumably reading.

"Peggy! what do you think of this one?"

The girl glanced up. Her grey eyes had a merry twinkle in them. Her fair hair was turned up and showed the perfect contour of her well-shaped head; a thick braid wound round it like a chaplet gave to her delicate features a look of distinction which was purely classic. A slight flush increased the beauty of her complexion.

"Dear aunt, pray don't ask me," she replied quietly, dropping her eyes to her book.

"But I do ask you," retorted the elder lady; then, without waiting for a reply, she fixed her eyes on John Grey again.

"Your name?" she snapped out.

"John Grey, madam."

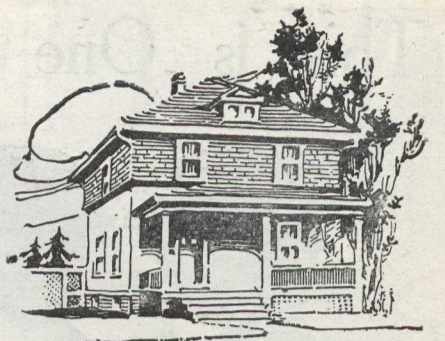
"Age?"

"Thirty-five."

"Last place?"

"Boston, madam." (This on the spur of the moment.)

"H'm! Name of employer?"



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"Jeremiah Mellerking—oil millionaire."

She snorted.

"All millionaires over there. Got your papers?"

"No, madam."

"How's that?"

"I lost them going through the Customs. My box was tipped out; there was a high wind; they blew away."

She laughed heartily. The girl lifted her eyes from the book and fixed them upon John Grey; the twinkle had gone out of them. He looked at her appealingly. She dropped her eyes to the book again.

The third person in the room shifted his position; he was a young man sitting at a typewriter. A sneering smile curled his lips.

"Young man, you've got ingenuity. I admire it. Can you drive a car?"

"Certainly, madam."

"You have not dressed up for the part, anyway, like the rest."

She turned to the young man at the typewriter.

"Manson, what is his number?"

"Twenty-seven, Miss Pragg."

John Grey now knew the lady with the lorgnettes was Miss Pragg, he had hoped it was the younger lady.

"Twenty-seven, is he? Well, I shall not see any more to-night. I shall hate the sight of a man for a month. Peggy!"

"Yes, aunt."

"Madame Luna says any number containing seven is lucky. Number seven was that wheezy little man. I could not have stood him; don't believe he's driven anything but a don key-cart in his life. Seventeen was that big Irishman; he would certainly have been drunk half his time. This one is twenty-seven. I simply can not wade through another ten!"

She paused as if expecting some comment from the younger lady.

"If you really believe there is anything in numbers, aunt, decide on him—if you are satisfied." Her tone was distinctly aloof.

JOHN GREY thought it was peculiar that they should discuss him as though he were an inanimate object—but he found afterwards that he was so regarded.

"I like his nose!" remarked Miss Pragg, after a further scrutiny through the lorgnettes.

It seemed an inadequate recommendation to John Grey.

The girl smiled. The man at the typewriter sneered.

"Manson, take this young man to the garage to-morrow morning, and make a trial of him. If any necks are to be broken, I prefer to give someone else a chance first. I hope you are a careful driver, Grey."

"Certainly, madam."

"Those American millionaires are given to hustling. You have not adopted the American twang?"

"No, madam. I am English."

"You have not asked what wages I give," she snapped, "or what perquisites you are to have, or what holidays you are to get?"

"I leave it to you, madam," said John Grey modestly. (As a matter of fact he had not thought of it.)

"Sensible; pity more servants don't do the same. Well, Grey, I am not a Boston millionaire like Jeremiah Melchisadeck, so I hope your ideas are reasonable. I give thirty shillings a week. You get your meals in the house, and sleep out."

"Thank you, madam."

"Not so fast, young man. Present yourself to-morrow at eleven o'clock. My secretary will take you to the garage. He will see how you manage the car. If you don't break both your necks, I may give you a trial."

"Thank you, madam."

"Manson, tell the other men to go. I want my dinner."

The interview was over.

John Grey withdrew, following the supercilious secretary into the hall. The order was given curtly. The boy in buttons let the men out.

The elderly man who had spoken to John Grey turned to him as they reached the gate together.

"Did you get the job, mate?"

"I don't know yet." He felt almost ashamed to look into the strained face.

"I prayed for you, mate. I needs a



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job bad enough, but somehow you looked worser off nor me. It don't do to be selfish, do it?"

John Grey looked at him in surprise.

Three other men blundered to the gate, and pushed past, muttering oaths.

"Poor chaps! it won't help 'em to swear about it. We can't all get it!" The elderly man spoke resignedly.

"What a lot of them there were."

"Aye. Yer see it's like this, mate; the gentry is all puttin' down 'osses an' takin' up motors, an' them wot drove 'osses 'as to keep up wi' the times, see? They gits a few lessons in drivin' and fancies theirsels is chooffeurs, with their leggin's an' mackintoshes. You ain't got up for the part, mate," glancing at the old tweed suit.

"I don't think it mattered," said John Grey with sudden misgivings.

"It would 'a' done wi' anyone but Miss Pragg. She's a deep 'un, she is," he chuckled.

"You know her, then?" said John Grey in surprise.

"Well, as you might say—I do, and I don't. I lives in the Mews round the back, an' what was once stables is turned into a garage. Miss Pragg's car an' brougham is kep' there."

"She has two?"

"Aye—but she's mean, mind yer, for all she makes a power o' brass with 'er books."

"Her books?"

"Aye. She writes books. Littery 'ooman, she is. You mightn't a' knowed it 'cause she don't use 'er own nyme; she writes under a halias. If yer'll come along o' me, I'll show yer wheer I lives with my old dutch—she'll make yer fair welcome."

John Grey thanked him, but explained that he had to get back to Chelsea and was very tired.

"Git a 'bus, mate. You looks fair beat. It don't pay to overdo it; a copper more or less won't make no difference in the long run."

This seemed a philosophical way of looking at things. John Grey smiled, and parted with a hand-shake.

"So long, mate. Glad to see yer againe. My nyme's Jacob Smillie. 'Smilin' Jacob,' they calls me. So long!"

THEY parted at the side street leading to the mews. John Grey boarded a 'bus. He had still a copper left, and was glad of a lift, part of the way, at least.

When he reached Rose Court, he found number two in darkness. He knocked several times before the door was opened, and Violet Vernon peeped out timidly, shading a lighted candle.

"Mrs. Bindels is out," she stammered, surprised to see him.

"It doesn't matter—I know my room," said John Grey. "I hope it is ready!"

"I hope so, too," said the girl doubtfully. "Mrs. Bindels has been drinking. She was very abusive when I came home. She went out an hour ago."

By the light of the candle in her hand, John Grey could see that her eyes were red with crying.

"Can I have a candle?"

"I think I can find one," said the girl, as he followed her down the dark passage.

John Grey looked into his room. It was exactly as he had left it in the afternoon. No sheets were on the bed, and the dirty blankets and quilt looked uninviting of repose.

"I'm sorry," said the girl, seeing his look of disgust. "I have a shawl of my own; it is clean if you like to use it."

"Certainly not. I can manage for to-night. I am so tired I could sleep on the floor. Don't trouble about me."

"Did you—were you—successful?" she asked timidly.

"I am not sure. I shall know to-morrow," was the sober reply.

"I prayed for you to be," she murmured brokenly. "You look lucky; I am dreadfully unlucky."

John Grey started. For a second time that evening, another struggling soul had prayed for his success. He felt inexpressibly touched.

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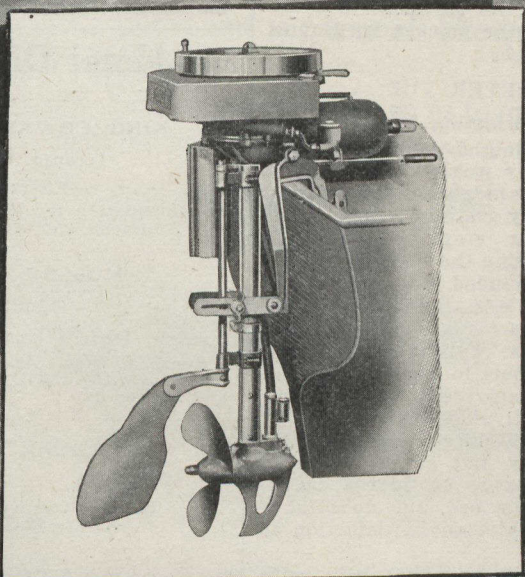
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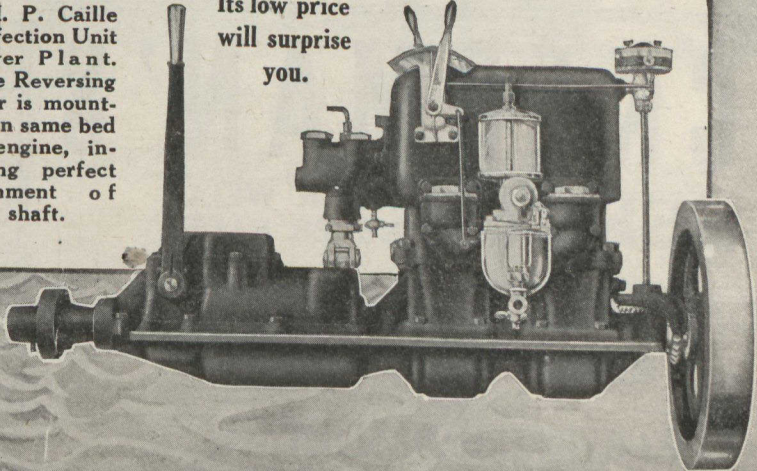
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morning—I believe—I am afraid—I should have gone to the river, and drowned myself."

"Don't do that," he begged earnestly; "something will turn up for you yet."

"I have almost lost hope," cried the girl bitterly, "and this dreadful woman tried to drive me out into the streets to-night. Oh, I dare not stay here," she sobbed.

"You shall not," cried John Grey hotly.

"She won't let me go till I have paid her, and I can't," moaned the girl.

Here was a problem to consider! He had started with five shillings that morning, and spent the last copper coming home on the 'bus. His whole fortune in a day! Surely he must have been extravagant. He felt too tired to pursue the dispiriting subject.

"Go to bed, Miss Vernon, and hope for the best—to-morrow will be another day." His voice was full of kindly sympathy, and he gave her hand a friendly pressure. "Little Comrade in distress, we will try to keep in sight of each other till we either sink or swim."

"I am so thankful you are here," she murmured. "I felt so afraid before."

She left him, going up the creaking stair with the flickering candle shining upon her white face.

John Grey shut his door, and, finding the lock faulty, placed a chair under the handle to secure it. The window, also, he fastened, much against his natural inclinations; but the smell of decayed vegetables from the yard was too offensive to be endured.

He did not undress, but lay down in his clothes, and fell asleep to the accompaniment of a cats' concert in full swing in an adjacent alley.

His last waking thought was of what the morrow might hold for him. Would the tiny ray of hope afforded by his interview with Miss Pragg blaze into the sunshine of happy accomplishment? Or would it flicker out, leaving him to the darkness of a despair, made all the blacker for Hope's transient gleam?

CHAPTER VIII.

The Everlasting Mercy.

ABOUT midnight a door banged. John Grey woke with a start in his grimy lodging in Rose Court, and heard a key grate in a lock; after this, stumbling steps climbed the stairs, punctuating the effort with foul oaths. He concluded it was the virtuous landlady, Mrs. Bindels, who refused to stop up for late comers.

The cats were wailing and screaming like lost souls in torment, and he was uncomfortably conscious of being attacked on all sides by a host of small, but blood-thirsty enemies. He moved uneasily, but slipped back to oblivion, too weary to light a candle and examine his bed, and doubtful if it would give him any satisfaction to do so.

At six o'clock he woke again, with the consciousness of an important event impending. It was quite light. He rose, stretched himself, removed the chair from under the door-handle, and peered into the dark passage.

Overhead soft footsteps were moving about. The sound of heavy snoring rose and fell through the silent house.

He made his way to the scullery, and sluiced his face under the cold water tap. The friendly duster lay where he had flung it the day before. With a damp corner of it, he wiped his washable collar, blessing the inventor who could provide clean neckwear with so little trouble. His boots he polished up with the old brush, and opening the back door, shook out his old Norfolk jacket.

As he put the finishing touches to his toilet, Violet Vernon crept downstairs, looking as if she had not slept all night.

"You are up early," she whispered. "I have to walk to Knightsbridge, and want to be in good time."

"The front door is locked," said the girl doubtfully. "She will have the key in her pocket."

John Grey stared aghast at her. "Can't we get out the back way?"

(To be continued.)

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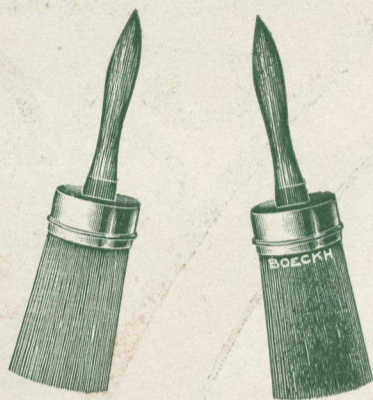
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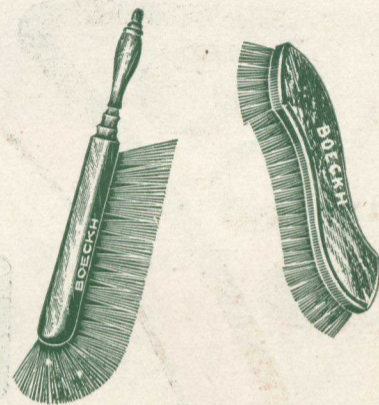
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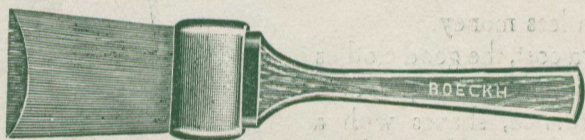
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