THE NATIONAL
Monthly of Canada

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VOL. VI. TORONTO, FEBRUARY, 1905 No. 2

TOPICS OF THE TIME

Free Trade, Wanted and Not Wanted

AS time passes, our friends to the south of the line are becoming increasingly desirous of a reciprocity treaty with Canada. The movement in that direction, to which we referred recently, seems to have gained in strength since the presidential election. Some of the leading Republican papers in the country are now earnestly prosecuting a reciprocity campaign and reminding their readers how desirable it is that a better understanding should be reached with their Canadian neighbors. Says one of these papers: "We have the spectacle of two peoples akin in blood, ideals, and conditions, barring each other's way to progress. If the people of Canada are less wide awake to this incongruous situation than we are, let the joint high commission determine that fact anew for us." Another leading journal says: "Overtures should now be made by our government, and made promptly. Either we must begin negotiations for reciprocity within the next few months, or such negotiations will be barred by changed conditions that will not only affect seriously our exports to the Dominion, but also tend to further separate and estrange the two peoples."

But if this be the desire of the United States, it is not Canada's desire. It is somewhat late in the day for Canada to now consider such a measure as a treaty of reciprocity. There was a time when we wanted it, or thought that we wanted it, but all classes of our people are now pretty well agreed in this, that having been repulsed as we were by the United States, at the time when we were willing to enter into closer relations, we shall not be likely to leap at their offers, now that our own interests lie so plainly in another direction. Since that time Canada has become a nation; we are perfectly willing to maintain the best of good terms with our American friends, but our present inclination lies rather in the direction of increasing than levelling down the tariff wall. The United States, particularly the border states, want reciprocity; Canada does not want it; so plainly it is their move first.

New Provinces in the West

HOW the Canadian West is growing is evidenced, among other ways, by the movement for autonomy in what are now the North-West Territories. This is one of the matters to be discussed during the present session of parliament, and the result will probably be the erection of those territories into one or more separate provinces, with full systems of government as in the other provinces of the Dominion. The promise was given by Sir Wilfrid Laurier some time ago, and it is known to be in line with the wishes of the western people themselves. The matter of greatest difficulty is the settlement of the limits and the adjustment of the lands.

The territories concerned are Assiniboia, Saskatchewan, and Alberta. If these were formed into one province, Manitoba would be overshadowed, and the province would be too large for effective government. A way out of the difficulty would be to add a part of eastern Assiniboia and Saskatchewan to Manitoba, or to divide the three territories into two provinces. The latter would seem to be the preferable plan, though some of the western leaders, including Mr. Haultain, are advocating the one-province scheme. The valuation of lands is likely to prove still more difficult. It seems to be the purpose of the Territories to demand rather too much in the way of compensation for lands sold by the federal authorities or given to the railways. When these lands were given, they were at the sole and rightful disposal of the Dominion Government; the Territories had no controlling rights, as they will have so soon as they have become provinces, and what was disposed of under federal auspices was done in the interests of the country. Therefore, it is unwise of the Territories to assert their claims on too large a scale, as they seem inclined to do.

It is to be hoped, however, that the apportionment of this western country into provinces may be successfully arranged. It will be a step in advance which all Canada will be glad to see.

The First of our Navy

WHAT may, perhaps, be taken as the nucleus of a Canadian navy has recently been added to the fisheries protection fleet. A new cruiser, named the *Canada,* and built at the Vickers and Maxim yards in England, will at least give a greater visibility to Canada's claims upon the waters. The new vessel has been built as compact as possible and of such dimensions that she can pass through the canals, should necessity arise for her presence on the Upper Lakes. She has an average speed of 17½ knots, and a maximum of 20 knots, and is fitted and armed with the most modern and effective appliances. The four guns with which she has been mounted are of the newest type of armament afloat. Her total complement of officers and men will be about sixty.

The main purpose of this new cruiser is to protect the Canadian fisheries, which are more or less interfered with every year by the depredations of outsiders. Incidents have occurred within the past two years on both the Atlantic coast and the Great Lakes that have shown the necessity of some measure of protection for these important interests. During the winter, however, the *Canada* is cruising around the West Indies and may be attached to the British North Atlantic squadron for instructional purposes. The fact that all her officers have first-class gunnery certificates gives color to the theory that it is intended to make the new vessel the nucleus of a navy.

The Next Great Fair

THERE is to be another great exhibition. The fact that mammoth displays of this kind do not prove financial successes does not seem to discourage the promoters of new ones. Next summer the exhibition-goers will be asked to go to the Far West, to Portland, Oregon, where the centennial of the explorations of Captains Lewis and Clark is to be observed. The labors of these pioneer explorers are still remembered as a foundation step in the making of the great West. Crossing the Rockies, they went down the Columbia River to the Pacific in 1804-6, and were thus the real discoverers of that vast territory which has since been so marvellously developed. If expositions are to be in commemoration of historical events, there could hardly be a more worthy occasion than this.

It was at first thought that Canada would be represented at this centennial. As at St. Louis, the Canadian exhibit was to have been arranged with an eye to business, showing the opportunities and advantages for settlement in the great Canadian West, and an effort would have been made to direct a proportion of the resulting immigration into that territory. It has been finally decided, however, not to take part. Lewis and Clark did their part well and bravely, but Canada is more concerned with the future.

A Friend of Higher Education

THE men who give money stand out prominently nowadays among the thousands who devote their energies chiefly to making it. Canada has not many benefactors, not many men of wealth who have made it a practice to give largely. Perhaps the time will come, when the novelty of prosperity wears off a little, when public generosity will have a greater favor among our rich men. If that be so, there is at least one man in Canada who is ahead of his time.

Sir William Macdonald has already given largely to the cause of higher education in Canada, and he has given quietly and without display. His benefactions have been widely noticed, but his motives and methods have been as unostentatious as they well could be. To what he has already done for McGill University and for the system of schools which bears his name, he has recently added a plan for a great technical college which promises to exceed in importance any of his previous benefactions. It is a scheme to build and equip near Montreal an agricultural and technical school, which shall embrace all the principles and methods of modern education along its particular lines. This is an enlargement of the purpose which Sir William had in view when he provided the fine Macdonald Institute at the Guelph Agricultural College, mention of which was made in one of last summer's issues. It has been stated that this great enterprise will mean an expenditure of $5,000,000, and that it forms only a part of a scheme of higher education which is to be eventually widened to the whole Dominion. In this work Sir William has associated with him, as his lieutenant, Professor Robertson, than whom there is not a better man in Canada to administer a benefaction so important and so well-timed in its character.

Our Interest in Europe's Troubles

CANADA is ordinarily not very closely interested in the internal troubles of the European states. Discontent and revolutions have become chronic, and the news of some fresh trouble, while it awakens a degree of sympathy with the people who must suffer for it, does not cause either great surprise or concern in this part of the world. When, however, the result of such troubles is so far-reaching that it extends to our own country, the matter assumes quite a different aspect; and thus it is that Canada has some reason to be interested in the present political and industrial condition of Hungary and Austria.

An agent of several emigration societies in those countries spent some months, during the latter part of the year, in the Canadian North-West, carefully investigating general conditions and the prospects for colonization. He returned to Austria highly pleased with the country, and will report favorably upon a proposed scheme of emigration. The reason behind this action is the growing disaffection among the people of Hungary and Austria. Industrially the dual kingdom is at a standstill, while its political affairs give little hope for the future. The situation in both aspects is full of menace, and a large proportion of the people are looking to emigration as their only relief. Some of them are coming to Canada, and the recent visit of their agent was with this purpose in view. It is likely that next spring there will be a considerable influx of immigrants from both these countries, and thus Canada will gain from Europe's troubles.

Some Prison Reforms

THERE are nineteen aslyums for the insane in Canada, with over twelve thousands inmates. Of these, with eight asylums, Ontario has something over five thousand, who are cared for probably as well as in most other countries, at least. The asylums are under strict supervision, and on the whole are creditable institutions. For some years, however, a condition of affairs has been permitted which now is wisely to be remedied. Insane people have been lodged in the county jails and have been kept there in some cases even after their insanity was fully proven. This has not only been harmful to the inmates

themselves, for a prison is no fit place for persons of feeble minds, but it has been unfair to the jailers, whose guardianship can hardly be expected to apply to the insane as well as to the vicious. Therefore, a recent order looking to the prevention of this condition is to be received as an important reform.

This order provides that careful reports are to be made each month as to the persons under each jailer's charge who have given evidences of insanity. These reports are then passed on to the medical superintendents of the asylums, who will be expected to see that the unfortunates are removed as soon as possible to the asylums, where they can be better treated, at the same time relieving the jails.

Another reform that more directly concerns the industrial interests of Ontario is the ruling that prison labor shall not in future be employed in broom-making. It seems that this has been one of the chief occupations of convicts, and it has seriously interfered with the regular industry throughout the province. It is now promised that their labor shall be turned in other directions that will not compete with ordinary channels of industry. What applies to broom-making applies quite as truly, in principle, to any other industry in which prison labor is largely employed.

A Question of Climate

SHOULD Canada be shy about her winter climate? The native-born, who appreciate the spirit of the Canadian winter, know also the delights of the season and have no reason for apology in its behalf. The question was raised in another form, however, a few months ago, when the proposition to hold a winter carnival in Montreal was killed for the sake of the country's reputation.

Some years ago very successful winter carnivals were held both in Montreal and Quebec, the leading features of which were truly imposing ice palaces. Such an event it was proposed to repeat this winter, the citizens generally favoring it. Strong opposition, however, was encountered from the railway and other interests, on the ground that to thus advertise the Canadian winter would tend to create wrong impressions outside. The attempt has been made in recent years to popularize Canada as a summer land, and the good work already done in this direction would, it was urged, be given a serious set-back by such emphasis upon its cold-weather features. We have suffered from climatic misrepresentation before, and even yet there is an idea abroad that Canada is a land of ice and snow. It would be a mistake to bear this out by our own example.

There is a degree of reason in this. Winter carnivals would be appreciated at their real value by our own people, but we cannot afford to ignore the stupidity of the people who form their opinions from the merest and hastiest impressions.

For People of Broken Fortune

AMONG the newest immigration schemes is one which it is claimed will provide Canada with a constant stream of young citizens of the kind that the country stands most in need of. At the same time it is something of a philanthropical scheme, aiming as well at improving the lot of the immigrants as furnishing Canada with new material for citizens. There are in England a great number of people, of good families, who have fallen upon evil days, and who usually are unable to recover themselves before death overtakes them. Their children are left helpless, and are at once passed on to the none too gentle care of the workhouses. At three years of age these children are placed by the Government in training schools and maintained at the public cost until they are sixteen, when they are farmed out. These young wards of the Government are not, however, to be confounded with the offspring of the English slums; they are usually children of good parentage, and have in most cases proved to be very desirable stock.

It is now proposed to bring some of these youths to Canada, and train them here in special schools, so that when they have reached their sixteen years they will be at

once ready to go out into active life as Canadians already half-made. There would thus be coming from England a steady stream of intelligent boys and girls who could be trained to suit Canadian requirements, in technical or farm pursuits, and who, when the time came to go out on their own account, would understand Canadian conditions. The expense would be borne by the British Government, and Canada would thus be given a class of the best immigrant material at no cost to herself. The scheme seems to have more possibilities of success than that of bringing Englishmen or foreigners who have already reached mature age, and have first to unlearn much before they can learn Canadian ways.

A Sign of the Times

A MOVE in the direction of public ownership has been made by the city of Toronto. One of the most important franchises in the city is the gas business, which is in the hands of a corporation under contract, and at various times propositions to acquire civic control of the business have been made with more or less reasonableness. The purchase of the works and goodwill seemed a burden too heavy to assume, however, though it has been admitted on all hands that some means of controlling a traffic which affects so large a proportion of the population was very desirable. A way recently appeared and has been taken advantage of.

The Gas Company announced its intention of putting new stock on the market to the extent of five thousand shares. Thereupon a by-law was presented to the citizens providing that the city should purchase a portion of this new stock; it carried almost unanimously, and at the sale of the shares in December representatives of the city secured 200 shares, of the par value of $50 each. In this way the city has gained the right to have a voice, in the person of the Mayor, in the directorate of the company, besides having acquired a valuable property which will yield good returns. It is likely that additional purchases of stock will be made from time to time, full rights of purchase having been accorded by the Legislature. One of the advantages of this arrangement is that the city will have an opportunity to learn to just what extent it is or is not possible to reduce the price of gas to consumers. But more than all, it is an experiment, in a very safe and guarded way, in civic ownership, and it may be regarded as a step toward a fuller adoption of that policy.

A New and Cheaper Fuel

SINCE there is a lack of natural coal supply in Central Canada, it would be good news if a substitute fuel could be found. Anthracite, of course, holds first place in fuel-value, and it is much to be hoped that the new north may have some as yet undiscovered stores for future use. Our wood-supply is gradually lessening; while, notwithstanding the growing favor of electricity for industrial purposes, the demand for a serviceable fuel, be it coal, wood, or something else, is yearly increasing. It is, therefore, gratifying to know that recent experiments in the manufacture of peat have proved very successful, and that there is good prospect of a new and excellent fuel from our own resources.

There are known to be vast beds of crude peat in various parts of Ontario, and the coal famine two years ago gave rise to a number of propositions for the development of these and the manufacture of a merchantable fuel. Experiments were made in several localities, with fair success, and some manufacturing is now being done on a small scale. In the western part of the province, however, the scheme has already assumed the proportions of an industry. Near Fort Frances and along the lines of railway west of that district are thousands of acres of peat bog, offering a supply of natural fuel practically unlimited. A company has been formed to work these beds and arrangements made for the erection of a plant of fifty tons capacity per day, and it is expected that the finished product will be placed on the market during the coming summer. As it reaches the consumer it is in pieces two and a half inches in diameter and about three inches long, of a light brown color. Its calefacient value is about five-

sevenths of that of anthracite. Compared to wood a ton of peat is equal to one and one-quarter cords of tamarac, and the cost to the consumer will be about seventy per cent. of that of wood. The chief market of the Fort Frances product will be Winnipeg, but the success of this initial enterprise will mean the establishment of others in eastern Ontario.

What Printer's Ink Can Do

PRINTER'S ink nowadays shows its power in many ways. It was one of the chief conditions in the election of the new Governor of Massachusetts, and that not so much through the medium of newspaper support but through the publicity of many years' persistent advertising. W. L. Douglas, the new governor of the Bay Tree State, is a man so modest and unobtruding in his character that the announcement of his gubernatorial candidacy was at first received as a joke. But the joke proved a very real fact, for in a strongly Republican state, Mr. Douglas, a Democrat, defeated his opponent by a majority of 15,000. The reason lay very largely in the fact that for years he had been known to the public through the judicious use, in the ordinary course of business, of printer's ink.

Mr. Douglas began his career with a capital of less than a thousand dollars. From that he has worked up to be the largest manufacturer of shoes in the world. In gaining this remarkable success, he advertised in many different mediums, and the picture of Douglas, the shoe-man, which always appeared in his advertisements, became known all over the country. It is not our purpose to further emphasize from this the value of advertising from a business standpoint, but to point out that the publicity thus gained, together with the reputation he had made for honest goods, were largely responsible for the support given Mr. Douglas at the polls. He will, it is believed, prove a good governor, and will give an eminently business-like administration; but aside from that, it is of interest to note how greatly printer's ink may help even to make and unmake governors and legislators.

Canada's Water Power

ONE-TENTH of the total water power of the world used in electrical production is used in Canada. The world's total is something over 2,000,000 horsepower, divided among all the principal countries of both hemispheres; but no other country uses so much as Canada, except the United States, the respective figures being 228,225 and 527,467 h.p. When the power works now being developed are added to this, Canada will be more than ever a world's leader.

There are few more significant signs of Canada's industrial progress. The application of water power to the production of electricity is a comparatively recent achievement in engineering science, yet some of Canada's works are among the most remarkable in the world. Chief of these are, of course, the Niagara development, but there are hundreds of other water powers all over the Dominion which can be, and eventually will be, turned to similar purpose. In this electrical age, we expect to see Canada not only hold her place next to the top, but to materially gain upon the one country that exceeds her.

SOME IMPRESSIONS

An Educational Tangle

THE commencement of a new experiment in public education by the introduction of nature study and manual training into primary schools is awakening considerable interest, not only among educationists, but in the mind of the general public. A great diversity of opinion exists regarding the trend of public education. Some deal entirely with the practical and mechanical side, and insist on an absolute simplicity in pedagogical methods, and would limit all primary training to the assimilation of the three R's. On the other hand, many insist on the introduction of a more æsthetic type of training, with the introduction of various complexities of a distinctively novel character, but quite in harmony with the scientific development of the age.

Apart from these considerations, and accounting fully even the failures of mental development so often cited against our existing educational methods, there is still ample proof remaining for assuming an enormous reformation of pedagogical methods in the last two decades. The disposition of the educator has been powerfully shaped by the facts of scientific investigation into the phases of developing mental life, with all its physiological and psychological accessories. Doubtless the facts that have been learned and have been sought to be turned into efficient use, are quite mystifying to the uninitiated, and, perhaps, often also poorly discerned by those whose duty remains to apply them. To satisfactorily apply these scientific developments there will be needed a more efficiently trained and more essentially professional type of teachers than the Canadian provinces have as yet generally secured. The problem of education will no longer be how to teach, or what to teach, but how to obtain capable teachers of the adopted methods, and to give them support adequate to their professional dignity.

The battle of educational procedure will concern most essentially the primary schools. In these the rank and file of the nation will receive their first definite notions of life and citizenship. There is reason for assuming that frequent disastrous failures in after life are due to wrong direction in school experience. A system of primary education that does not produce an average of satisfactory results upon the children trained, had better be speedily abandoned. For a long time great dissatisfaction has prevailed over the training given in rural schools. In very many cases the children, when leaving school, were little better than illiterate. Worst of all, they were absolutely in the dark regarding the principles of agricultural life which they were about to enter. Some one will doubtless say, read the papers. But that would be no help to them; for an agricultural journal is practically useless, unless the reader has an intelligent appreciation of the scientific side of its contents.

To remedy this the agricultural colleges have, through the agency of trained men, sought to have introduced into the primary curriculum a system of nature study as suited for the proper direction of rural education. The enthusiasm of Professor Robertson and others has finally led to the interesting of Sir William Macdonald in this project. He came to the rescue with ample funds for the establishment of special rural schools in all the provinces, and the training of special teachers for the special work of nature study. The "consolidated school" will undoubtedly prove a great success wherever tried, once the merely local difficulties have been overcome. The experiment has only begun, but we believe, in the rural sections particularly, it will result in a wholesome interest being created in the minds of the pupils in out-

door nature and the natural processes of agriculture, and will likewise conduce greatly to the improvement in domestic management of future wives and mothers. Manual training also will aid those not afterwards destined for artizanship in countless expedient situations.

The gist of this process is, however, quite apart from the merely practical. Professor Robertson, who is keenly enthusiastic in the new departure, and a full and earnest believer in it, has given to the Canadian Club in Toronto what he considers the essentials of a primary education, as represented in the influences exerted upon our boys and girls during their school days. These are three in number—intelligence, ability and public spirit. When we remember that sixty per cent. of the Ontario teachers of common schools, in deference to their meagre salary, have in the past made little or no effort to develop in their transient pupils even the first of these essentials, it is well to insist that some other system be introduced in rural sections and all other places to amend this condition. There could be no more pitiful wail than that over the price of school books that we hear so commonly among Ontario parents. It is this same parsimony that offers to a school teacher no prospect of a permanent profession on the munificent salary of two hundred dollars per annum, and encourages poor service in return.

The Ontario school system has been held up to the world as a paragon of perfection. In many senses this may be true. The general policy is progressive. The serious defect remains. In rural sections, at least, it is altogether too diffuse. Consolidation could often be effected and better work done in every way, and all pupils young or old, kept judiciously employed for the whole school day. A better class of teachers could be obtained; one professionally interested in teaching for the art's sake, and with a greater living interest in the personal well-being of his temporary charges. In this way a healthy stimulus may be given towards those three essentials, without the attainment of which, our juvenile population would be little better than criminal.

Forestry Training

SPEAKING of educational needs, another phase of the question has just transpired. The importance of scientific education in the guardianship of Canadian forest reserves was ably set forth during a recent lecture before the University Political Science Club, by Mr. E. Stewart, Dominion Inspector of Timber and Forestry. Casually he threw out a strong criticism of the inadequacy of our university capacity when he stated that the experts and assistants in forestry employed by the Government were largely obtained from American University graduates. A special scientific education was necessary in order to superintend forest areas, and control the lumbering operations against a lavish destruction of a future wood supply. The men who are needed for this ought to come from Canadian schools. Certainly the Government has been overdilatory in not providing adequate instruction in this special branch. We trust it will not be long ere the University of Toronto will have a well-equipped department of forestry, after which we expect our American brethren will be no longer needed.

Canadian Defence

UNDER the direction of the Minister of Marine, a new movement is taking shape towards the extension of the Canadian Home Defence System. A naval militia will shortly be organized. There will be probably three training depots—one at Halifax, another on the Great Lakes, and the third on the Pacific Coast. The enlistment will be for three years, with training periods corresponding to the ordinary militia. After this the trained men will be held as a reserve organization, to be available on any grave emergency. It is expected to have a force of 10,000 reservists within ten years. There will be in addition a small permanent naval force, available as a training nucleus, and the manning of three government training ships, which, with the necessary instructors, will be drawn from the admiralty.

The new force will be rendered necessary, pending future contemplated changes

in the naval policy of the British War Office. From recent advices it appears that at Halifax and Esquimalt both the naval squadrons and the military garrisons will be either greatly reduced or entirely withdrawn. The duty of manning these important garrisons will then devolve upon Canada. The present disposition of the Canadian Government seems to indicate a complete willingness to accept this responsibility.

The action of the War Office may awaken some surprise throughout the Dominion; but it could well be expected. Considerable animus existed in the British mind over the attitude of our representatives at the Colonial Conference regarding an Imperial defence scheme. Whether from a fear of militarism or from anticipation of great sectional opposition in Canada, Premier Laurier withstood, perhaps wisely, any suggestion of a naval contribution or a substantial increase in our domestic military forces, such as was contemplated by the War Office authorities. Without a definite mandate from Parliament, that pledge could not have been given. But British opinion was disappointed. The reply to the conference decision may be interpreted in the verdict of the Alaska Boundary Commission, and may, later on, be further emphasized in territorial questions not yet settled.

The removal of the active naval base is, however, no danger or hardship to Canada. The action of the admiralty, if carried out, shows a certain degree of confidence in Canadian efficiency of defence. Moreover, the change is due to strategic policy, which insures that Halifax will be, in event of international trouble, always within six days' sail of a naval squadron—a quite sufficient security. The garrisoning of the fortresses, and the provision for marine protection will be an immediate obligation of the Government, and in accepting this the Canadian people will furnish refutation of the parsimonious charges against us by British critics. At the same time Canada will gain materially in national prestige; for by relieving Great Britain of an onerous task we will have rendered to Imperial defence a noteworthy contribution.

Diverting Waterways

RECENT indications point to the need for strong representations on the part of our Government to Washington. The continued exploitation of power, and the energy of countless corporations to that end, has led to mechanical interference with waterways or projects pointing thereto, that threaten seriously the impairment of Canadian water levels. While this is true at various border points, no more flagrant a scheme was ever conceived than that which, though as yet not fully outlined, but likely to be carried to a mature stage, proposed to alter the direction of the watershed of the States bordering on Eastern Manitoba and New Ontario. Further information will be necessary before the full scheme is explained. Let it suffice to say that should the plan materialize, enormous damage will accrue to the district of Southern Manitoba, both in the climatology and water supply.

From this and other points there is room for active inquiry and an aggressive protest to American Legislatures. If Canada must insist on anything it will be the intact condition of border waterways, and the fair employment of the same for either country.

Our Inland Fisheries Threatened

IN this same connection another condition of affairs has been some time existent to the vexation of Canadian rights. The recent launching of the Canadian protective cruiser, *Vigilant,* from the Polson's Iron Works Wharf, Toronto, and her subsequent trial trip to Cleveland in acceptable form, gives to inland waters a much-needed additional safeguard against the persistent encroachments of American poachers upon Canadian fishing grounds on the Great Lakes. It appears that not being content merely with draining to depletion the supply of available fish upon their own shores, rendered possible by the laxity of American fishery laws, they seek also to rob Canadian shores of the remaining available supply.

From this we judge the stringency of the Canadian regulations is being exercised in

vain. The fish which are properly protected against exhaustion upon our shores, are being captured upon the American with improvident ruthlessness, for the supply of the American markets. Both by artificial fish hatcheries and careful enactments of close seasons Canada has sought to protect the inland fisheries for all time to come. The provisions of Canadian law and practice are quite undone by American privileges that assist her own fishermen to empty the lakes of fish. The reckless system is already causing severe shortage in some places upon our border. No system of hatching can keep up this supply if this fish stealing practice continues.

It is quite possible that an intelligent international conference might alter this American unfairness and foolish wastefulness of an international asset. Pending such a possibility the Canadian Government has decided to enforce her sovereignty upon our own shores. The *Vigilant* will doubtless prove efficient in teaching American poachers proper etiquette in reference to Canadian rights. A speedy understanding is, however, very desirable concerning the general question of fish protection on both shores of the Great Lakes.

A Canadian Shipment of Coal

DURING the present period of depression experienced by the Dominion and other coal companies operating in the Maritime Provinces, the quality of enterprise does not seem to have deserted them. A decided move is being made for a more general patronage amongst Canadian dealers. In the meantime a ship-load of coal is being sent to South African ports in the hope of establishing there a depot for the Canadian product.

Unfortunately for successful trade, the geographical situation of the Cape Breton coal fields is unfavorable for land transport; entailing, as it does, a very long haulage ere extensive markets are obtainable. The most reasonable market lies in the border States. This market remains closed owing to a prohibitive American tariff. The only recourse, therefore, is in Canadian territory, and the Dominion Coal Company are desirous of support, otherwise the maritime coal industry will fail. Therefore it is expedient that users of the quality of coal mined in Cape Breton come to the rescue with the needed patronage of a worthy Canadian industry.

The Sault Rails

ANOTHER Canadian industry that has been feeling the pinch of adversity has been that operating at the Canadian Sault. The resumption of operations is a gratifying fact to Canada. The unfortunate circumstances concerned in the suspension for a time, which threatened the closure of the whole industry, is now practically obviated —no doubt to the chagrin of the American steel trust. The Sault will soon be in the swing of its former activity. The recent claim made by a prominent Sault representative, that the best steel rails made in the whole wide world came from the Sault works, deserves, if well-founded, due consideration and congratulation to Canadian industrial energy.

Now that the construction of the G. T. P. is a certainty, the Sault industry, consequent upon Government provision will profit greatly in an unlimited home market for the finished product. A greatly increased solidity of industrial activity will, therefore, result, in which many other places elsewhere will share a measure of prosperity. In the meantime if the Sault-made rail is really the best in the world we will hear much more about it hereafter.

A Recent Trip to the Klondike

By DEMAR

ONLY a few years ago the names of Dawson and Klondike were entirely unknown to the outside world, and geographers were as ignorant of their existence as were at that time the less learned laity. To-day it may be questioned if any two localities of foreign and uncivilized lands are as well known, by name at least, as these that mark the approach to the Arctic realm in the north-west of the American continent. One of those periodic movements in the history of peoples, which mark epochs in the progress of the world, and have their source in a sudden or unlooked-for discovery, directed attention to this new quarter of the globe, and to it stream, and will continue to stream, thousands of the world's inhabitants. Probably not less than from thirty-five to forty thousand people, possibly even considerably more, have in the short period following the discovery of gold in the Klondike region already passed to or beyond the portals of what has not inaptly been designated the New Eldorado. To some of these a fortune has come, to many more a hope has been shattered in disappointment, and to still more the arbiter of fate, whether for good or bad, has for a time, withheld the issue.

In its simplest geographical setting, Dawson, this Mecca of the north, is a settlement of the North-West Territory of Canada, situated at a point twelve hundred miles as the crow flies north-west of Vancouver. It is close to, if not quite on, the Arctic Circle, and it lies the better part of three hundred miles nearer to the Pole than does St. Petersburg, in Russia. By its side one of the mighty rivers of the globe hurries its course to the ocean, but not too swiftly to permit of sixteen hundred miles of its lower waters being navigated by craft of the size of our ordinary river steamers, and five hundred miles above, by boats of about half their size. In its own particular world, the longest day of the year drawls itself out to twenty-two hours of sunlight, while the shortest contracts to the same length of sun absence.

During the warmer days of summer the heat feels almost tropical; the winter cold is, on the other hand, of almost the extreme Siberian rigor. Yet a beautiful vegetation smiles, not only over the valleys, but on the hilltops, and the birds sing in the thickets. For some three hundred miles farther north the hungry forest stretches out its gnarled and semi-naked arms.

Up to within a few years ago the white man was a total stranger in the land, and the Indian roamed the woods and pastures as still do the moose and caribou. To-day this is largely changed. The banks of the once silent river now give out the hum of the saw mill and click of the axe. A busy front of humanity has settled where formerly the grizzly bear snatched the stranded salmon from the shore, and where, at a still earlier period, although, perhaps, not easily associated with the history of man, the mammoth, the musk-ox and the bison were masters of the land. The red man is still there in lingering numbers, but his spirit is no longer that which dominates.

The White Pass and the Chilkoot Pass, or Dyea trails, start from points barely four miles apart, cross the summits at very nearly the same distance from each other, and virtually terminate at the same body of inland water, Lake Lindemar, the navigable head of the great Yukon River. Mountains of aspiring elevations, six to seven thousand feet, most symmetrically separated into pinnacles and knobs, and supporting enough snow to form glaciers of no mean proportions, look down upon the narrow trough, which to-day is the valley of the Skaguay River, and at the foot of this ancient fiord lies the boom town of Skaguay. Charming forests, except where the hand of man has levelled the work of nature to suit the re-

quirements of the railway, yet clothe the mountain slopes and fill in the gap that lies between them. The second habitation of white men in Skaguay was established less than a year before my visit, yet at that time, presumably to meet the demands of a resident population of about five thousand, the destructive hand of the advertiser had already inscribed upon the walls of rock, in characters twenty feet or more in height, the glories of cigars, the value of mental and physical specifics, and of other abominations contrived to fatten the Yankee pocket. In the Dyea Valley the timber line is sharply drawn along the bordering cliffs at an elevation of some 2,500 feet. Above that the mountain sides are stern and rugged; below is a dense forest of gigantic hemlocks, festooned with long streamers of moss, which grows even more luxuriantly than in Florida. The ground beneath the trees and fallen monarchs of the forest is densely covered with a soft, feathery carpet of moss, lichens, and ferns of all possible tints of brown and green. The day I discovered this enchanted valley was bright and sunny in the upper regions, but the valley was filled with vapors. One condition of the Chilkoot Pass, and that a not altogether unimportant one, places it during certain months at a disadvantage, as compared with the White Pass. I refer to the danger from avalanches. The appalling catastrophe of 1898, which caused the loss of sixty-three lives, and followed closely upon an earlier event of like nature, had its seat in the steep, rocky ledges of the east wall between Sheep Camp and the Scales. It is said that the Indians clearly foresaw the impending event and announced it, but their warnings went unheeded. They themselves did not make the traverse on that fatal day. However useful these trails may have been in the past, how well or how indifferently they met the wants of the pioneers, they are now thrown back into the same obscurity which was theirs when the Indians and a few adventurous trappers and traders alone made use of them, and all through the advent of the railway.

Regarding this same railway, I should, perhaps, not conclude without telling you what an old friend of mine, then a section-boss, said about their experience with bears in the Skaguay. They had noticed that, however early in the mornings the men left the shanty there was never to be seen a particle of the cast-out victuals of the night before. They supposed the bears came regularly for it, and all agreed not to frighten them, but to see how far they could succeed in making friends of them. Soon two bears made a habit of coming about the place at dusk, and staying after daylight. Those were duly encouraged by feeding. After a time they remained day and night, and would appear when summoned by the rattle of their feed dish. Given a bowl of porridge, which they loved above all things, they would sit right down in sight of the whole gang of men and lift it in handfuls to their mouths. Lastly, they would take food from the men's hands. But the fun was spoiled by a man with a gun who happened along one day, and not knowing they were pets, fired at them. They were never seen about the place again.

BARRIE

A Beautiful Summer Resort

BARRIE, A BEAUTIFUL SUMMER RESORT

BARRIE is sixty-five miles north-north-west of Toronto, on the Northern and North-western division of the Grand Trunk Railway. It is the county town of Simcoe, and is already widely known as a picturesque and healthy summer resort. It is situated on the sloping shores of Kempenfeldt Bay.

During the season of navigation, boats ply daily to and from various summer resorts and other points on Lake Simcoe. Barrie is also a railway centre, and divisional headquarters for the Grank Trunk system of Central and Northern Ontario, the buildings and offices at this point being second in size and importance to those at Montreal. Barrie at present possesses five lines of railways, connecting with all the important commercial centres of the province, while the partly constructed line to Sudbury by way of Parry Sound will also furnish connections. Thirteen passenger trains arrive and depart daily, while some eighty engines are housed in the adjoining railway yards.

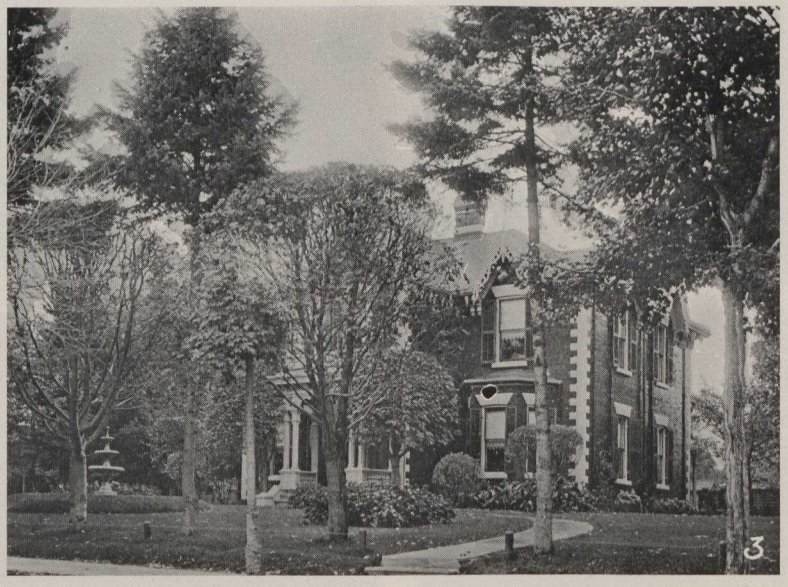
The population of Barrie, including Allandale, is over 7,000. The streets and sidewalks are first-class, a number of the latter being paved with granolithic. The town possesses three parks, located quite centrally. Brick is used quite extensively in building, and handsome residences are numerous. The streets, public buildings and dwellings are lighted with gas and electricity. The waterworks and sewerage systems are very efficient, and provide spring water, good drainage and reliable fire protection to every part of the town. The postal service is all that can be desired. Thirteen mails arrive daily, while there is prompt postal collection and delivery throughout the town. Telegraph, and day and night telephone systems connect the town with all places near and distant.

Branches of the Bank of Toronto, the Union, and the Bank of Commerce are situated in Barrie, also one private bank, and two chartered loan companies. There are also agencies of most of the standard fire and life insurance companies of Ontario.

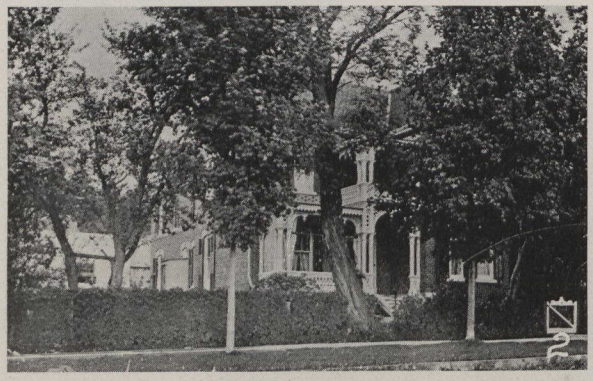
Barrie is the principal market for a wide surrounding district, and three days a week are devoted especially to this purpose. Here are also car-shops of the Grand Trunk Railway, head offices of the superintendent and despatchers for the N. N. W. division; engine and boiler works, machine shops, a foundry for the manufacture of milling machinery, planing mills, grist mills, saw mills, woollen mills, wicker-work factory, cigar factory, marble cutters, bicycle works, boat builders, tannery, breweries, a number of first-class hotels, three liveries, three laundries, and all other modern conveniences. It also exports live stock, farm and dairy produce, fuel, grain, flour, machinery, and leather. Stores of every description are numerous, and competition is as keen and prices as low as in any large city.

In addition to other attractions, Barrie possesses a good opera house, also several music halls, and is visited periodically by first-class theatrical companies, entertainers and vocalists, while a good band and orchestra have been organized by local talent. It is in the summer, however, that Barrie appears pre-eminently to the best advantage, and that crowds of visitors are attracted to the town and surrounding resorts. There are some ten or twelve churches, representing the various denominations, a public library, and eight schools, including one business college and one collegiate institute. Journalism also is represented by four good weeklies, the *Examiner*, *Advance, Gazette,* and *Advertiser.*

The delightful situation of Barrie; its elevation, bracing atmosphere, and picturesque surroundings; its opportunities for boating, bathing, and fishing, unexcelled elsewhere in Canada; its location upon a great thoroughfare to the "Highlands of Ontario," and its nearness to the great city of Toronto, all promise to make of Barrie, when these advantages become better known, a great popular summer resort of the future.



1. Residence of Lawyer Donald Ross. 2. Residence of J. H. Bennett. 3. Residence of Nat. Dyment, Front Street.
4. Residence of Dr. Percy Vivian, Dunlop Street. 5. Residence of J. J. Hunter.



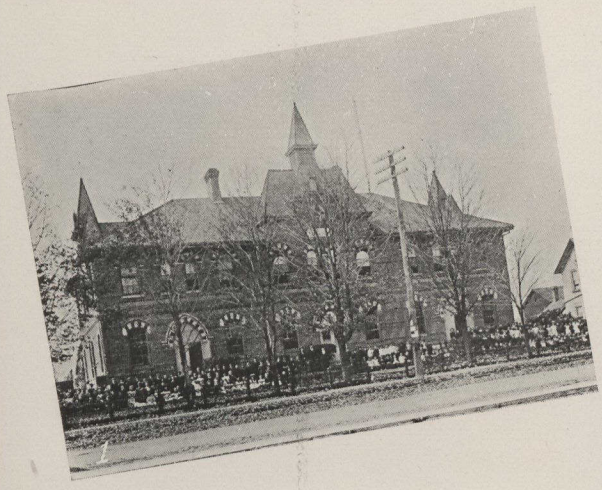
1. Residence of Major Rogers. 2. Residence of J. J. Brown. 3. Residence of John Colville. 4. Residence of Rev. Mr. Pedley.
5. Residence of Lawyer Hewson. 6. Residence of Mrs. McCarthy. 7. Residence of Magistrate Ross. 8. Residence of Lawyer Strathy.

1. Residence of Lawyer H. D. Stewart. 2. Residence of Mr. S. Lount. 3. Residence of J. W. Plummer. 4. Residence of Jas. Vair
5. Residence of J. B. Joyner. 6. Residence of Benj. Lawrence. 7. Residence of Mr. Cotter. 8. Residence of Mayor Boys.

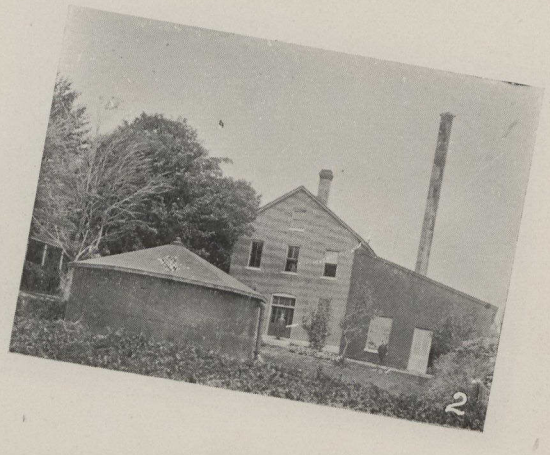
1. The High School. 2. Central Public School. 3. The Opera House. 4. The Market Square
5. The G.T.R. Station and Canadian Express Co.'s Office.

1. Residence of Mr. Todd, Deputy Postmaster. 2. Blythe Cottage, residence of Judge Ardagh. 3. Residence of Dr. McCarthy.
4. Home of the Rev. Dean Egan. 5. Residence of Mr. Warnica.

1. Residence of H. J. Grassett, Clapperton Street. 2. Residence of Mr. Jas. Burton, Allandale. 3. The Creamery.
4. "Graygables," residence of Mr. Morseley, editor of the *Examiner*. 5. Residence of S. Dyment.

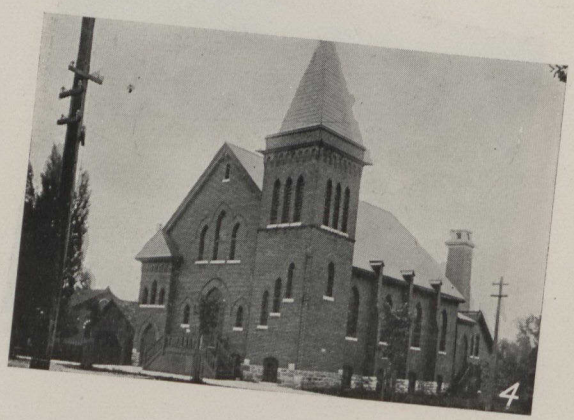


1. West Ward Public School. 2. St. Mary's (R.C.) School. 3. The Jail. 4. The Royal Victoria Hospital. 5. The Court House.



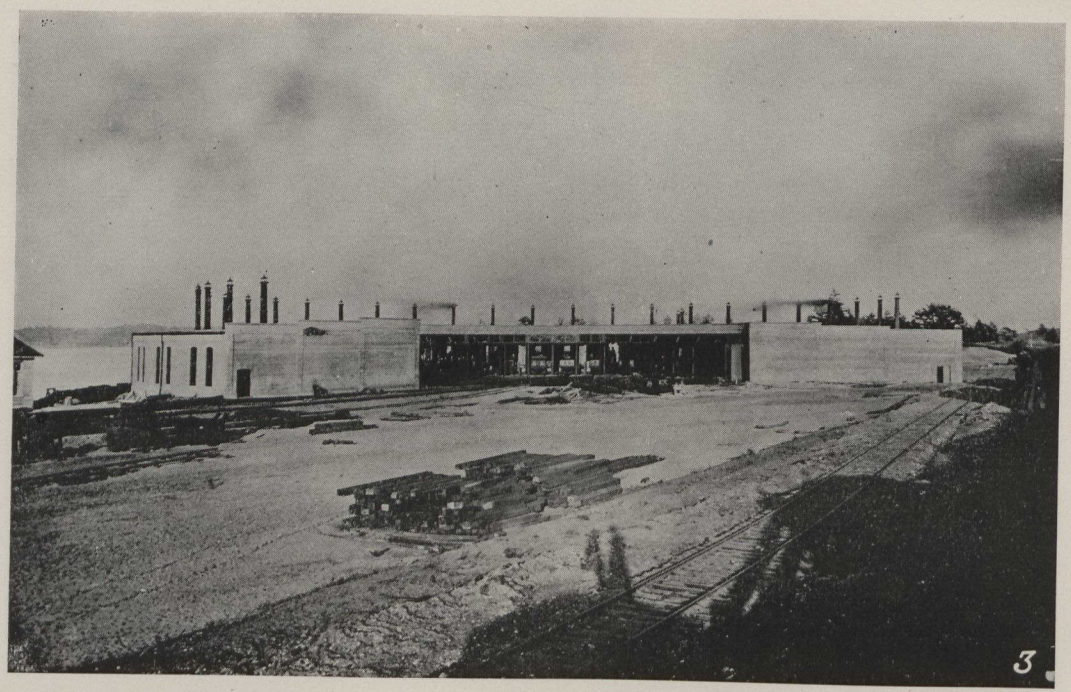
1. The Registry Office. 2. The Power House. 3. The Bank of Toronto Block.
4. The Barrie Hotel. 5. The Queen's Hotel.

1. The English Church. 2. The Baptist Church. 3. The Roman Catholic Church.
4. The Roman Catholic Convent. 5. The Methodist Church, Collier Street.



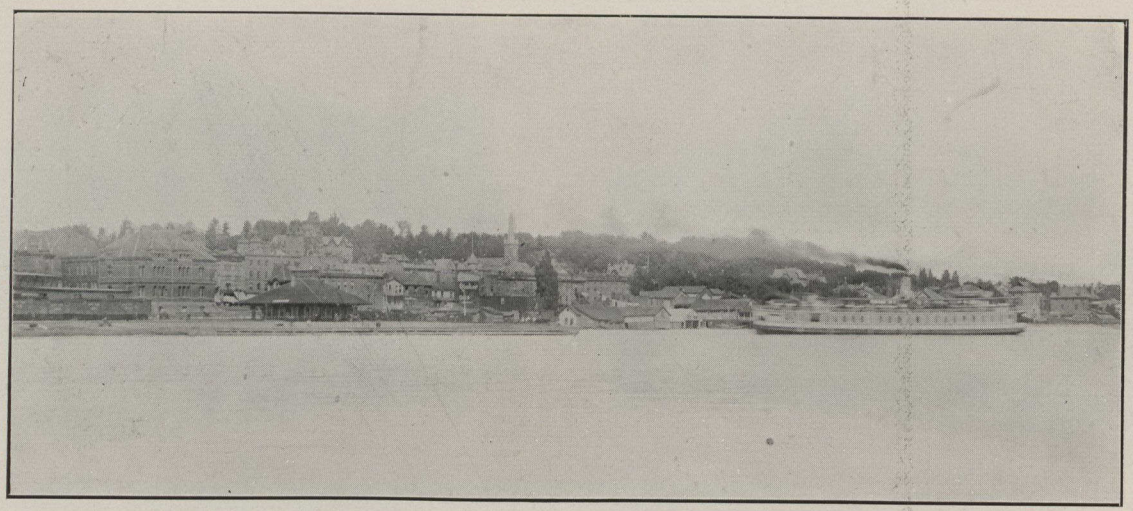
1. The Church of England, Allandale. 2. Methodist Church, Allandale. 3. Bayfield Street, Barrie.
4. The Presbyterian Church, Allandale. 5. The Public School, Allandale.

1. Lovers' Lane. 2. Overlooking the Bay. 3. A Suburban Way.
4. Collier Street, looking East. 5. A Shady Nook.



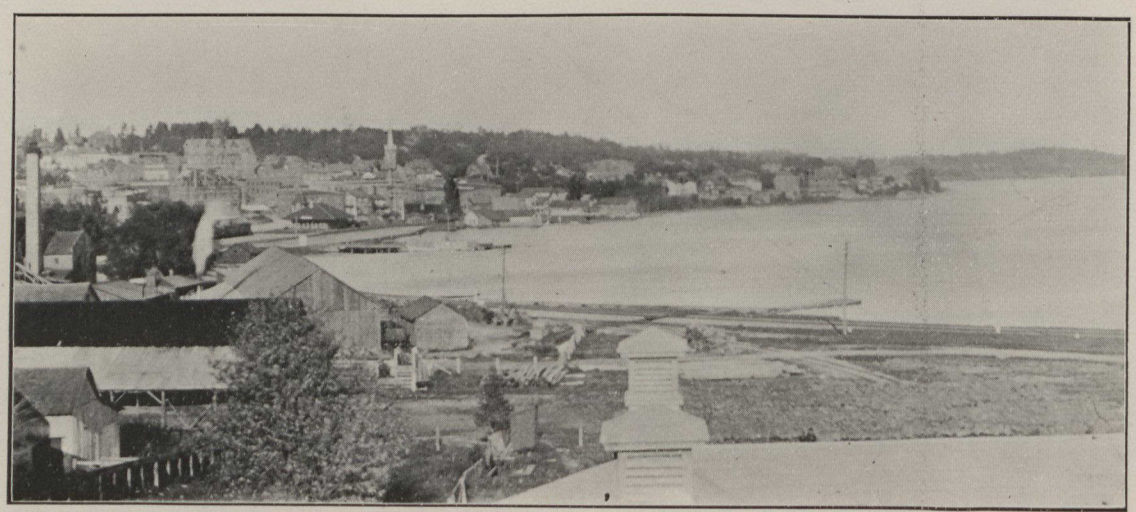
1. Palk & Smith, Furniture and Carpet Store. 2. The Ross Block. 3. The New Round House, Allandale.
4. Dunlop Street. 5. The Bennett Block.

1. The Jas. Vair Block. 2. Bank of Commerce and Sander's Block. 3. View of Allandale.
4. The McCarthy Block. The Otton-Irwin Block and Union Bank.



Barrie, from head of Bay.

Dunlop Street, Looking East—Barrie.



From Top of Tannery—Barrie.

SEED-TIME AND HARVEST

By HELEN A. SAXON

"I SAY, just hold on a minute, will you? I want to get some roses for my wife," said Hadley, running into a florist's as he spoke. Templeton followed more leisurely. It was a pretty enough place to be in, and he didn't mind waiting. He leaned against the counter where he thought there was least danger of knocking over the plants which were heaped about everywhere, and looked indifferently around. Hadley was rather particular in his choice; he must have yellow roses, it seemed, and complained that those shown him were not freshly cut. Presently he disappeared through a back door, led on by a seductive young clerk. A girl stood at the counter hesitating over some flowers. She had asked for violets, but they had none left. The woman indifferently offered her daffodils and overgrown lilies. The girl bent her face to them. "I want something that is very sweet," she said.

The woman took down a jug of roses, but they did not seem to suit her customer any better. She brought a bunch of carnations. The young girl selected from them a few white ones, and one of deep rose-pink, and drew out a thin, little purse.

Templeton watched her with the interest of a man still young enough to find panoramic life worth watching. She was very girlish in figure, but the face looked a little care-worn for its years. She was neatly but quite plainly dressed. As she passed Templeton, she dropped one of the flowers held loosely in her hand. He stooped to pick it up, and presented it courteously, lifting his hat with a grave look straight into her startled eyes. She breathed a low "Thank you," and hurried out. Templeton drew up his eyebrows the least bit, and twisted the ends of his long moustache. It was a way he had when he was reflecting, and he reflected a good deal.

After dinner that evening he and Hadley sat in the latter's library for a comfortable chat about old times. The wood-fire burned cheerily, and the yellow roses drooped from a tall, crystal vase on the table.

Templeton was but just back from Europe, and after a protracted course of hotels and steamers, a man is in the mood to appreciate home comforts. Not that Templeton ever was slow to do so; he was, perhaps, readier than most men, since he had missed them in his boyhood. While Hadley was recalling thrilling college adventures, his eye kept wandering to a little, woolly lamb which lay dislocated and overturned under a corner of the sofa. He had not been permitted a sight of the owner of this strayed property, but it told a tale!

"And poor Severn was there that night, I remembered," Hadley was saying.

"Ah, what about Severn?" broke in Templeton, rousing himself. "Where is he now? I expect something brilliant from that fellow yet."

"Why, don't you know? He's—a—he had an accident awhile ago, and lost his sight."

"What!" exclaimed Templeton, shocked and startled.

"Yes, poor fellow, terrible thing. He had every prospect; was assistant at Brailston, and was preparing to go abroad to complete his course, but he's left pretty badly off, I'm afraid."

"How did it happen?"

"A retort burst when he was making experiments one day, and bits of the glass flew into his eyes. There's no hope, they say."

"Where is he?"

"I believe he's in the city somewhere. I've been intending to look him up. I can get his address if you want to see him. I remember you and he were pretty good chums."

Hadley spoke a little hastily, putting for-

ward Templeton's better acquaintance with Severn as a sop to his own conscience. He had really meant to go, and he was sorry now he hadn't. But life takes in so much, and goes so fast that a man hasn't time for everything; and the voice within is so still and small that it doesn't get heard half the time or heeded the other half.

"Do you mean you haven't seen him since it happened?" asked Templeton.

"Well, you see, I've been so driven all winter, and since baby came, I've had to spend more time at home; wife rather poorly. By the way, Templeton, you haven't seen that young lady of ours?"

"No," responded Templeton, absently.

"Well, I suppose they've got her to bed now, or I'd have her down. You must come up earlier some night, and witness our parental pride. I tell you she's about as lively a youngster for eight months as I ever saw."

"Did you ever really see any youngster but your own?" asked Templeton, with the ghost of a smile.

"Oh, come now, I see you are as bad a chaff as ever. If I didn't see any youngsters before my own, I've seen millions of them since, and they serve but to point the virtue of ours. She excelleth them all."

"I'd like to get Severn's address if you have it," said Templeton, half an hour later, when taking his leave.

"Yes, certainly, I think I have it somewhere. I meant to go and see him myself—before—" Hadley left the room with his sentence unfinished.

Mrs. Hadley, who had finished the evening with them, turned to Templeton.

"Such a sad thing about that poor Mr. Severn," she said. "I felt so sorry for him. Mr. Hadley often speaks about it. I wish there were something one could do, but, of course, there can be no alleviation for such an affliction as that."

She concluded with a little sigh, just the size to be gracefully accomplished, and gazed into the fire pensively. It was token of her own prosperity that she could sigh gracefully over the sorrows of others. One of the long-stemmed roses was fastened across her breast, and she fingered it caressingly now and then.

"When I am married," said Templeton, to himself that night, "I shall not give my wife yellow roses to wear, though certainly they are becoming to that dark skin of hers. I don't admire the kind of women who can wear yellow roses. What do women wear flowers for, anyhow? The sweetness, isn't it? A breath of nature's perfume? Then they ought to wear fragrant and unobtrusive flowers—lilies of the valley, say, or violets."

His thoughts went back to the scene at the florist's, and he saw again the startled look in the shy eyes of the young girl, as he handed her the flower she had dropped. It was a sweet, pure face, and the eyes haunted him a little as he fell asleep wondering vaguely into what sort of a home those few sweet-scented carnations had gone, and if the young girl had worn them on her breast.

He was destined to see those flowers again.

He saw them in a rather shabby apartment house the next day. They stood on a little table beside the old sofa where Frank Severn half reclined with bandaged eyes and emaciated face.

"My poor fellow!" Templeton exclaimed, taking his friend's hand with unwonted gentleness. "I had no idea of this till last night. How did it happen? You must tell me all about it. Did you suffer much?"

There was a silence before Severn answered, and his voice had strangely changed.

"Templeton, I am a ruined man." He paused. "I spent all I could honestly lay hands on to fit myself for the work which one single moment has unfitted me for. I cannot readjust myself to this living death. I sit here in darkness till I sometimes begin to wonder if—"

He stopped and turned his face toward the window where his sister sat sewing. Tempelton's eyes followed. He had recognized her the moment she opened the door, and she had also recognized him, if the quick blush was any sign. She was a slight creature, and seemed scarcely more than a child as she sat in a low chair with her work piled about her. A thread of sunshine fell across her bent head, burnishing the brown

hair into gold. She sewed on steadily without apparent consciousness of his presence. Severn did not finish his sentence. He turned his head away with the dreary listlessness of one to whom the impossible has happened. Templeton was inexpressibly moved by the sight of his friend's misfortune and suffering. He tried to comfort him, but what comfort can a man with sight give to him who has no sight? He felt his words dissolve before they became words. He could only listen while Severn poured out in broken sentences the story of his calamity.

But while, with all his voluntary powers Templeton listened to, and mourned with, his friend, his involuntary powers were cognizant of the girl at the window—so subtle are nature's ways—and he found a certain pleasure in her delicacy and youth. Severn had not introduced his sister, not thinking but that they knew each other He took small note of the conventions of life; they were obliterated to him.

Templeton remained in the city longer than he had at first intended, chiefly, he told himself, on Severn's account. He knew his father would be looking for him daily now, and there was some one else who might be looking for him, too. He forwarded his trunks, filled mainly with presents, and wrote that he would follow soon. He was in no hurry to resume the home duties which he knew awaited him, preferring to linger a little in the atmosphere of his recent travel which he was disposed to cherish.

He went frequently to Severn's little quarters and tried to rouse his friend to take hold of life again, and to get him out more. The fresh air, the companionship, and, above all, the wholesome influences which Templeton's presence set into motion, stimulated Severn insensibly. He began to go for long walks, gathering confidence in the senses of hearing and touch; he talked more cheerfully, and nature's wonderful restorative processes set in.

"Why, you must not talk of being out of the world just because you cannot get at it in the way you set out," Templeton said to him one day in his cheery, hearty way. "There are other roads which lead to Rome. Why not try your hand at writing? You were by far the best man we had on the *Journal* in the old days. You have a ready pen and material enough to start on. Why not set to work?"

"I've sometimes thought of that," answered Severn. "I am learning to guide my pen a little, but it is slow work."

"You should get an amanuensis for a couple of hours a day."

"Can't afford it," said Severn, shortly. "Do you know, Templeton, that is one of the hardest things. I used up all my share of what was left us in getting my education, and there's nothing left now but Amy's. The doctor's fees have been heavy, and so now we are pinching along as best we can on what little there is left."

"My dear fellow," began Templeton, eagerly, "I have been wanting to speak of that. You know I have plenty and to spare. I should be glad to have you draw on me at any time."

"Thanks," said Severn, with the ghost of his old-time pride hovering about his pale lips. His friend thought it best to change the subject for the present.

"You are a lucky fellow in having such a good sister—so devoted to you."

"Amy? Yes, she is a good girl. I never knew her very well until this happened. She was so much younger than I, and after our mother died she was always away at school. She ought to be there yet. She was always a quiet little thing. Sometimes I get to wishing I could see her. I really hardly know what she looks like any more. Girls at her age change so fast."

"How old is she?" asked Templeton, and immediately berated himself for asking. What business was it of his?

"She must be eighteen now, or nearly nineteen, I guess. She must be almost grown up. I always think of her as little, she is so young for her years."

Was she really so young for her years? Templeton asked himself as he watched her going about the simple duties of the household, or sewing at the window. The girlishness of her form was accentuated by her shyness and elusiveness, but there was a look at times in the tender, dark eyes as they

rested on her brother that was not young, and her watchful care for him seemed more that of a mother than of a sister. It was evident that she bore the greater share of the responsibility and management of their affairs; and Templeton guessed that the sewing she was forever doing was not all for herself. He felt a sort of anger that fate should have been so hard to her. He could so easily have released her fingers. A few dollars more or less mattered nothing to him, and he chafed under the necessity of withholding the aid which he knew must be needed. He was at the philanthropic age when he wanted to set everything right. But he could only watch Amy with growing admiration and something like reverence. He had never exchanged a word with her alone beyond the common civilities at the door, and he began to wonder how she would talk if they should ever be alone together, and a warm sensation shot through him on a sudden as he imagined what he would say and how she would reply.

A brilliant thought came to him one day when he and Severn were out for their daily walk. "I say, old man, let's go into Calley's and have dinner. If you don't mind waiting, I'll go back and bring your sister, and we'll have a jolly little spread."

"She won't want to come," Severn demurred.

"If you'll stay here, I'll guarantee to fetch her," said Templeton, with assurance. He was elated, and happy as a conqueror, or a school-boy, as he hurried back and put the invitation in such a way as to make it seem all for her brother's pleasure. Her hazel eyes deepened with excitement, and the color came and went in her delicate skin, but when she found herself on the street with him she was at first very shy, perhaps because she felt shabby beside this handsome, well-dressed gentleman. She tried to keep the mended tips of her old, silk gloves out of sight. They talked of her brother, the subject nearest her heart, or rather, Templeton did until she was betrayed into some reminiscences of their childhood, of his early love for chemicals, and his attic laboratory where she was sometimes permitted to assist him in concealing the noxious smokes and odors which were wont to alarm the household. It had been her greatest delight to attend him there, to hold his vials and watch him mix the queer compounds. He had always been her ideal, the object of her childish worship. She broke off abruptly at this point, as if she had said too much.

"He was always considered the most gifted man of our class," said Templeton, without appearing to notice her trepidation. "I remember how our old professor in chemistry used to say, 'Ah, he has the head!'"

Praise of him delighted her.

"I have wanted to thank you," she said softly, "for your great kindness to him. You have done him so much good. Every one has been sorry for him, but no one has tried before to get him thinking of other things. Of course, that is hard for him to do, for he has lost everything." Her eyes grew misty as she spoke, she was so unused to telling her thoughts about him.

"Not everything," said Templeton, "he has what many a man might well envy him."

"What is that?" she asked, wondering.

"A good sister," replied Templeton, decisively.

"Oh," she exclaimed, as if it were a relief for her to say it, "I do almost nothing for him, and I have never wished for anything so much as to be of some use to him, and now when he needs some one—" she broke off abruptly.

"He has her," said Templeton, cheerily finishing out her sentence.

"The only danger I see," he went on, growing courageous, "is lest you become so necessary to him that he could never do without you."

"He will never have to," she said simply. "I am strong, and I will never leave him so long as he needs me."

They were at the door of the café as she spoke, and she looked up at him half questioningly. Then as his meaning became clear to her she flushed and her eyes fell, but she repeated distinctly, "I will never leave him."

There was a ring in her tone that was

new to Templeton, revealing a strength of will he had scarcely guessed in her. He felt half ashamed of himself as he held open the door for her to pass in.

It was a gay little dinner they had. Templeton ordered every dainty he could think of, and they made merry. The unwonted excitement acted like wine upon Severn. He threw off his gloom and depression, and Templeton was reminded of the college days when no spread was complete without the brilliant and witty Severn. His sister had the knack of drawing him out, though she said but little herself, but she glanced shyly at Templeton as if seeking his sympathy in her pleasure. She was radiant, and an unsuspected dimple came out in one cheek, revealing her smiles. Templeton could hardly take his eyes from her. He felt exultant. There is nothing more contagious than good spirits; it is an elixir which has no bitter dregs. They parted late at Severn's door, lingering over the adieus, each attributing to the others the evening's pleasure.

"Stupid!" said Templeton to himself, as he turned away at last. "Why couldn't I have thought of it before? But I'll have them out often now."

He was mistaken. He never had them out again, for when he reached his room that night, he found letters awaiting him which were imperative. His father was growing impatient, and the home-going could no longer be deferred. He sat some time musing over his letters.

"Why have I been waiting here?" he asked himself. "Is it really on Severn's account? or—no, impossible! Even if I loved her she would never marry me. She is scarcely aware of my existence except as a tonic for her brother. Well, I've come precious near making a fool of myself. I'll go home now, and turn a new leaf."

He took up one of his letters written in an angular, feminine hand, and re-read it slowly. "No," he repeated, "I have staved too long; I must go and fulfil my duty."

He crushed the letters in his pocket, got up, and went out, late as it was. Something chilly and forbidding met him in the atmosphere as he stepped into the street, and there was no warmth in his heart to defy it as there had been a few hours before. He turned up his collar and faced it moodily.

The next evening Templeton made his last visit to the little apartment where he had become so familiar. He and Severn talked long and with unusual animation, and at last when the conversation lulled he said abruptly:

"Severn, I have something to tell you." He paused and let his eyes rest again upon Amy. She was sitting under the light of the tall, shaded lamp, sewing and quiet as usual. She so seldom took part in the conversation that the men had fallen into the way of talking as if she were not present; but while Templeton's tongue was busy with Severn, his eyes were apt to be equally so with Amy. To-night he had watched her needle sparkling in and out of the white seam; the gleaming thimble that crowned one of her slender fingers; the gold in her hair brought out by the strong light under which she sat, and the little curl on her neck as she bent forward. He even recalled that the dimpled cheek was on this side, and wished that he could make her smile so as to see it again.

"Well, what is it?" asked Severn, after waiting a bit.

Templeton felt his pulse rising for some reason, and found himself strangely at a loss for words.

"I—I want to tell you a little about myself." He still hesitated. Amy put aside her sewing. He was instantly aware of her intention.

"Do not go, Miss Severn," he said: "I—prefer you should stay."

He spoke so earnestly that she glanced up at him, but dropped her shy eyes quickly when they encountered his. She resumed her work, while the ready color flamed in her cheek.

"The truth is," he went on, with some effort, "I ought to have been home before now. They have been looking for me this good while. I—Severn, old man," he said, trying to speak jocularly, "congratulate me! I am thinking of joining the benedicts before long."

"Ah," deliberated Severn, "meet her abroad?"

"No, she's a Virginia lady—sort of third cousin, and heiress to her father's estate, which adjoins my father's place."

"What's that got to do with it?" asked Severn, shortly.

"A good deal, since we were predestined for each other by our respective parents, subject, of course, to certain later contingencies. She's a nice girl," he added defensively.

"I don't doubt it," said Severn, with a touch of his old sarcasm; "but are you going to marry the girl, or the estate?"

"My dear fellow, you needn't be so stiff about it. There's been a sort of tacit engagement this long while, and it was understood that after my return things would be settled up, unless—"

"Well, I wish you joy," said Severn, but he said it as one who would add, "but I don't expect it."

A slight constraint fell upon them after that. Tempelton could not bring himself to look over where Amy sat. He felt conscious and uncomfortable, and after a few commonplace remarks rose to go.

He turned to Severn and the two men bade each other farewell with a long and silent hand clasp. Severn had no need to speak his gratitude or Templeton his loyalty; they understood each other.

Templeton turned at last to Amy. He wanted to say something to her. Words burned upon his lips, but he remained silent afraid to trust his tongue, till at length she timidly raised her eyes to his. What she saw there, could she have read it aright, was a mind at variance with itself. Doubt, longing, restraint, all mingled in the look he bent upon her, and the next moment he was gone.

Half an hour later, a box of flowers addressed to Amy brought Templeton's last message to her, a great bunch of white carnations with one solitary, crimson bloom glowing among them like a heart. With trembling fingers she lifted them out, their fragrance filling the room.

"How kind he is," said her brother, as he caught their spicy odors. "He's a fine fellow, Amy, and a good friend to us. I hope his marriage will bring him the happiness he deserves."

And then he fell into a reverie. He was at the age himself when men marry!

But Amy turned mute, questioning eyes upon her flowers, and the breath of Eden lurked in their perfume. She touched them with lingering fingers, and when they faded with their secret still hidden in their withered petals, she folded them in their white paper as in a shroud, and laid them away among her few and simple treasures.

II.

The eyes of all, young or old, love to linger upon a bride, and the hearts of all are tender towards her. Fancies cluster about her, dreams are braided in her hair, romance lurks in the folds of her garments. To some she speaks in memories, to others in prophecies, but we all have part and share in the smile with which she fronts destiny.

Amy Severn felt something of this when she looked at Maud Warren, her old playmate and friend, robed for the bridal, and soon to become her sister. For fortune had dealt kindly with Frank Severn during the past few years, as if in atonement for its former harshness. Already he had gained some note as a contributor to literary and scientific journals, and he had won the hand of a true and rich-natured woman to guard his future happiness. Amy had watched the unfolding of their story with unselfish gladness in her brother's growing brightness, but yet this morning as she stood pinning the orange blossoms in Maud's dark hair, she felt suddenly as if confronted by some new and not wholly welcome fact. The heavy perfume of the symbolic flowers in her hand was fraught with prophecies of a joy in which she was not to share. She had never touched a bride before, and Maud seemed strange and remote all at once. They were alone together, and suddenly she felt a hand upon either shoulder. She looked up to meet Maud's dark eyes, glowing and fervent, and to hear Maud's voice in a passionate whisper: "Amy, Amy, I can hardly believe I am so soon to be really his wife! I have loved him so long. Oh, you don't

know! You never guessed what I was hiding all these years—no one guessed. Let me say it out for once! I think I have loved him always, ever since we were children together; he was so strong and good, but I never thought I would be so happy as I am to-day. Oh, Amy, I have been so wicked sometimes! You don't know! I was almost *glad* when I heard about his eyes, for it seemed to bring him nearer, and I would have given anything—anything—oh, I loved him so!"

She grasped Amy's passive shoulders with unconscious force, her cheeks flushed, her eyes dilated. She felt that Amy's girl-heart, unused to tempestuous feeling, did not fully respond.

"Amy," she went on, "you do not know what it means! You have never loved as I do; you do not understand; but let me tell you. It is all you ever dreamed of or wanted—it is the whole world and more to love and be loved as I am!"

She breathed as if in ecstasy, gazing beyond Amy into realms invisible to other eyes. On her face was a look that was new to Amy's throbbing consciousness.

A rustle of silk was heard in the corridor, and Mrs. Warren, a woman of somewhat formal bearing, entered the room. Maud was found looking into the mirror.

"Thank you, Amy," she said, in her usual composed manner, "that is very pretty."

She turned for her mother's scrutiny.

"Yes, it is pretty," said her mother; "Amy knows how to arrange flowers; but come, Maud, it is growing late," and they went out together.

"You have never loved as I do!" How the words seemed to vibrate through Amy, carried by some current deeper than volition, and piercing through all the excitement and movement of the hours which followed. She heard them even at the altar, as she stood beside her brother's bride, thrilled and awed as she was by the impressive service which was new to her. Those solemn words meant much to her, too. No one thought of that, but it was no less an epoch in her life than in theirs. The words which gave into Maud's hands the precious task of caring for the one they both loved, left her own empty. But when she saw her brother's bearing, as he turned from the altar, and read the look on his handsome features, all thought of self was swallowed up in joy for him. How noble he looked! No wonder Maud loved him so. And the sorrowful blight that had fallen upon him but called forth additional tenderness. At this moment when every thought was concentrated upon the brother whom she had loved with such devotion, she raised her eyes, she knew not why, and directed them straight into the eyes of John Templeton. He was leaning forward, self-forgetfully, looking at her. Quick as volition can act, Amy turned away without sign of recognition. Her pulse throbbed violently. She could not give him greeting then; indeed, she did not even think of it, she longed only to escape the tumult, and at the first chance she slipped away without again looking in his direction.

But she thought of it afterwards; it came to her that same day when, the wedding over and the guests gone, she went for the last time to the little home where he had come to them in their need, and she was sorry not to have spoken to him again. She was afraid, too, that her avoidance of him had been noticeable. Yet, mingled with her regret was a strange shrinking from the thought of meeting him face to face. She tried to put it out of mind, as she climbed the long stairs to their rooms. There was still a little packing to be done, and she was glad of the excuse it had afforded her to be alone for a time, and also to bid farewell to the place about which clustered the associations of four years.

As she let herself into the dim hall there came to her that hollow sound of deserted rooms, and the unwonted silence struck her with a chill. She went into the sitting-room softly, as one might enter a chamber consecrated by recent sorrow. The room was dismantled, only such furniture remaining as had been deemed unworthy a place in the newly-furnished bridal home up town. But there was still enough for Amy's tender recollections to fasten themselves upon. There was the familiar, faded wall-paper,

and the shabby mantel, whose imitation marble was peeling off, disclosing the dusty plaster beneath; there was the old sofa upon which her brother had spent many hours of darkened gloom, and which "gave" beneath every motion, and from the window there was the same army of chimneys with the sweet, blue sky between.

She had dreamed a girl's dreams, and borne a woman's burdens sitting here in her sky parlor, with the hum of the street traffic in her ears. She had not been eager for change as some girls are; above all else she had longed for the safe abiding affections of home, and her greatest happiness thus far had been in the love and care for her brother, and in such home as they could make together. His new home might still be hers, of course. But it was not mere shelter that Amy craved; it was to be needed. Her brother no longer needed her watchful care, and in that lay her new-felt want. She had won his consent to return in the capacity of pupil-teacher, to the school she had left, and he never guessed how little pleasure there was to her in the prospect. It is not an enviable position, that of pupil-teacher in a girl's school; one belongs neither to teachers nor pupils, and Amy did not make friends easily. But she would not let herself think of that now; she did not dare yield to her feelings. She was accustomed to set them aside when work was to be done; so, taking off the long gloves and pretty new hat, which were part of her new outfit—for the new was replacing the old in everything—she buttoned herself up in a large apron; and going to the tiny room which had been all her own, she pulled out into the larger and lighter room an old, leather trunk, with the initials E. M. S. in brass-headed nails upon one end. It had been her mother's, and she kept it with a certain fine distinction for her more precious and intimate possessions—her photographs, the old, silk, crape shawl, which had been new at her mother's wedding and was still delicate and beautiful, and other things about which association had woven its subtle charm. Removing these things one by one, she came upon a paste-board box which she held with hesitating hand. Then sitting down on the floor she opened it. A few withered flowers lay within, but the odor of the dead things, as it floated up to her, recalled some happy hours and woke memories of kind words and kinder deeds. She thought of the little dinner at Calley's. How happy they had been, and how much he had done for Frank at that dark time! She wondered if he were happy now; she wondered if she ought to destroy these poor ghosts of flowers. Maud's words rang again in her ears, and with them came a vision of John Templeton's face as he had looked at her that morning. Then suddenly a sense of loneliness and desolation surged up in that young heart, and swept aside in an instant the restraint she had endeavored to fix upon herself. Tears rushed to her eyes, and leaning her head against the old trunk, she let the pent-up grief have its way.

"Oh, my mother; my mother!" was the cry that came from this heart burdened beyond its years. That need for love and comfort and wisdom beyond our own, which in childhood we find in our mother's arms—do we ever grow beyond it?

The first rush of her grief had spent itself, but the tears were still upon her cheek, when a sharp ring at the door cut through the stillness, startling her into consciousness of her position. It was the woman who was to help her with the things, but she had not expected her so soon. She trusted that the dim light of the hall would hide her flushed face, as she pulled back the heavy spring and opened the door. Without, stood John Templeton, tall and broad-shouldered, filling up the narrow passage.

"Your brother sent me over," he explained, taking her passive hand. "Or rather, he kindly allowed me the privilege of taking his place for a bit. He said there were some things to be done in which you might need assistance."

Amy shook her head.

"There is nothing," she said, still holding the door.

"Well, may I come in and see you a moment?" he asked.

Poor Amy hesitated, but not having the resources a more sophisticated woman might have had, she silently opened the

door for him to pass in, and led the way to the disordered inner room.

He paused at the threshold, looking into the humble room, as one might look into the place of his dream. His eyes passed from wall to wall, resting at last upon Amy's averted head. In an instant he read the whole page, and stepping quickly forward, he said with grave tenderness:

"Miss Severn, I am intruding. I beg you to pardon me for thrusting myself upon you at such a time. It is your last hour alone in your old home, and I should not break in upon it, but the hope of being of some little use to you in your brother's absence, and the selfish wish to see again the place where some of the happiest hours I have known were spent, brought me here."

She tried to command herself, but his quick apprehension of the situation, and his sympathetic tone so unexpectedly answered her longing for a friendly token, that she dared not trust her voice at first. She gazed out steadily and silently into the wide, comforting sky. To Templeton, she seemed no older than when he had seen her last. Her great apron, buttoned up behind, made a little girl of her, and the tear-flushed cheek turned half away from him had in it something of that subtle power which moves men's hearts. A great compassion filled him and declared itself in the tones of his voice as he said:

"I think I understand something of what this change is to you. When I was here three years ago, I saw your devotion to your brother. I never had a sister myself, and, perhaps, for that reason I thought more about it. I thought that if God had given me a sister like that, I might have been a better man. When Frank wrote to me about his coming marriage, my first thought was of his little sister, and what the change would mean to her, and to-day when I saw you still beside him, even at the altar, I could not help wondering if other hopes and duties had come to replace those you are relinquishing."

Why did she tremble so, and feel that old, stupid shyness upon her? She must say something. She tried to collect herself, and presently turned towards him, but without lifting her eyes, and began a little falteringly:

"You have always been so kind to us. You did so much for him when he needed it most, and now—"

She broke off in a sudden confusion, and a flame mounted to cheek and brow, burning deeper and deeper.

He followed her eyes to see the cause of her distress. It was a box of withered flowers, open and overturned, beside her half-packed trunk! Whether he recognized those flowers or not, cannot be said, but all at once the color sprang into his own cheek above the brown beard, and going closer to her, he broke forth:

"Amy, Amy! I must speak. I must tell you, whether rightly or not, God knows! You are here alone and lonely, yet you are the world and more to me!"

His voice rang out with passion—the first words of love that had ever fallen upon Amy's heart. She sat motionless and tense.

"Three years ago, when I met you," he continued, "you seemed to me to be bearing more than your share of hardship, and you bore it with a woman's strength, although such a tender little thing. I wanted to spare you, to shield you. I thought it was only common compassion I felt, but afterwards I knew!"

He paused again, but she did not move or speak. The song of a little caged bird came up through the open window. It poured out a torrent of vehement trills, and when it ceased, a moment of vibrating silence fell between them. Then he went on again:

"I thought I was doing right in fulfilling my father's wish, in going my destined way and leaving you to yours, but when it was too late, I saw there were other, higher claims I had ignored. If—if she had loved me it might have been different, I don't know. May God spare you from ever knowing what a loveless marriage means!"

He struggled with himself, and then resumed: "I cannot ask you now to let me be the friend to you that I long to be, and that you need, but you will at least know that there is one whose first prayer is for your happiness, and who will never be indifferent to what befalls you in the years

to come. You will forget my madness some day in the love of one who is worthier than I, and who will be free to offer it. I hope it may be so. I hope your future may redeem the past. I have barred myself out from any share in that future; even from seeing you again, but it may not be wrong for you to know why I go away, and what you have been and shall ever be to me—an ideal of woman's tenderness and devotion such as I never knew before, and which is the best influence of my life."

He placed his hand for a moment upon her bowed head, lightly and with ineffable tenderness.

"God keep her in peace—my well-beloved," he breathed, in a scarcely audible tone, and turned to go.

But she made a sudden movement as if to stay him, lifting, at last, in utter self-unconsciousness, her dark eyes to his. And in their soft depths there was something he had never seen before, something he dared not stay to see. She was pierced by the one swift thought that he was going—her only friend! Involuntarily she made an appealing gesture. It was, perhaps, the keenest temptation of John Templeton's life. He stood still a moment, turning white to the lips; then with a sort of blind rush he stumbled out into the hall, and so was gone.

III.

When Amy heard the door close upon him, and knew it was over for ever, she felt desolate and forsaken indeed. Later, she understood. In leaving her, as he did, he proved his honor and loyalty, and it may have been for that very reason that her woman's judgment, later, confirmed and abided by the girl's instinctive trust. Other men paled beside him in her estimate, and she braved a lonely future for his sake. Hers was the faithful nature which, in happy experience, expends its treasure in unswerving devotion and service, knowing no other kind of utterance; and in less happy experience, is still constant, though it be only to the shadow of what might have been. As time went on, love became to her an abstraction, an ideal, about which her holiest aspirations converged. And it may be that a woman who can keep such an image of love in her heart, even though it be never realized, is more blest than she who exchanges it for a reality about which her holiest aspirations do not converge. Amy Severn grew into a sweet, self-contained womanhood, winning a fair measure of success in her chosen work as teacher of modern languages. She rarely heard of John Templeton, and never sought intelligence of him. John Templeton, the person, scarcely existed for her; but the abstract ideal of love, which he had awakened, was with her always, the subtlest, and, perhaps, the strongest influence of her life. Women do sometimes love in this abstract, impersonal way; men rarely.

So the years drifted on with but few changes for Amy Severn, and if the sweet-scented flower fields of youth closed up behind, other fields opened before her, broader and more productive though less gay. Youth, seeing only the closing up behind, pities middle life and shudders at old age; but to the eyes of each wayfarer, his own season is beautiful, and there are few who would turn back.

Among the happiest years of Amy's middle life were those she spent abroad in the furtherance of her work. They brought her many pleasant associations, new friendships and a store of happy memories. She lingered in old German and Swiss towns, where life flows more sluggishly than with us, and gives endless variety of types. She grew familiar with comfortable fraus and quaint children whose tongues babbled in foreign words; and she saw women whose lives were set in far narrower limits than her own, smile in wholesome, unfeigned content, and she felt humbled and thankful. Her own life seemed sweeter to her by the contrast, and she was glad to return to it; glad to be among her own people again and to see the changes in her brother's children.

But after the currents were running again in the old accustomed grooves, she became aware of a lurking unrest that had somehow crept into her life. She found herself, at times, looking with a strange wistfulness upon women with whom she would never have exchanged places. She learned one day what it was. It was re-

vealed to her in the moment that the science master asked her to be his wife. He was a quiet man, one whose friendship people counted themselves fortunate in winning. There were heavy lines in his face, and gray spots at his temples; but when he bent his eyes upon her in that unexpected moment there was a tender light in them, which wakened that subtle unrest to full life. She knew it then. It was what every true woman craves in some shape—shelter, companionship, home. When that and love come together, happy is she whose guests they be, but to Amy they came separately. She chose love, or the ideal of it, rather, for that was all she had.

"I have said it was imperishable," she said to herself. "It has given me all that is most worth having; I could not put other things in its place as though it had not been."

So, gently and a little sadly she put away this last offer of companionship, and set herself steadily to conquer the need of it, even as she had conquered the need of a greater thing. Had she conquered that other? Can a woman ever grow wholly beyond the need of love and power of bestowing it? Amy thought she had, at any rate. The years that came and went, leaving soft touches on her hair and brow, left also steadier pulses and a quieter heart.

So calm had she become, and self-poised, that she felt hardly a stir when one day John Templeton's name was brought to her. There were some important-looking initials after it on the card; he had won some of the world's honors. She stood long at her window looking out with unseeing eyes into the unfathomable blue, before she went down into the little school reception-room to meet him. He bore little resemblance to the image so deeply graven on her girl's heart. Time had been busier with him even than with her. His hair was frosted and his broad shoulders were stooped. He looked a prosperous, elderly, commonplace man. He was a stranger to her, and she was conscious of no heart-glow as she met his gaze, but only of a kind of pity, as if an old wound were being probed.

There were few words between them at first, but the silence was fraught with deeper expression than words could have conveyed.

When at last he spoke, it was in a voice that sounded to her measured and formal.

"Miss Severn, I have come to say the words that I should have said many years ago, when I saw you first. I have come to ask you to be my wife. I know well what has been swallowed up in the long interval. It is but a remnant I have to offer you; yet I come to offer it."

"We are old," she was saying to herself. "We are old. What can it avail now?" But she answered, composedly:

"We have sown all these years in different fields. Our lives have been separated, and our work and interests lie apart. We have passed the season when hopes and plans, yes, and prejudices can be transplanted. You came to me when I was young, with pity for my loneliness and my unpromising future. These are past now, and the time is past, too, when hearts choose of their own will or desire."

She looked at him sweetly, but with unpromising calmness. He, also, was calm, but it was the calm of self-mastery. There is a difference.

"That is true," he replied. "We have passed through the gardens and the stretches of green meadow, and there is only the downward slope left. But is old age so barren, then, that one needs no companionship there? That one has nothing to receive or bestow? Because we no longer feel the exhilaration of youth, or the keen emotions we once did, do we desire less, suffer or realize less? Even if we are, as you say, beyond the choosing time, are we beyond the need of what we chose in our far-off youth?"

"What do you know of me, or I of you?" she asked him. "We may possess characteristics entirely at variance with, or even distasteful to, the other. We have been together but a few hours in all our lives, and yet think to spend the rest of life together!"

"Still, if love—" he began, but she answered hastily:

"Do not let us talk of that. We have surely reached a point where we perceive

the existence of other motives and requirements. We may have once thought it essential to happiness, but let us ask ourselves if we are not simply trying to transfer that old want to the present; make ourselves what we once were."

As he did not at once reply, but gazed out at the smooth-shaven lawn, with a curious, musing look on his face, she continued:

"I speak frankly, but it is a matter on which it is needful to be frank. I have lived through some troubled hours; I may have longed as women do for love and home, but I have other things and good things in their place. Is it worth while at this late hour when the tale is almost told, to set the work we are doing aside, and take up that which is no longer necessary?"

Surely Amy Severn had travelled a long way! Then he turned to her, and there was something of the old look in his eye as he said:

"Amy, I want to tell you something. Youth is past, I know, and I am getting to be an old man, but all these years since you and I parted in the little room, I have kept the promise of something alive in my heart. I have lived outwardly as other men do, but inwardly, I have held fast to a faith and hope that I believe few men know, because I have continued to believe in something that I could never test or fathom. My life has been what men call successful; I have mingled with the world, but my interest, my heart, has not been in that. My real interest has been centred in something which never attained fulfilment, some germ of life which lay awakened but undeveloped within me, and which would have made my life a very different one from what it has been. All that I dreamed or hoped of myself, clustered about that; all of good that is possible to a man clusters about that germ in his heart, and it is only in love of some kind that it can ripen its fruit of righteousness. A thousand times I have turned wearily from work and from my life, but the thought of that possibility, which lay at the bottom of my heart, with your name written across it, has brought fresh courage, and I have known that somewhere there was meaning to the perplexities, compensation for the losses and pain, and justification of the hope that blossoms for ever in men's hearts. I have not the love of my youth to offer you now; not even you could inspire that again as it burned once. I do not want it again; I have what is better, the peace and strength of a heart that has been tried and not found altogether wanting. I ask of you fulfilment of this long-nourished promise, justification of the hope. Be whatever you may, you cannot be less than that to me."

Was it her own heart pleading from his lips? The warm color softly tinged her cheek, and the tears were not far away. Her heart struggled as if trying to escape the bonds these years and her own will had woven about it.

The scent of carnations was in the air. A great bunch of them lay on the table, white, yes, and one crimson bloom glowing in their midst. How he had remembered!

She lifted them up and buried her hot cheeks in their cool, sweet depths, gaining courage there to lift her eyes to the elderly gentleman opposite. But, lo, he had vanished, and in his place sat the lover of her youth, with the same conquering love-light in his eyes!

THE DECLINE AND FALL OF BERTRAM GHENT

BY LAURA MASON

IT may be that even in his days of adolescence Mr. Bertram Ghent cherished a weakness for health foods and emotionalism. If so, during his father's lifetime he found it safer to keep these predilections in cold storage, rather than expose them to the fiery scorn of that stern warrior. Thirty years' active service in remote corners of India does not usually inoculate a man with a craving for hygienic buns, patent medicines and maudlin sentimentality—a rule to which Major Ghent was not the unhappy exception. When the life and climate of the Orient had made him unfit for further service, retiring to Canada on half-pay, he addressed himself to the delicate problem of bringing up his five younger children on that princely allowance—and the Thirty-nine Articles. This period of the Major's existence may not have been an epicurean dream, but if so he never talked in his sleep; played his last game of whist within an hour of his death, and, though compelled at last to surrender to a rheumatic heart, marched out of life with the honors of war.

Up to this time, young Bertram had apparently devoted a great deal of attention to "getting on" in his bank, and none whatever to inquiring into the state of his health, —a surprising fact when one considers that he was the youngest member of a family containing four worshipping sisters. Such a blissful state of indifference was not, however, destined to continue. Scientists tell us that strong men sometimes succumb to suffering which would not prove fatal to a delicate child, and, perhaps, the fact that he had never known a day's illness in his twenty-three years of life accounts for many otherwise inexplicable facts in the young man's career. Beyond giving a simple statement of these facts with their extraordinary climax, the writer has no desire to harrow the feelings of the public. To the psychological reader is left, therefore, the congenial task of drawing his own deductions, wherewith to point the moral and adorn the tale which follows:

Shortly after his father's decease, one of "Bertie's" sisters—Mary—remarked that he was looking rather pale, and anxiously inquired whether he had ever had a pain around his heart. Bertram couldn't remember the sensation, but the question made him vaguely uneasy. Up to this moment, it is doubtful whether he had quite grasped the fact that he had a heart. They didn't teach physiology to the little boys of his day, so he was in a state of tranquil ignorance as to the workings of his thoracic cavity. Now, in the twinkling of an eye, all was changed; five facts obtruded themselves on young Ghent's consciousness:

1. He had a heart. 2. He had just made its acquaintance. 3. It was thumping ominously. 4. He had never heard it thump before. 5. There must be something wrong.

During the next twenty-four hours, he gave his own physical phenomena an attention which handsomely compensated for twenty-three years' neglect. From a friend who was house-surgeon at the General Hospital he borrowed a book on "The Heart" and diligently perused the same. As a practical application of his newly-acquired knowledge, he took his pulse seven times, but it seemed to be quite normal. Bertie felt slightly disappointed.

The following day having run up three flights of stairs, two steps at a time, he was startled to find his heart beating violently. Hastily taking his pulse, he confirmed his suspicion that the action was unusually rapid. Several days later, after chasing a street-car for two blocks, he had another attack of the "palpitations." He now felt that his case was serious, and after confiding his

fears to his sisters, consulted the family physician.

"Tut, tut, my dear fellow!" exclaimed the incredulous doctor, "your father's trouble was not organic, and you needn't have the slightest fear of inheriting it. However, I'll examine you for the sake of setting your mind at rest."

"Sound as a bell," said he, after the usual stethoscopic investigations.

But on the gloom-clogged spirit of Bertram this cheerful dictum cast no ray of hope. "Thank you, Doctor," said he, "I see that you are afraid to tell me the worst;" and before the astounded man of physic could recover his powers of speech, the victim of sisterly solicitude had wandered out into a heart-diseased world.

Of the five years which followed this touching scene, no detailed record is necessary. If fate had planted Bertram Ghent in the unsympathetic but bracing air of a boarding-house, rather than in the hot-house atmosphere of a maiden domicile, it is possible that he might have rallied from his attack of self-analysis. As it was, his case grew rapidly worse, and under the influence of sisterly entreaty he abandoned as "too violent" the athletic pursuits in which he had once delighted. But even yet the gods did not forsake him, without giving him one last chance. Bertram fell in love. For a time it seemed as though the later heart affection would cure the earlier form of the disease.

Having been made manager of a bank in a country town, the happy benedict moved out of the sphere of sororal coddling and for over a year forgot his "palpitations." Then came an unlucky visit to the ancestral roof. The four ladies thought he was looking well and had certainly gained in weight, but remembered with a shudder that dropsy was one of the complications attendant on heart disease. Diligent inquiries elicited the fact that Mrs. Bertram Ghent, so far from discouraging her husband's athletic tendencies, joyously lured him on to the golf links by day and the ballroom floor by night. Such want of consideration shocked the four sisters, and they gave voice to their feelings. At first Bertram sipped the nectar of their solicitude with languor, if not with secret shame. Gradually, however, the repeated inquiries as to his health, the entreaties not to be "so reckless" as to run upstairs, the tabooing of all forms of active exercise fostered the latent weakness of his nature, and in six weeks' time sent him home to his bewildered wife, an embryo invalid.

To tell the truth, he was beginning to feel that since his marriage his health had not received the tender consideration which it required. Henceforth he turned a heart-diseased eye on golf, cricket, sculling and dancing. Naturally as time passed his appetite failed, and within seven years he had developed all the symptoms of dyspepsia set forth in patent medicine advertisements, as well as a few of a purely original type. The heart disease myth had depressed Mrs. Ghent mentally; the indigestion panic wore her out physically. Mr. Ghent fed fat his suffering on "Health Talks," and "Heart to Heart Converse with Faddists." The result of this high thinking was some painfully plain living, spiced by equally plain talking on the part of the family physician when called in to attend Mrs. Ghent. That unfortunate lady had collapsed under a six months' course of bran coffee, hay tea, oat biscuit, and breakfast foods made into mock soup, mock entrees, mock poultry, mock dessert—with everything but the mockery left out. After the irate doctor had made a few scathing remarks on "the insanity of killing one's self by starvation, in order to prolong one's life," Mr. Ghent allowed his wife and two little daughters to return to the flesh pots, but he clung to his health-talk diet, supplemented by all the most "recherche" innovations in the way of pills, tonics and tablets.

So far, his hypochondriacal tendencies were not generally known outside his family circle, and had in no way interfered with the performance of his official duties. Indeed the bank, ten years after his marriage, gave him the post of manager in a large city office, as recognition of the ability which he had always shown. Shortly after this promotion, the Misses Mary and Florence Ghent paid a prolonged visit to their brother's home. Into their ever-ready ears he poured

long accounts of his sufferings—a subject which by reason of ten years' repetition had begun to pall somewhat on the emotions of his reserved and high-strung wife. The climax came one evening, when Mr. Ghent complained of "constant languor and drowsiness," which oppressed him during the afternoons and interfered with his work; he feared that it was a symptom of incipient brain trouble.

"Our mother died of paralysis of the brain," said Miss Florence, looking at Miss Mary with horror-stricken eyes.

"No," replied Miss Mary, weakly, "she died of a broken heart when our eldest brother was drowned."

Mr. Ghent did not remember his mother or the manner of her death, but he knew that a broken heart was not hereditary—and immediately fell a victim to inherited brain trouble. This complication was the most serious of all; for after two years of mawkish self-pity, Mr. Ghent decided that his nerves could no longer stand the strain of a city bank and asked to be transferred to a branch office in some small town.

While the officials of his institution were debating an answer to this unusual request, something happened which settled the matter for all time. Going to the medicine chest one evening to take his usual quota of dyspepsia pills, Mr. Ghent felt around in vain for a match to light the gas overhead. Not finding one, he located the little square box of which he was in search and hastily swallowed three of the contents. As he did so, a terrible thought occurred to him—what if he should have made some mistake? Hurrying to the light he examined the box—then with one despairing cry summoned his wife. "Quick, Gertrude, send for a doctor. I have taken strychnia in mistake! For heaven's sake don't let anyone bang a door!" Somewhere or other he remembered hearing that a sudden noise or jar would bring on the spasms of strychnia poisoning, but he could not recollect the antidote.

Neither could his wife, the maid, or the hastily summoned neighbor. Into the breach stepped his little daughter, Violet, and henceforth let no one revile a school system which prints on the last page of its physiology, a list of antidotes. The child in the excitement of the moment could not recall the particular one required, but she could repeat the whole list backward and forward, and, after a hurried consultation, her panic-stricken elders decided to begin at the top and work down. Mustard and water, warm vinegar, castor oil, raw eggs, and baking soda followed each other in quick succession down the throat of the wretched sufferer. When the egg course was brought on, Mr. Ghent's olfactory nerves warned him that the treatment had been too long delayed, and he tried to wave off the relief corps. But to the enthusiastic dispensers of First Aid to the Injured, such epicurean tastes were unworthy of pampering and the eggs paved the way for a dose of baking soda.

By the time the brandy and hot coffee treatment was reached, a trap drove rapidly up to the house and in a moment the doctor entered the room. A quick but thorough examination of his patient revealed the fact that Mr. Ghent was undoubtedly a very sick man—but to the professional eye he had none of the symptoms of strychnia poisoning. The agitated group around the bed scanned the doctor's face in a vain search for information; his face was the face of a graven image. "I think," said he, "that if everyone but Mrs. Ghent will leave the room, it will be better for the patient, and if we want help we will call you. For the present your treatment seems to have been quite successful."

As the door closed on the last of the amateur life-savers, Dr. Munro turned to the remaining inmates of the room: "I do not at present know just what you have taken, Mr. Ghent, but had it been strychnia, considering the 'treatment' you have received, you would now be beyond my aid. As it is, I do not think you need fear any serious consequences. I should like, however, to see a sample of the medicine which you took."

Mrs. Ghent walked to the door: "Violet, bring me the little pasteboard box from the bathroom floor."

In a moment the little girl entered. Dr. Munro took the box from her hand and opening it, removed several pills. He examined them critically, broke one, and touched his

tongue to it. The glimmer of a smile in his eyes lighted his otherwise impassive face. "Evidently," said he, "these are 'Bang's Iron Pellets'; but however did they get into this box marked 'Strychnia Pills?'"

A sudden wail of anguish broke from that amateur physiologist, Violet. "Oh, mamma, mamma," cried she, hurling herself into the arms of that startled lady, "I wanted the dear little bottle the pellets were in, so I poured them into the empty box that used to hold papa's nerve medicine. I didn't know it would make any difference, indeed I didn't!" Here followed another series of ear-piercing wails.

From the bed on which lay the patient came a groan of anguish, but not of physical anguish. In all the years in which he had fussed, complained and sentimentalized over his "health," Mr. Ghent had turned a dignified front to the world, reserving his selfishness, pettiness and whining for home consumption.

A glimpse of death at five-minute range strangely alters a man's point of view. Perhaps Mr. Ghent's heart and brain suddenly readjusted themselves; perhaps heredity at last got in its work and the spirit of the gallant old Major woke in his son; perhaps the thought of the amusement his strychnia experience would afford the public made him wince. His groan may have signified all these things.

Such, in part, at least, was the interpretation put upon it by Dr. Munro, as turning towards his patient he said: "There is no reason, Mr. Ghent, for the true explanation of this affair ever becoming public. As I go out, I shall tell those waiting for news that you are recovering, but must not be disturbed. Personally, I should advise you to take a few weeks' rest in Muskoka. You are evidently in a peculiarly nervous condition, but will come back as fit as ever.

All of which duly came to pass. The bank, after granting Mr. Ghent two months' holidays, asked him to reconsider his request for transference, as they preferred, if possible, to keep him in the head office. To this proposition the ex-invalid thankfully assented, and no one ever hears him refer to heart disease, dyspepsia or brain trouble.

As for patent medicines and health foods! —his hatred of them is positively rancorous.

THE TYPICAL CANADIAN GIRL

BY ERIN GRAHAME

SOME years ago, as we were walking beneath the fragrant magnolias of an old Southern town, a New Orleans girl asked, "What is the typical Canadian girl like?" I could make no definite reply, and so the question remained unanswered. Since then, I have often thought of the qualities suggested by the sister of "Johnnie Canuck," and wondered if they could be given an outward and visible sign. We all have some idea of what is meant by "a typical English girl," or "a typical American girl." Perhaps we think of Du Maurier's figures for the first, and of the Gibson girl for the second. But when we consider our own country, so new, so vital, so full of "the to-morrow," what is suggested by "the Canadian girl"? It is no trivial question to consider, for the girls are the "makers of Canada," just as truly as any statesmen who fathered the British North America Act, or any soldiers who stepped out in 1812 or 1885 to defend the land of the maple.

We all are inclined to resent the "Miss Canada," dear to the old-fashioned Christmas card and calendar—the wintry young creature whose face was framed in fur, and who wore a bulging blanket suit, while a toboggan trailed behind her. There was also a snow-covered hill, and evergreens weighted with icicles—all of which was entirely misleading to the easily-deceived foreigner. Nearly every Canadian woman who has gone far from home has been confronted with some strangers, who have displayed a mild curiosity as to her extensive wardrobe of furs, and who have even manifested a delicate inquisitiveness as to the mixture of Indian blood in the veins of the average Canadian. Ours has been a badly advertised country, and, while womanhood is hardly a matter for advertisement, there is no doubt that the traditional toboggan girl has given rise to much misconception regarding a maiden whose manner and nature are not always in keeping with "Our Lady of the Snows."

The Canadian girl is inevitably to be compared with the English girl, and her American cousin (for Mr. Hay seems determined that we shall accept the word "American" for the United States). To the English visitor, the girl of Toronto, or of Winnipeg, seems decidedly American, while the traveller from Missouri or Idaho very often declares that our women are "varry English." It would be impossible for the girls, who grow up in a big, new country, without the restraints of class and customs felt in an older world, to be as conventional and decorous as those of Great Britain, while the differences of tradition between the United States and Canada are such that we must expect the girls of the Dominion to differ in some respects from the highly-lauded maidens of the Land of the Dollar.

Speaking of the French-Canadian girl, it may be said that she is an unknown quantity to the English-speaking compatriots. Her girlhood is so brief; she changes so suddenly from the convent or the village school to the management of the "habitant's" dwelling that she is hardly known outside the little white parishes along the St. Lawrence. Of course, the Acadian type of the past finds its fairest exponent in Evangeline; and no less a man than the Canadian writer, Professor Charles G. D. Roberts, has called one of his romances "A Sister to Evangeline." It would be pleasant to think that even in the present day such simple maidens as the dark-eyed peasant, who loved her Gabriel so faithfully, live in the modern Grand Pré, and other quaint spots of the province of apple-blossoms. But they belong to poetry, not to prose of our everyday life, and it is only in the pages of Drummond that we English-speaking Canadians come in contact with "La Canadienne."

Physically considered, the Canadian girl is stronger than her republican cousin, while she cannot claim the complexion of milk and roses, of which Devonshire and Dublin and Perthshire may be justly proud. If you see a rosy-cheeked lassie in the streets of Ottawa or Brandon, she is more than likely to have brought them across the seas with her. Some time ago an absurd controversy arose in the Canadian papers because an Englishwoman residing in Toronto had written to London dailies in criticism of the Canadian girl's lack of roses. The Canadian editors, to their credit be it said, lied like gentlemen, declaring that the women of the land had complexions such as even England might envy. But let it be confessed that, except where the salt air gives to the fair New Brunswicker and the maiden of Halifax such caressing as brings its own beauty, the "wild-rose bloom" of the Old Land is hardly found. However, neither do we often see the haggard, leathery faces such as are seen in the factory towns of England and Scotland. There is also another blessed difference which most Canadians who visit Glasgow and London fervently remark. It is a rare experience to see the flush of intoxication on the cheek of a Canadian woman, or to behold feminine frequenters of the gin-shop. The typical Canadian girl is darker than the fair-haired, blue-eyed English girl, and suggests more physical vigor, if less elegance than the American.

When we come to the question of dress, which is far from trivial where a woman is concerned, we find that the Canadian must walk behind the girl from New York or Chicago, while she displays more taste than the girl of Great Britain, whose shoes are large and unbeautiful, and whose skirt is frequently a little uncertain as to annexation to the waist. Max O'Rell is authority for the statement: "The Americans are adorned, but the French are dressed." There is no doubt that in the way of making much out of little, in the knack of wearing a simple gown "with an air" the Canadian can learn much from her Southern sister.

But, if our gowns are not as faultless in the back as those worn by the Daughters of the Revolution, we have the consolation of reflecting that the Canadian girl is less nervous and more self-controlled than the girls of Uncle Sam's broad acres. The American woman is undoubtedly the most high-strung and nervous creature in existence. The United States is a country where the quick-lunch counter and the "rest cure" are close neighbors. The rush of the American business man is almost equalled by the rush of the American society woman. She is nearly always vivacious and is sometimes charming, but she is hardly ever restful. Here it is that the better physique and steadier nerves of the Canadian come as a welcome relief. It is admitted in many American cities that Canadian nurses are superior to those native to the States. Even *Town Topics* has lately admitted the fact, and another journal has taken the trouble to interview New York doctors on the subject. The reason for this better poise may be that the typical Canadian is, in comparison with the New Yorker or Chicagoan, a country girl, simply and healthfully reared with a sound inheritance of a clear brain in a strong body.

One of the New York physicians asserted that the Canadian girl is more obedient than the American. Now, "obedience" is an old-fashioned word, which often disappears from the marriage service, and which may be regarded by the ultra-independent girl as degrading. The Americans, in following the amusing little fiction, "All men are born free and equal," have, perhaps, gone too far and have forgotten that the gentler graces may flourish with a spirit of true self-respect. We have an excellent modern authority for the truth, "Save he serve, no man may rule," and the youth of America would do well to study the saying. Matthew Arnold said that America is lacking in dignity and in reverence. Most of the wisest thinkers in the country have acknowledged the justice of the Englishman's criticism, and the faults are discernible in Canada also. But if the Canadian girl shows a more obedient and teachable spirit than the American, it may be because we have felt more of the chastening influence of an old country, and the Canadian, therefore, has stood midway be-

tween the conventionality of Europe and the unrestraint of republican America. The Canadian woman, if somewhat behind the times in book clubs, art leagues, and the cult of new religions, has remained comparatively free from fads. There has been no Carrie Nation come out of Hamilton or Calgary. The Canadian girl does not clamor for a vote, although she would probably use it quite as sensibly as the maiden of Australia. When a woman takes it into her head to go over Niagara Falls in a barrel we are not surprised to find that she hails from "over the border." The Canadian remains ignobly satisfied with coasting down the local hillside. Wherefore, if we have not as yet shown the initiative and the splendid daring of the American girl, we have not fallen into the worst extravagances of Kansas and Wyoming.

The Canadian girl's simplicity of taste is owing doubtless to her slender means. The "heiress" is almost unknown in so undeveloped a land, and, therefore, we read of no Canadian Miss Leiter, or Miss Vanderbilt, capturing the British aristocrat, although the Canadian girls who have taken high places have been equal to the occasion and have shown the American virtue of adaptability, which flourishes in the soil of a new land. Accustomed to such pleasures as come in the quiet life of small towns, the restlessness and consequent domestic discomfort of American life are comparatively strange to Canadians. One has only to look at the startlingly dissimilar records in divorce to realize that home life must be regarded in Canada as a serious and sacred sphere. The "matinee girl" is not a remarkable feature of Canadian life, and her ravings are but seldom heard. There is more than a flavor of Scotch caution in the girl of the north, and she is not given to hysterics and sentimentality, although she has an exceedingly warm heart, which she is in no unbecoming haste to give away. She is fond of home and is inclined to the domestic side of life, although she shows a plucky face to the world when she goes forth to earn her own bread and butter. She is usually "chummy" with her brothers and their friends, and is remarkably "unchaperoned" in French and English eyes. To the English girl, she no doubt often appears distressingly unconventional, but she expects more deference from her men friends than the Englishwoman exacts. She regards men in a more matter-of-fact and frank fashion than is possible to the girl brought up in an English household where man is waited upon and regarded as an altogether superior being. It is quite impossible for the Canadiani girl, who has proved herself quite as capable at the "collegiate" and university as her masculine friends, to believe in the subservience of woman. When it comes to a matter of courtship she does not expect such an extravagant outlay of "American Beauties" and Huyler's candy as does the girl from Gotham, while she is far more likely to take an interest in her lover's business affairs, and in all the details connected with their modest new home.

It is difficult to read the poetry which has fallen from the Canadian fountain-pen without perceiving that to the young writers of our country the season of autumn is unusually attractive. Carman, Roberts, and Stringer, in color and warmth, turn again and again to the autumn woods. One golden October day, as a car was slowly passing an orchard glowing with ripened fruit, I caught a glimpse of a girlish form and face that seemed to answer the question of the Southern woman. Wind-tossed brown hair with a gleam of sunshine, hazel eyes with laughter, good-fellowship and determination gleaming from their depths, and a form that showed vigor and health in every line seemed a girlish incarnation of our glorious young country, with all its crudity, with all its possibilities. There was youth with its boundless belief, courage to go into an untried world, and reap its harvests, and, above all, the hope that reads the fortune of to-morrow. Above her was the gold of poplars, the crimson of perfect fruit, and through the brown oak-leaves in the distance came the blue gleam of the broad lake. But the girl meant more than all "the scarlet of the year," and stood as a picture of the "typical Canadian."

THE MAN FROM SMOKY RIVER

By THEODORE ROBERTS

KATHLEEN PRESTON and Maud Brownlow shared a big studio at the top of an old house not far from Washington Square. Miss Preston studied music and Miss Brownlow bound books in tooled leather. Both were clever girls, both were good-looking, and both had come to New York from a quiet town in Connecticut. Kathleen's brother, Richard, roomed on a lower floor of the same building. He was a sub-editor on one of the sensational daily papers, but a quiet enough fellow, personally. He had put himself through college, and was still a hard student. Oxen and wain-ropes would not drag him to the little social frivolities of the studio-dwellers. But one day, he, his sister and Miss Brownlow received an invitation which he could not ignore. It was from a lady who had known the elder Prestons and Brownlows in Connecticut, and who now claimed Richard, Kathleen, and Maud for "old sake's sake." Her husband was Dixon, the historian. The Dixons had just returned from a prolonged trip abroad, and were domiciled up town. The girls were delighted with the invitation. Richard grumbled, and sent his evening clothes to be pressed, and his hat to be blocked. When he wanted diversion an evening of billiards, cigar smoke, and heated argument at the Press Club was more to his taste.

During that delightful evening at the Dixons' apartments Kathleen was introduced to Darnell, the composer; Harrison, the novelist; Benton, the painter, and Wentworth, the poet, and to a young man with a tanned face, named Jones. Darnell was a stout man with an olive complexion, glowing eyes, and long black hair. She told him how she adored his work, and could play some of his longest compositions without a note before her. Harrison was a dapper gentleman, with a dozen poses suggestive of the lecture platform rather than the study chair. To him she made complimentary references to a scene in his last book. Benton was a big fellow, with an affected gruffness of manner. He wore a pointed beard, and his claw-hammer coat looked too small for him. Wentworth was long and lean, clean-shaven, and thatched with an overhanging mat of straw-colored hair. He smiled kindly when Kathleen gushed a line or two of his "Ode to a War Horse." As for young Mr. Jones, why the girls noticed nothing remarkable about him but his tanned face. Kathleen wondered how he had crawled into that lion's cage. By way of a feeler she asked him if he knew many of the people present.

"No," he replied. "I arrived here only yesterday, and hope to get out again before long."

The conversation languished, and presently expired. Darnell came along and rescued his admirer from the big outsider.

Both Kathleen and Maud had a splendid time, though poor Richard did not appear to be so fortunate. The supper was all that one could dream, and the lions waited on them with the most charming airs of domesticity, and tripped over their trains and trod on the feet of the servants in doing so. Kathleen was even so fortunate as to have a fine, large helping of wine-jelly deposited on her bare shoulder by that inimitable poet, Henry Wentworth. Richard, beholding the incident from a corner, wondered if he would have received that gracious smile had he ladled the jelly. He heard someone say: "By George, that girl has a sound temper." He discovered the man Jones beside him, with a glass of iced punch in one of his big fists. Richard smiled. "I wonder," he said. "You see, she is my sister, and it would not be safe for me to try any experiments of that kind."

With that the two fought their way from the supper-room, and had a quiet smoke in Dixon's tiny den. A moose head looming from the wall above the mantel started

Richard on a description of a shooting trip he had once taken. Jones listened attentively, and then offered to show him several caribou heads he had in his room.

"I'll be settled and unpacked by to-morrow night," he said. "I'm going to move into a room in 'The Cumberland' early in the morning."

"Good," exclaimed Richard. "I pitch my tent in that same old caravanserai. Queer that you should have happened on it. New York must be a smaller place than we think."

Jones murmured some trite remark to the effect that the whole world is none too large. "But I am glad we are to be house-mates," he added, "for you'll be able to look over my things at your leisure. I have a few pelts, and quite a collection of minerals and curiosities that may interest you!"

"Are you an explorer?" asked Richard, looking keenly at the other.

"In a very small way," replied Jones. "I have travelled over some unblazed trails in Quebec, and Newfoundland, and Labrador. I like that sort of life. I dream truer in a sleeping-bag than in a bed."

"Then New York is a queer place for you," said Richard, "and this entertainment the queerest part of it. I do not imagine that you have much in common with all these poets and things. I've put it crudely, but you know what I mean. These fellows can string you a very beautiful set of rhymes about sunrise on the sea, and sunset in the woods, but they are not followers of unblazed trails by any means."

Jones laughed heartily, and Preston experienced that glow of heart and expansion of chest that is the portion of the appreciated philosopher. He decided that Jones was a young man of exceptional parts.

Richard Preston took his sister and her room-mate out to dinner on the night following the Dixons' affair. He told them what a capital fellow Jones was, and held forth, at great length, on his adventures by field and flood.

"He has taken the two rooms across the hall from mine," he said.

"Who is he?" asked Kathleen, indifferently. "I was rather surprised to see him at the Dixons', where it was quite evident that most of the guests were chosen because of things they had done. He looked to me like a—a stockbroker."

Richard laughed. "Stockbrokers do lots of things," he replied.

The girls were in a literal mood.

"But not things that live," said Maud.

"You are right," said Richard; "they usually die after the stockbrokers do them."

"Please be serious," murmured Kathleen, whose mind was with the poet and the misplaced wine-jelly.

"Do you think I am fool enough to be serious when you two girls are talking about things of which you know nothing?" he retorted.

"What do you know of stockbrokers, or any other kind of business men? What do you know of Mr. Jones? And, for that matter, what do you know of any other of Mr. Dixon's guests?"

"We know their works," replied Kathleen, calmly. Richard pulled a face, and winked at nothing in particular.

"If it will amuse you, please tell us all about your precious Mr. Jones," said his sister.

"I'll do nothing of the kind," replied he. "If you want to know all about him, you can ask him to tell you it. I'm through with that business after office hours."

The dinner was not so jovial as most of its kind, and Richard, contrary to his usual custom on these occasions, bade them good-night at his own door. Then he crossed the hall and spent three hours in Jones' canvas deck-chair, with a pipe in his mouth, and talk of snowshoe, rifle, and fishing-rod in his ears.

As the friendship between Richard Preston and the newcomer grew, Jones told the other something of the heart of those far lands and desolate coasts, and less of the sport. Richard was of a matter-of-fact turn of mind, but he found the poetry of his friend's experiences more entertaining, in its way, than the tally of snipe and big game, and the stories of sheer adventure. Also, Jones improved in his manner of telling things.

One day Kathleen and Maud Brownlow

asked Richard to bring Mr. Jones to see them that evening. The attractive lions of Mrs. Dixon's drawing-room were evidently hunting and roaring, and upsetting jellies far from "The Cumberland"—or, perhaps, no further away than next door, if they only knew. The houses of Gotham and the ways of Gotham are not the houses and ways of a Connecticut town. Richard gave his friend the invitation, and it was eagerly accepted.

Mr. Jones became a frequent vistor at the big studio on the top floor. At first his conversation was not enlivening, but the girls were patient with him, for Richard had told them that Jones could not talk until he got accustomed to his surroundings. Kathleen noticed that the tan was fading from his boyish face. She wondered just how old he was, and what he was doing in New York with so much leisure and such big, muscular hands. His face suggested clearly manual labor.

When the stranger made his fourth call Miss Brownlow was out. It was afternoon. He drank two cups of tea, with neither cream nor sugar, and had very little to say.

"You must be fond of New York?" remarked Kathleen.

"I'm not," he replied, frankly. "But the business is going more slowly than I thought it would."

"I wish you would tell me where you have come from," said the young woman. "It is very unsatisfactory not knowing whether one is talking to an Englishman or an American."

Jones smiled, and receiving permission to smoke, diffidently lit a cigarette.

"I was born in England," he replied, "but have lived 'round the north of this continent for the last twelve years. I have just come from a camp on the Push-and-Bust Rapids on Smoky River."

Kathleen gazed at him with hints of many emotions in her remarkably fine eyes. The caller's face showed no signs of levity.

"What sort of camp?—a lumber camp?" she asked.

"No," he replied, "Push-and-Bust is still beyond the horizon of the lumbermen. The camp belongs to Peter Gabriel and me. It is built of logs and chinked with moss. It has a first-class floor of squared sticks, and a real iron stove that we got out of a schooner that tried to shift the coast line by butting it. We spent just six days moving that beastly little stove from the landwash to our cabin. It was awkward on a portage."

Kathleen's eyes were shining by now, and she leaned forward in her chair.

"Please tell me," she cried, "is all this 'honest Injun,' as we used to say?"

"Why not?" returned Jones, smiling. "It is ordinary enough, surely."

"But is it?" she repeated.

"Of course," he assured her. "Honest Injun and hand-on-heart."

"Then you are a trapper," she said—"a second Leather Stocking."

"I do a good deal of trapping," he admitted, "but the tribes do not tremble at the mention of my rifle. I've never shot an Indian or a Husky in my life."

"What's a Husky—and where is Smoky River?" asked the girl, eagerly.

"A Husky is an Eskimo, and Smoky River is in Labrador," replied the young man.

Then, warmed by her sympathetic interest, he told her many diverting stories of Peter Gabriel and the cabin on Push-and-Bust Rapids.

When Maud returned to the studio she found her friend seated by a cold tea-kettle, with no lights to drive back the shadows of the great room.

"Dreaming?" she asked.

"Yes."

"Of poet or musician?"

"Don't be silly," replied Kathleen, sharply.

"Of course, it does not do for only one of us to be silly at a time," retorted Maud. "I am glad you have recovered."

Kathleen paid no attention to this barbed rejoinder. She was thinking of other things—of Peter Gabriel's quaint philosophy, of clear rivers and purple distances, of levels of snow beneath blue shadows, and of a habitation on a rapid of unusual name. She was very quiet throughout the evening, and though Maud was full of

curiosity and asked many questions, she did not even tell her of so unimportant a matter as Mr. Jones' visit.

Next morning Kathleen received the following note:

MY DEAR MISS PRESTON:

"I have sold what I brought to New York to sell, and shall make merry to-night. Please help me—you and Miss Brownlow. Your brother has promised to attend, and Mrs. Dixon, whom I saw last night, will chaperone the little celebration. It will be very informal otherwise. I am inviting the few other people in New York whom I know."

Yours sincerely,
JONES OF SMOKY RIVER.

P.S.—Please inspect my diggings this afternoon and pass judgment on my decorations. Just you, please.

J.

Kathleen read all of it, except the postscript, to Maud.

"He seems to know Mrs. Dixon pretty well. I wonder who the others will be?" commented Maud. "Certainly not the people whom we met at Mrs. Dixon's. Business acquaintances, very likely."

"Very likely," replied Kathleen, with a show of indifference.

"By the way, have you found out what his business is; what he brought here to sell?" inquired the other.

Miss Preston shook her head.

. . . . . .

Mr. Jones opened the door to her furtive knock. He was smiling bashfully, and looked unmistakably conscious of his new frock-coat. Perhaps he was wondering if she would guess that he had replaced a patched shooting-jacket with that glorious garment only ten minutes before.

"Oh, how quaint," she exclaimed, looking past him at the room.

"I've tried to make it look something like our hut on the 'Smoky,'" he said, standing aside for her to enter; "but I'm afraid it is not much of a success. You must not imagine that the cabin is really anything like this."

"Did you bring all these fur rugs with you?" she asked.

He replied in the affirmative.

"And the horns?"

"Yes."

"Are these things what you brought to sell?"

"I hope to sell them," he replied, "but they are a small part of my stock-in-trade—though," he added, smiling; "for a while I thought they'd prove the only sellable part of it."

"You have not sold the cabin, surely," she said, looking at him reproachfully.

By this time she was seated in his canvas chair, over which a bright Indian blanket was spread. The man's eyes met hers for an instant, and he blushed.

"Would you care?" he stammered.

"Why should I, except for Peter Gabriel's sake?" she replied, calmly. But her heart was not calm.

Jones busied himself with the tea things. Presently he said, "Do you know how I happened to come to this house?"

"How should I?" she asked.

"May I tell you?"

"Please do."

He knocked the cover of the tea-pot on to the floor at her feet, and dropt on his knees, evidently to recover it.

"I saw you—on the steps," he stammered, and reluctantly regained his feet.

This was more than Kathleen's calmness could withstand. She blushed as crimson as Jones himself.

"But—how absurd," she murmured.

"I had read of such things in books," he said, huskily, "but I had always considered them rather idiotic—until—until I—"

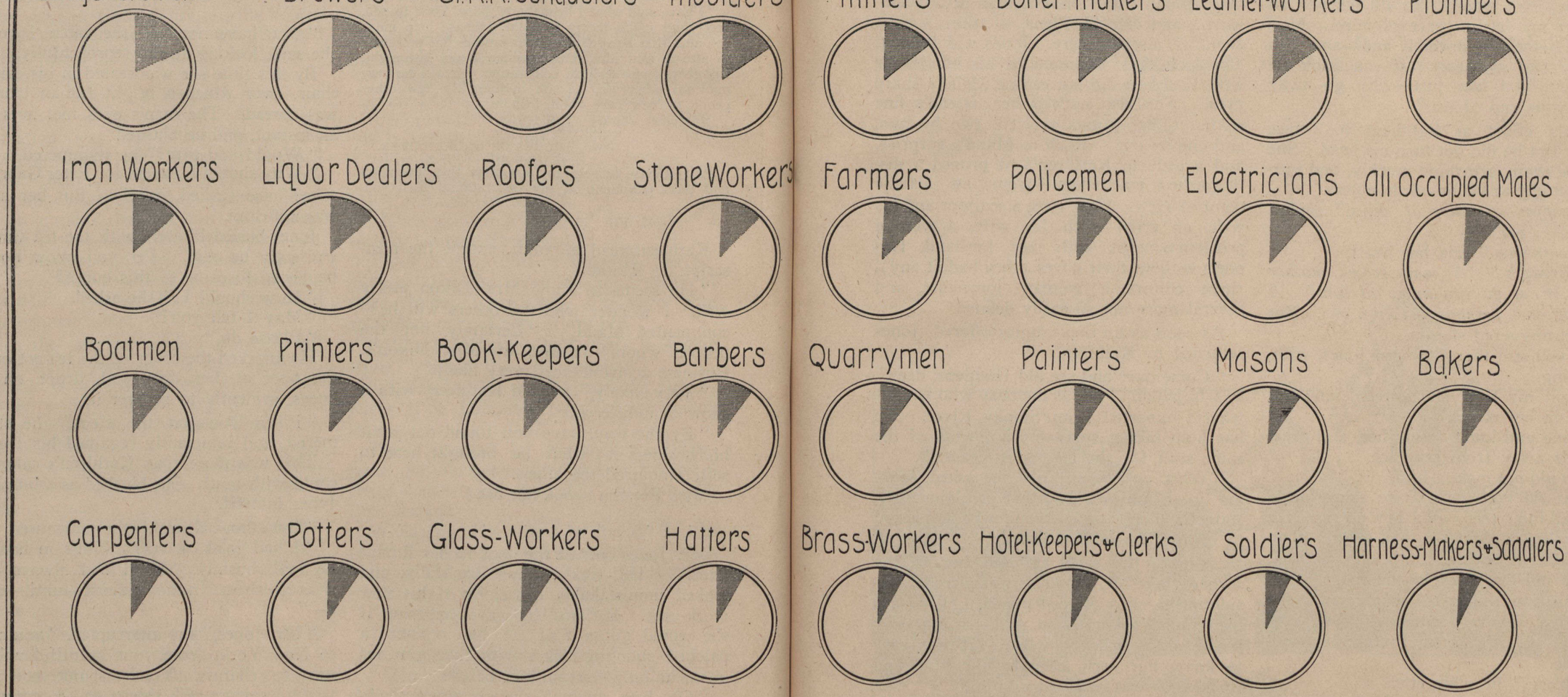
"Mr. Jones," she interrupted, "you came to New York, from your beautiful wilderness, to sell furs. You must not spoil your trip by saying rash things to—to comparative strangers." Her voice trembled, and though she smiled, tears of embarrassment glittered on her lashes.

"I am sorry," he said, turning a colorless face to the window. "I'll go back to Peter and the river, and try to forget it."

She was shocked at this display of grief. She had not counted on it. Could it be that he really cared? She had heard that men who spend their lives in desolate places, amid perils and the wonders of nature, do

Occupations and Mortality

Pneumonia



NOTE_ The segment colored ▬ represents the percentage of deaths from Pneumonia in the total Mortality of all causes. The remainder of the circle colored ▭ represents the percentage of deaths from all other causes.

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

not always behave like their more favored city brothers. He continued to stare out of the window, with his shoulder toward her.

"Back on Smoky River," he said, "the regret that I had told you only half would haunt me like a ghost. So I'll tell you all to protect my future peace of mind. Miss Preston, I love you sincerely and—and with all the best of my heart. If you think me impertinent you can just—why, go away without your cup of tea."

At this effort at lightness his voice choked. But he did not turn his head. She sat in the chair, breathing quickly, and gazing unseeingly at his broad shoulders.

"*A trapper—a seller of skins,*" said a voice within her.

"*A gentleman,*" said her heart.

"*A stranger. A man from another world. What do you know of him? A poor man, and, perhaps, a rough one.* But her heart answered stoutly.

"Are you still there?" asked Jones, without turning.

"I want my tea," she faltered, and hid her face in her palms.

He came and knelt beside her, and drew her hands away from her face.

She would not look at him.

"What do you mean?" he asked, in a voice that rang tense as a bow-string. He held her hands tight in his, tighter than either of them realized until they noticed, later, the red marks of his fingers.

"When you return to your cabin," she said, scarcely above a whisper, "you must not forget me. Please say that you will not forget me."

"Kathleen," he whispered.

She lifted her head and looked surely into his face. Her eyes were moist, but luminous, with a fire that was strange and wonderful to the man.

"Do we go back together? Is not that the way of it, dear heart?" he whispered.

"Poor Peter Gabriel," she sighed, smiling.

So! Here was love in all his recklessness. Here was a clever, modern damsel, with musical talent and no small ambition, promising to go to a camp in Labrador with a trapper named Jones. And still our grandparents wag their heads and say that romance went out with inflated skirts and Dundreary whiskers.

When Maud, Richard, and Kathleen entered Jones' apartments that evening they found the Dixons, and Mr. Wentworth, and Mr. Hoddens, of the *Oceanic Monthly,* already there. Jones was radiant. The look that accompanied his handshake with Kathleen did not escape Maud's sharp eyes. She also noticed her friend's fine color. Other guests arrived, two by two, and one by one. Much to Maud's surprise, and a little to Kathleen's, it proved a distinguished assemblage—from an artistic point of view. Here were a sculptor and his wife, an artist with his wife, a woman problem-novelist with her husband, two poets without their wives (they hadn't any), three editors, a woman journalist, and several more not so easily defined.

As soon as an opportunity offered, Jones returned to Kathleen.

"Come over and see old Hoddens, dear," he whispered. "He is the chap who bought what I exported from Smoky River. He has been taking small consignments of the same stuff for the last three years.."

"What *do* you mean?" she asked, looking up at him in a way that proclaimed the state of things to everyone who happened to be looking in her direction.

"Come," he said, and led her to the corner where Mr. Hoddens was already considering a glass of iced punch. He was a big, jovial-looking man, with a fatherly beard and a school-boy eye. It was easy to know him well, easy to like him, and well worth one's while to do both.

"What have you been buying from Mr. Jones?" she asked. "*He* won't tell me."

Mr. Hoddens looked his surprise.

"Why, my dear lady," he began; but he was interrupted by Kathleen turning quickly to her lover.

"Are you Melville Jones?" she demanded.

"Right," he laughed.

Mr. Hoddens looked puzzled. "I don't understand," he said.

"This is what comes of promising to

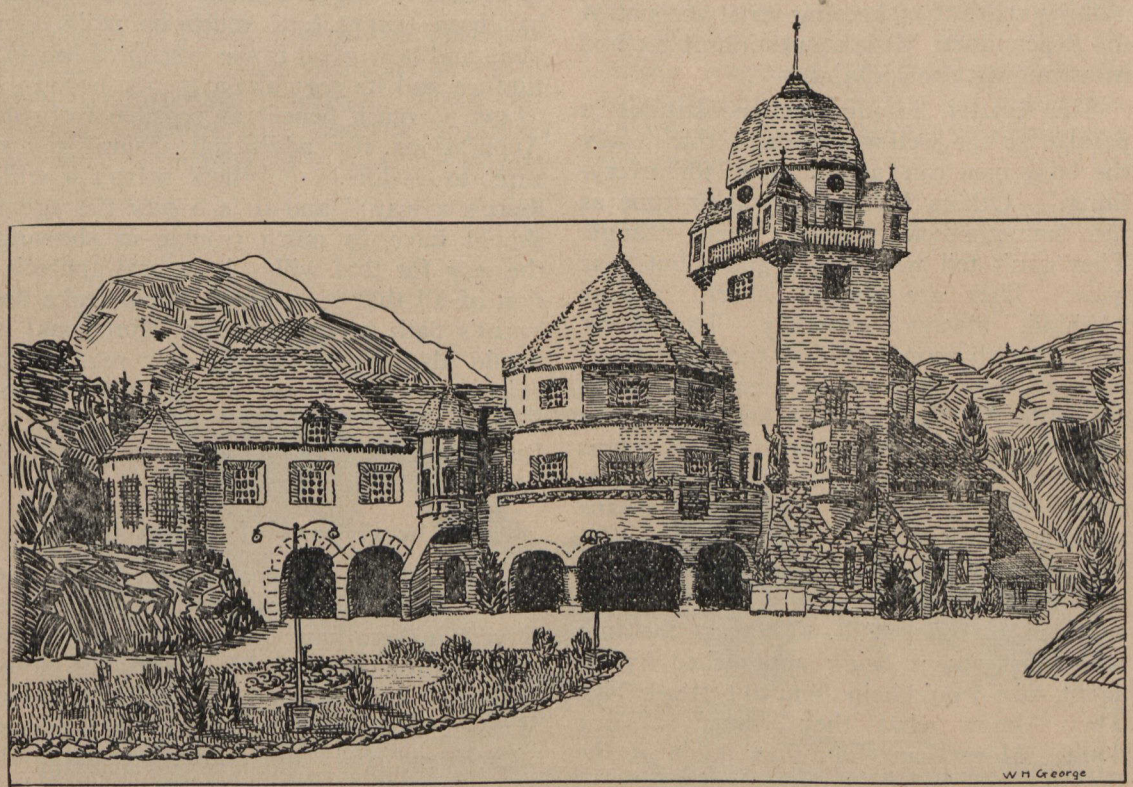
marry a man without first asking his name," said Kathleen.

"I wanted to see if—if you would accept the trapper from Smoky River," explained Jones, penitently.

"My dear boy," said Kathleen, softly, "did you imagine I'd do it any faster if I knew you for the second Kipling of the North?"

"My dear lady," said Mr. Hoddens, with a look of understanding, "there is certainly a glamor about that sort of thing, and Jones was wise to play the game a bit slyly. Now, for instance, look at Wentworth over there. If that young lady thought him to be a trapper of foxes from Smoky River, do you imagine she would be eyeing him as she is now doing?"

"Poor Maud," sighed Kathleen, as she surreptitiously squeezed her lover's hand.



Insurance

"Where There's a Will, There's a Way."

FREQUENTLY young men, who are approached on the subject of life insurance, excuse themselves on the ground that "they cannot afford it." They are getting small salaries, and it takes it all to keep them. Yet there are plenty of fellows getting exactly the same amount who are carrying insurance. How do they do it? Simply by curtailing their expenses. It may be in very trifling matters. Yet it is the trifles that count. A little self-denial, or often the cutting out of a worse than useless luxury will do the trick. It is nothing more than keeping strict account of the expenditure. It is a question of method in arranging one's affairs.

The matter in question constitutes a parallel to the well-worn adage, that "only the busy man can afford time for everything." Others fritter away their time as the unmethodical spenders their change. They can't tell where it is gone; but it is gone. They are always "short," always "behind," always borrowing. They never have enough money, and if they had twice as much, would still not have enough. They get little for their money, and are always in "hot water." Systematic saving means well-ordered accounts. It means an appreciation of the value of money. It means systematic spending. The fellows who have never learned this secret are the hardest ones to induce to form a habit that has so much to commend it. They are the ones who most resent being approached by an agent, who would help them to better habits. Thev "know what they want." They don't. More than that, they don't get it. Because thev have not recognized this they abuse the agent. Yet, when, after a world of trouble, the agent does succeed in inducing them to take a policy and to meet the payments regularly, they make the best friends of the agent. They find that through system in their affairs they can not only meet what seemed to them impossible payments, but that thev still have far more money over than they ever had before.

They are hence indebted to the agent whom they vituperated, not only for the policy and all it implies, but also for the greater principle involved in the taking out of a policy. And such converts, when they have been brought to see the real value of what the agent has to offer, constitute co-operative workers. They tell friends, who, before, were unapproachable to the agent. The friends, in turn, became clients, and so the circle widens. Moreover, the first policy which was probablv a very small one, is soon supplanted by another, often of a considerably larger amount. When a man has been taught how much he really can save, and how good is the system of life insurance and its regular payments, he wants to get as much benefit as possible from it. Applications for additional insurance are sure to follow. "Where there's a will, there's a way;" and it is a pity the agent should have so much trouble in showing the way for that will. A general appreciation of all that is involved would make the agent's path so much easier. But, alas! it would also take away his very reason for existence. For people would then buy insurance as they buy butter at the grocer's. Insurance companies would then have no need of soliciting agents.

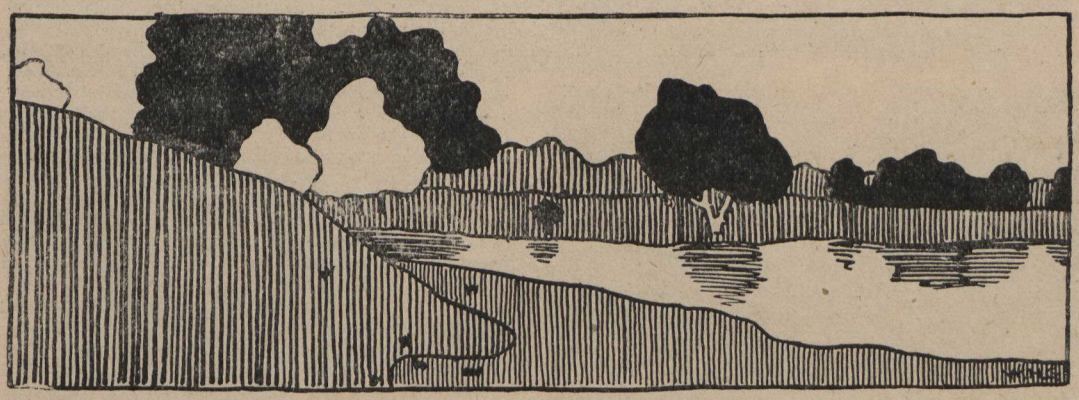
The Hygiene of Occupation

THE effect of occupations upon the health and longevity of those employed in them has long been a subject of investigation among life insurance companies. Laws dealing with the inspection of factories and workshops, the prevention of accident, and the regulation of child-labor, have been passed in this country, but it has remained for Great Britain to show the best example of efficient industrial legislation. These laws provide for protection against the injurious action of special industries upon the lives of the workers employed, and also for the medical supervision and inspection of factories and other manufacturing establishments.

Considerable good has no doubt been accomplished in this direction by the life insurance companies. The system of medical selection required is constantly jogging the public mind, and drawing attention to the dangers which threaten the life of the wage-earner, and debar him from the benefits of life insurance. The insurance company takes note of existing conditions, and adjusts its rates in accordance with mortality statistics.

The following is a classification of some of the principal risks to which wage-earners are exposed: (1) Over-fatigue; (2) exposure; (3) dust, gases, and other injurious products of manufacture; (4) accidents; (5) unsanitary dwellings and manner of living.

With regard to pneumonia, the subject of the chart in this issue, there are two principal predisposing causes. These are physical exposure, and dust or injurious products of manufacture, and these may occur either separately or in combination in the occupations enumerated. Longshoremen, for instance, who head the list, have acquired this prominence from frequent exposure to cold and wet. Those trades carried on in a more even temperature, and free from undue exposure to wet, will be found the least dangerous in this respect—for instance, carpenters, soldiers, and potters; while those which involve sudden exposure to cold after extremes of heat, such as moulders and ironworkers, are among the most dangerous. Among those possessing a high death-rate from pneumonia are a number, such as plumbers, stone-workers, painters, printers, in which the worker is exposed to dust, or other injurious products of manufacture. The substances just mentioned, even when not present in quantities sufficient to produce their most distressing symptoms, no doubt weaken the system, irritate the organs of respiration, and otherwise predispose the worker to contract pneumonia.



THE FORTUNATE ISLES.

A TRIP to Fiji sounds a little out of the way, yet it is perfectly possible to leave New York, have a stroll through the cocoa-groves of that spicy isle and be back inside of two months.

The Fiji Islands are one of the show places of the Pacific, and are passed on the voyage from Vancouver to Australia They are mountainous and beautiful—hardly a level acre on one of them, and tropical vegetation growing strong and luxuriant on all the hills. Nothing can exceed the picturesqueness of the fibre-built huts nesting beneath bananas, oleanders and cocoa-palms. Those tropical plants are well worth seeing, with the bright-hued butterflies flitting among them.

Then there's the Government House with its cricket-ground next it—English without a doubt—and the Barracks close by with the native soldiers. But don't expect to see any redcoats there. Nature clad the Fijian in a sort of khaki from his birth, and with the British officers in white uniforms and the men in white kilts fringed at the bottom a little below the knee, a parade is as smart as it is original. They are a first-class fighting lot, all the same.

But after all you may never get to Fiji. You have to tear yourself away from Honolulu first, and it would not be at all strange if you preferred to stay in that romantic place.

What do you want on a holiday?

Society? Well, you have it here—a delightful little coterie, mainly American, bent on having a good time and generally succeeding. Who could be dull beneath that blue sky and bright sun, and in a climate that registered 89 as its highest and 57 as its lowest last year? There is nothing to interfere with charming walks and drives in all directions.

Of course everyone goes to the great "Pali," or precipice of Nuuana. It is only six miles from Honolulu, and the view is marvellously beautiful. Think of a great ridge of rock running 20 miles across the island, with little villages and sugar-cane and rice fields stretching from its base to the yellow sands that bound the sea.

Three splendid heights, Mauna Loa, 13,675 feet; Mauna Kea, 13,805 feet; and Haulalai, 8,275 feet, rise in Hawaii almost straight from the sea, with no elevations near to take away from their bulk.

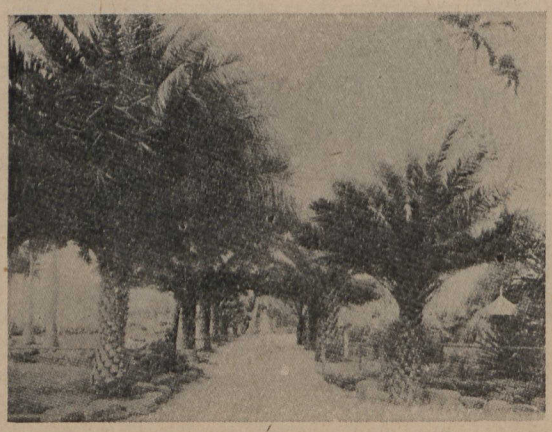
You have bathed before? Of course you have; but speak not of Atlantic City or even Los Angeles in the same breath as Honolulu. For here there are miles of firm warm sands and miles of lovely coral reefs, and the surf comes rolling in in splendid waves that seem miles long, too.

RAINBOW FALLS, HILO

The natives have a sport of their own, which any good swimmer may try. They call it surf-riding, and it is a sort of tobogganing over the waves. They swim out to sea with a little bit of a board, get astride it and let the waves carry them in. It is a most exciting sport and not so dangerous as it looks, as the Hawaiian waters have a good deal more buoyancy than the sea in other places.

Then there are the wonderful moonlight bathing parties in water rarely below 75 degrees.

We must not stay all the time at Hawaii, however—more's the pity—and the good steamer sails on past Fiji, till Australia comes in sight. We first call at Brisbane, the capital of Queensland, and end our voyage at Sydney, the capital of New South Wales, and one of the most lovely harbors in the world.



A DATE-PALM AVENUE

It is a great country this Anglo-Saxon Commonwealth in the Antipodes, and any one with a taste for politics will find much to interest him there. In cricket the Australian is at least equal of his English cousin, and his horses are known everywhere. There are not many people would refuse a chance to see the Melbourne cup won, were it offered them.

Then it is easy to get to New Zealand from Australia or Fiji. In its interior are all manner of mountains and waterfalls, glaciers and geysers, and its rocky coast line with its deep, narrow inlets may only be compared to the fiords of Norway and British Columbia.

Go aboard one of the Canadian-Australian liners that sail from Vancouver every four weeks. In eight days you will be at Honolulu, in eighteen at Fiji, and it's only five days from there to Brisbane and a week to Sydney.

It is a most enjoyable trip the whole way. The sea is calm, the days warm and no worry can bother much, as the throbbing screw drives the ship peacefully on over an apparently boundless, blue ocean. Remember, to reach Vancouver the Canadian Pacific Railway takes you through magnificent mountain scenery. Stop over a day or two at the Sanitarium Hotel at Banff, where there is a regular carnival of winter sports this year, or at Field and Glacier, and be on the lookout for a bargain in furs from the trappers who live all the winter in the mountains.

In any case you will enjoy yourself in the scenery and exhilarating air, and prepare yourself by the very force of contrast for a fuller appreciation of the **SUNNY SOUTHERN SEAS.**

THE LISZT

STYLE—A.

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

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

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

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

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

Since organization, twelve years ago, this Company has paid in cash to members **$3,034,722.51**. All **withdrawals** have been **paid promptly**. Every dollar paid in, with interest, being returned to the withdrawing member when the required period has been reached.

12TH ANNUAL STATEMENT

OF THE

York County Loan and Savings Company

(INCORPORATED)

.... OF ....

TORONTO, CANADA, DECEMBER 31st, 1903

TORONTO, February 29th. 1904.

To Members :

The management have much pleasure in presenting the Twelfth Annual Statement for the year ending December 31st, 1903, which shows the continued growth of the Company.

Cash paid withdrawing members amounted to $768,063.43, an increase over the previous year of $31,715.37.

The Assets have been increased by over half a million dollars—$515,841.25, and now stand at $2,087,977.03.

$10,000.00 has been transferred from the surplus profits to the Reserve Fund, which now amounts to $65,000.00.

The new business written, also the increase in membership, was larger in amount than any previous year.

The Directors are determined that the greatest carefulness and economy shall be practised in the management so as to ensure the continuance of the unequalled success which has attended the operation of the Company.

Respectfully,

JOSEPH PHILLIPS, President.

ASSETS

Mortgage Loans on Real Estate	$730,796 13
Real Estate	844,832 68
Municipal Debentures and Stocks	190,758 75
Loans on Company's Stock	95,828 45
Accrued Interest	5,920 02
Advances to Borrowers, Taxes, Insurance, etc.	3,345 82
Accounts Receivable	945 99
Furniture and Fixtures	8,343 26
The Molsons Bank	201,735 25
Cash on Hand	5,470 68
Total Assets	$2,087,977 03

LIABILITIES

Capital Stock Paid In	$1,717,256 48
Dividends Credited	47,504 34
Amount Due on Uncompleted Loans	708 56
Borrowers' Sinking Fund	47,938 65
Mortgages Assumed for Members	10,100 00
Reserve Fund	65,000 00
Contingent Account	199,469 00
Total Liabilities	$2,087,977 03

TORONTO, February 15th, 1904.

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

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

Results of Systematic Savings

Date.	Total Assets.	Cash Paid Members.	Reserve Fund.
Dec. 31st, 1893	$17,725.86	$3,548.51	
" " 1894	68,643.14	15,993.59	
" " 1895	174,608.04	43,656.88	$1,000.00
" " 1896	288,248.97	89,339.27	2,000.00
" " 1897	469,109.92	96,894.88	13,000.00
" " 1898	540,394.91	247,691.87	18,000.00
" " 1899	732,834.27	220,852.70	25,000.00
" " 1900	1,002,480.89	298,977.95	40,000.00
" " 1901	1,282,808.26	513,355.37	45,000.00
" " 1902	1,572,135.78	736,348.06	55,000.00
" " **1903**	**2,087,977.03**	**768,063.43**	**65,000.00**

General Remarks.

The York County Loan and Savings Company was incorporated in December, 1891, under the revised Statutes of Ontario, and has ever since experienced an uninterrupted growth.

It is a mutual Company. All members share alike in its earnings, proportionately to their investments.

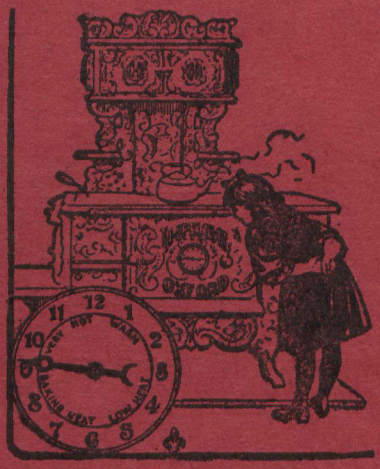
The plan of the Company affords an opportunity to save money systematically, which experience has shown is the best way to do it.

Few people, no matter how large their incomes, save anything. The great majority live close to their incomes, if not beyond.

The value of this Company's plan of saving is that its tendency is to correct this prevailing heedlessness by requiring a regular fixed sum to be laid aside each week or month.

JOSEPH PHILLIPS, President.
A. T. HUNTER, LL.B., Vice-President.
V. ROBIN, Treasurer.
E. BURT, Supervisor.
R. H. SANDERSON, Building Inspector.

HEAD OFFICES : 243 RONCESVALLES, TORONTO



A good baking oven is what every housewife requires in a range. Other advantages add to the usefulness of the range, but an easily regulated, perfect baking and roasting oven is an indispensable feature. It is the perfection in operation of the oven of the

Imperial Oxford Range

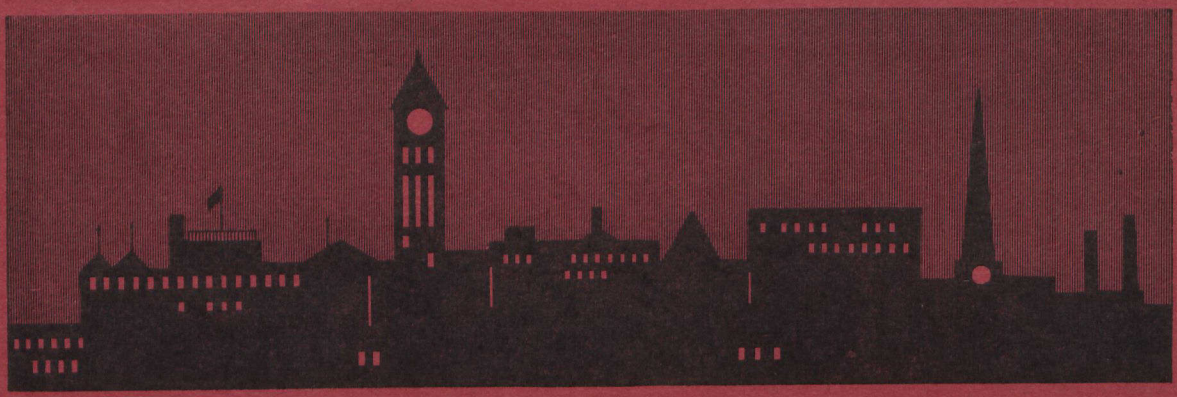
that has made it such a striking success.

It is in the oven construction that the greatest difference is found between the Imperial Oxford and any other range on the market. The diffusive oven flue draws the cold air from the floor, superheats it, and distributes it throughout the oven, keeping it at an even temperature in all parts. This flue also makes it easy to regulate the heat of the oven and secures a marked saving in fuel. If your dealer doesn't handle the Imperial Oxford, write to us direct, and we will send you our catalogue and tell you where you can see the range.

The Gurney Foundry Co. Limited,

TORONTO, CANADA.

MONTREAL, WINNIPEG, VANCOUVER.



Extracts from the first Government Report of

THE TORONTO LIFE INSURANCE COMPANY

(Commenced business 28th September, 1903)

The result of THREE MONTHS' work of the Company, terminating 31st December, 1903.

Business written - - - -	$1,352,800
Business in force (31st Dec., 1903) -	$1,269,550
Cash Premium Receipts - - -	$13,988.88
Assets at 31st Dec., 1903 - - -	$86,648.35
Surplus on Policyholder's account -	$52,953.23

The Toronto Life INSURANCE COMPANY

(Incorporated)

JOSEPH PHILLIPS
President

HEAD OFFICE { 243 Roncesvalles
Toronto, Can.