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THE NATIONAL Monthly of Canada

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OCTOBER 1904

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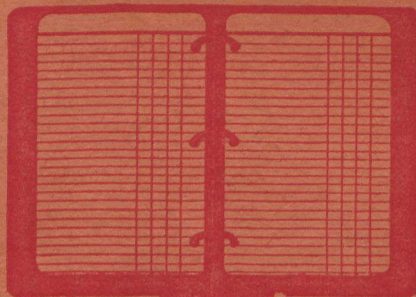
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The
**NATIONAL MONTHLY
 OF CANADA**

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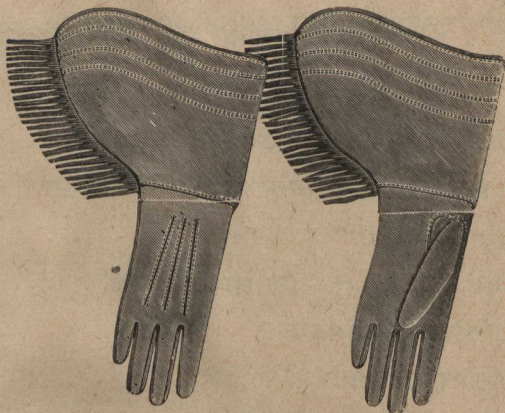
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THE NATIONAL MONTHLY OF CANADA.

VOL. V.

TORONTO, OCTOBER, 1904

No. 4

TOPICS OF THE TIME

Canada's Workingmen

AT the very basis of Canada's prosperity, present and future, is the workingman. It may not be quite true to say that the workingman is the most important man in Canada, because the man who labors and the man who directs labor are alike the builders of the nation; but whether we have great geniuses or not, we must have great workers. In a sense, the workingman is the index to the nation. If he prospers it may be taken as an evidence that the nation prospers; if he is poorly off or idle, something is plainly amiss with the business of the country. It is not the banker or the investment broker who is the best criterion of public prosperity, but the man who stands close to the wheel of industry.

It is of interest then to know how the workingman in Canada is faring just now. We are being told that good times will not last, and that there are evidences already of an approaching depression. It cannot, of course, be expected that a country's affairs can continue indefinitely without some ebb in the tide; but so far as the condition of the workingman is an evidence, it must be admitted that there is little sign at present of such an ebb. For years past the Canadian working classes have held a place among the best-paid, best-conditioned, and best-qualified in the world. Each year is now adding something to the opportunities placed before them, and greater facilities for

self-improvement, as well as for work, are raising the personal standing of our workers. But a still more tangible proof of prosperity is the gradual increasing of the workingman's wages. The new scales of payment put into effect in the early part of this past summer provided a total increase of nearly \$4,000 a week, affecting about 3,000 persons, and at the same time a reduction of some 5,500 hours a week was made in the working hours required by the employers. The largest single instance of increased weekly earnings was in a lumber factory in a Quebec town, where 250 men obtained an increase of twenty-five cents a day. Other notable instances occurred throughout Ontario, affecting a great variety of workmen.

There are two self-evident facts which somewhat reduce the value of these and similar figures as proofs of an improvement in the workingmen's conditions. One of these is that concurrent with an increase in wages is an increase in the cost of living. The earner of greater wages is, as compared with a few years ago, a spender of greater money for the same living expenses, and the net improvement in his condition is, therefore, not so great as might appear at first sight. Yet with increase in cost of living it should be remembered that he has increasingly greater advantages, and shares in the public benefits made possible by large expenditures; while at the same

time it remains that private economy is as effective as ever it was, and is still both expedient and possible.

The other fact is that a part of the increase in wages has not been effected without the aid of labor strikes, with all the unpleasantness which they bring in their train. Yet there is a tendency toward voluntary action among employers, some of whom have made fairly generous advances without waiting till their workmen demanded them. The strikes have not all been successful; notably the recent disturbance in the iron and coal industries at Sydney was a complete failure. A more encouraging sign of the times is that the lot of the workingman is being improved, a little at a time, in frank recognition of his rights and his importance. Things are far from universally what they ought to be even yet, but both employers and employees might with mutual and public advantage recognize the national importance of each other.

Our Own *versus* Alien Labor

ONE of the last measures considered in the recent Long Parliament was the alien labor bill introduced a considerable time before by Sir William Mulock, Minister of Labor. It had awakened much discussion from the first. In the form in which it finally passed the Commons it had three main provisions, which promised to be of much importance to the self-development of Canada. The bill, however, failed to pass the Senate, strong opposition being given it even on the last day of the session.

Though alien labor legislation has thus failed for the present, there is some significance in the efforts that have been made. The three chief features of the bill were, a provision against false representations for the purpose of securing immigration, several cases of which have been reported during the past year or two, the restriction of undesirable immigration, and the requirement that Canadian or British contractors, capital, and labor, be employed on subsidized railways. With the first two provisions there would have been very general sympathy, for there can be no question as to the desirability of keeping out unfit immigrants,

or as to the necessity of truthfully representing the industrial needs of the country abroad. But the heart of the measure, and the point on which opposition arose, was the proposed restriction of alien labor.

It was originally intended to prohibit the importation of labor under contract, from all countries, but this was amended in the Commons to apply only to such countries as had similar legislation against Canada. This meant that it would apply only to the United States, which has a rigid alien labor law. The measure was, therefore, in this regard, one of retaliation, aimed directly against the United States, and in its practical workings it would have prohibited American workmen under contract, while it would still have continued to let in Syrians, Italians, etc. The measure was further amended to apply only to subsidized railways, other public works, such as government buildings, bridges, etc., remaining free to the world, Americans not excepted.

The principle of protection for Canadian labor is, in general, sound. However, desirable it might be that there should be free and unhampered interchange of labor between our country and others, it is hardly to be expected that we can indefinitely continue to be the unprotesting victims of an anti-Canadian legislation such as that enforced by the United States. But the proposed measure does not seem to have been adequate. It is doubtful if it would have ever remedied the situation very much, though it will almost certainly form the basis of future legislation. The principle of protection is gradually making way. But why not protection for our products as well as for our labor?

A Danger to Our Fisheries

ANOTHER matter which came up in Parliament late in the session was the threatened depletion of a portion of our Atlantic fisheries. The importance of these fisheries can hardly be over-estimated, as above their direct money value they are the life of a great mass of people, and have given rise to a number of subsidiary industries. It was, therefore, a matter of national

concern when one or two members from the Maritime Provinces called attention in the House to the serious losses which are being sustained in the Atlantic fishing industry, and the need of speedy action to prevent a threatened depletion of the fish supply.

This serious mischief is being done by a scourge of dogfish, which has now continued for five successive years. The dogfish is a species of small shark, and the deadly enemy especially of the herring and codfish. It not only drives other fish away, but it destroys the fishermen's seines, and thus works havoc in a double sense. The damage done by these voracious hordes may be seen in the decline of the herring catch of the north coast of Scotland, from 134,000 to 44,000 barrels in seven years. The Nova Scotia fishery catch last year, along the coast west of Halifax, was estimated to be from \$400,000 to \$600,000 below the average year. Almost the entire blame for this shrinkage is placed upon the dogfish.

Under Government auspices a fishery expert has been investigating the matter for the past year or so, but thus far there has been more theory than practical remedy. It has been repeatedly suggested that a bounty on dogfish be offered by the Government, but the Minister of Marine and Fisheries has finally decided on a different plan. The dogfish, it seems, is of some commercial value. On the Pacific coast it has been made the basis of a profitable industry, a number of dogfish oil factories having been established with great success. Three similar reduction works are to be built on the Atlantic coast, each to cost about \$9,000. They will be located, respectively, on the south shore of Cape Breton, the north coast of New Brunswick, and on the Magdalen Islands, and glue, as well as oil, will be manufactured from the fish and fish-offal. This plan seems to meet with the favor of the fishing industry, and it is hoped that it may prove the means of preserving the important fisheries of the Atlantic coast.

New Life at the Soo

WHEN the great allied industries at Sault Ste. Marie closed down last year, there were not wanting those who saw therein the doom of New Ontario develop-

ment. But the works are once more running, and the blue-ruin prophets have been effectually discounted.

The reorganization of the company and appointment of a new president have been followed by the announcement that its future policy will be conservative, and that only those works which can be profitably operated will be opened. Business was resumed in July, with good prospects, the old and new contracts on hand being sufficient to keep the works going for one or two years. The Helen mine is now running at full capacity, and all the company's steamers are in commission. The pulp mill and sawmills were among the first to open up, and some of the smaller shops are either running on short time or preparing for starting up later in the season. The steel mill will be put in operation as soon as sufficient material is in hand.

The new president of the Soo Company is Mr. C. D. Warren, of Toronto, and the general management has been resumed by Mr. Cornelius Shields, the former manager. It is a matter of satisfaction to every Canadian interested in the development of his country that this great enterprise has been restored to a permanent basis. The Soo has still a future.

Postal Systems Up-to-Date

IF there is one public building more than another that is expected to make a good appearance, it is the local post-office. Every town of any importance has ambitions for its Royal Mail headquarters, and the estimates every year include a number of appropriations for such purposes. The smaller Canadian cities have now fairly adequate and creditable post-offices, as the result of governmental building operations during the past ten years or so; but the larger cities are still but poorly supplied. Montreal and Toronto, for example, have both far outgrown the capacities of their post-office buildings, both of which are no longer creditable to the growing cities of to-day. Much less important buildings outdo them in appearance and equipment.

Improvement in this direction has been urged for some time past. The im-

provement is coming—is, in fact, in sight—but it is not of the kind that was expected. Great and splendid buildings for the postal service are no longer in favor in the Postmaster-General's Department. Montreal had hoped for such a building, and so had Toronto, but it is now decided that neither shall have it. It is proposed instead to establish a system of sub post-offices throughout each city, and connect them with the central office by underground pneumatic tubes. The present central buildings are to be improved, and given up to exclusively local purposes, the outgoing mails to be handled from sub-stations adjacent to the trains. Plans for the laying of the underground tubes are already completed, and work will be begun shortly. By these tubes, mail matter will be rushed in the quickest possible time from all parts of the city to the distributing centre, and from there again local mail will be sent to the district offices for delivery. A modern up-to-date service such as this promises to be infinitely better than a fine building, however imposing.

A Day of Public Cleaning-Up

AN experiment of a novel but practical kind is to be made this month in Utah. The land of Mormons may not be in all respects a model state, but in some it has a wisdom and enterprise that may very well be commended to the rest of the world. Its latest innovation is the creation of a new legal holiday to be known as Health Day. On the first day of October it is henceforth to be compulsory upon every person in the state to thoroughly clean and disinfect his dwelling or place of business. All buildings frequented by people, such as theatres, public halls, and stores, are to be similarly cleansed, and a penalty is provided for failure to carry out the law.

Without going so far as to make it a matter of legislative compulsion, the idea might with advantage be applied to some of our Canadian cities and towns. The proper care of dwellings may quite safely be left to the housekeepers, but there are many public halls and similar gathering places that stand much in need of just such

attention as the "Health Day" law provides for. In these days of advanced knowledge the hygienic neglect of public resorts is little short of a crime, and is altogether inexcusable; yet nearly every village and town in the land is more or less guilty of such neglect, largely, of course, through carelessness. In the interests of public health, why not have a local cleaning-up day, after the manner of the Utah people?

Our Canadian Hospitals

IT would be a national misfortune if with all the progress which Canada is making industrially and commercially, she were not also advancing in the humane sciences. We are mastering the forces of nature, but we cannot afford to neglect our native resources of arm and muscle; and side by side with our great factories must be our hospitals and medical schools. A well-appointed and well-supported system of public hospitals is a pride to any community, and in these days, more than ever before, it is a necessity. Therefore, it is gratifying to know that Canada's record in this respect is a very creditable one.

Not many years ago the most serious cases of surgery were sent to hospitals in the United States, and medical students went for their final courses to the leading centres in England and Germany, or to the most noted of the American schools. To some extent this is still the case, but it is no longer so necessary as it once was. Within the past eight or ten years, both our hospitals and our medical schools have made very marked progress, and it is the testimony of men who know, that as good work, except in certain special departments, is being done in Canada to-day as anywhere in the world. It may add interest to a young doctor's personal career to study for a time in Europe, but there are the facilities at home, if he will recognize them.

This means much for the physical safety of the Canadian public. A prominent Montreal physician, who has recently returned from some months' visit to the leading medical centres of Great Britain, Germany, Austria, Italy, and France, gives it as his opinion that our Canadian hospitals com-

pare favorably with the best in Europe. There are greater masters of science in the European institutions, but in real efficiency, practical equipment, and management, the Canadian hospitals rank with the best. The chief advantages which the student has is in the larger number of cases undergoing treatment, as, for example, two thousand in the General Hospital of Vienna, as against two hundred in the Royal Victoria Hospital of Montreal. But at the same time, Montreal's great hospital is known as one of the best in the world, and for the ordinary public, the maimed and suffering, efficiency is more important than size.

Progress in Cecil Rhodes' Country

IN some of the Toronto fruit stores last spring there were displayed for sale a few boxes of fruit from a new source, suggesting that Canada may some day have a rival on her own ground. They were South African fruits, then imported for the first time in any merchantable quantities. The incident points to one result of the new regime in South Africa, whose policy is to encourage native industries and develop the country's resources.

We have heard comparatively little about South Africa since the war. Its internal affairs are straightening out but slowly, but nevertheless with some measure of progress. Lord Milner has formed a vast scheme for the development of the Transvaal as a farming country, in which are included a number of railroad projects. That the colony has great possibilities agriculturally is suggested by the fact that its fruit is already coming to this country, and it is the belief of South Africa's best friends that its future depends very largely upon the development of its farming resources.

Opposition, however, is being given by the mining interests. Apparently the mine-owners do not wish the farms to be strengthened against the mines, and they are selfishly opposing Lord Milner's policy at every turn, having only recently defeated one of his leading measures. But Lord Milner has played a counter stroke. Through his efforts, the colony is shortly to have an elective, instead of an appointive Council,

which means that its inhabitants are to have a direct voice in its affairs. The colony so well-founded by Cecil Rhodes will yet come to its own under British Government, and its industrial development will keep pace.

A Question of Public Morals

DESPITE what we are so often told about the increasing wickedness of modern Canada, as compared with the good old days, the reports of the morality departments still give us a very good showing. We have gone a long way, it is true, from the Puritan fathers, or our own Scotch ancestors, and the need of reform in politics, temperance, and public and personal morals, may be quite as great as it is urged to be, but still Canada is a moral and self-respecting country.

There can hardly be a better standard by which to judge the condition of a nation's morals than the respect with which the home life is held. The homes make the nation, and, therefore, it is of the first importance that there be a sane and healthful public opinion on the question of family life. That such is the case in Canada is happily proven by the figures of the courts. Where divorces are few it may be assumed that the home and the relations of the home are rightly esteemed; where the divorce courts are filled with all the unpleasantness of domestic disruptions, it is equally sure that low ideals of personal life are weakening the fabric of national life. For thirty-four years preceding 1901 the divorces granted in Canada numbered only sixty-nine. There has been a slight increase in the ratio in recent years, but that is only a natural result of our rapid increase of population. During the same period, there were in the United States nearly 700,000 divorces, or ten thousand times as many as in Canada, with twelve times the population. Whatever may or may not have been the effect of these upon the public life of the United States, it is at least a matter of self-congratulation to Canada that her own records in this direction have been so comparatively insignificant. Canada's future is still very closely wrapped up in her homes and her home life.

The Meat Strike of 1904

IT is acknowledged, even by the friends of the labor movement in the United States, that the present is an inopportune time for strikes. Various causes have combined to make a reduced production absolutely necessary, with a consequent reduction in many industries of the working forces. Thus the railways alone have laid off no less than 75,000 men, and in other industries, which are still retaining their full complements of men, the hours have been cut down to save pay-roll expenses. While such conditions as these were at their height, one of the labor unions unwisely precipitated a strike, whose consequences became in a very short time a matter of national seriousness, yet a strike in which there was little hope of success.

The meat trade of the United States very largely centres at Chicago, and when 30,000 employees in the packing-houses of that city went on strike in July it was not long before the public felt the effects. The strikers were hasty. Their grievance was mainly that a former pay-rate for unskilled workmen had not been restored under a new agreement. The employing packers, whether justified in making a reduction or not, were at least willing to arbitrate, but the strikers refused, and at once put into effect a policy of boycotting and intimidation. They announced their purpose to fight to a finish, and to tie up, if need be, the whole meat-packing industry of the country.

The meat strike of 1904 has furnished another instance of how the public suffers for the impatience and indiscretion of a few, be they employers or employees. The price of meat, at any time a drain on the purses of the people, has been raised as a natural result of the strike, and the farming interests of the great West suffer because of the interruption to trade. Results of a beef strike are not, however, as serious or far-reaching as a coal famine. There is no substitute for coal, there are many for beef.

The Women Who Work

THERE are fifty thousand women and girls employed in the factories of Ontario, and the number is continually increasing. Our wage-earners are no longer confined to the male population, but are being recruited in surprisingly large numbers from the ranks of the women. There has ceased to be any question as to the ability of these women-workers. They have taken their place in the industrial world, and have made their way against, at first, some protest, to an undisputed importance as toilers and earners. There are certain classes of work which a woman can do as well as a man, and not a few for which she is even better fitted. Shrewd employers have come to recognize this fact, and hence the presence of so many women in our factories to-day.

What effect has this on the women themselves? By no means so bad an effect as was at first feared. Woman has again proved her ability to do her part, and to do it without sacrificing her womanliness. But the credit of this is partly due to the system of inspection which was established a few years ago. There is now a female inspector of factories and shops, who travels over the whole Province, and through whose efforts many timely reforms have been instituted. Among these are the limitation of hours of working, the sanitation and ventilation of work-rooms, the prohibition of what is virtually child labor, or employment of schoolgirls, and the general improvement of conditions under which women work. Employers have for the most part proved ready and willing to improve the conditions of their women-employees where possible, and especially in the new factories there is now little cause of complaint.

Factory life will never be the best life for women, nor will women probably take to it unless for reasons of necessity; but that so many do take to it is one of the interesting phases of our industrial life. All honor to our sister-toilers, and may their lot be made as smooth as can be.

CANADA'S LAST LESSON

By MAX JESOLEY

IT is no fun learning lessons. None of us take to it naturally or kindly. The alphabet and the multiplication table made our early days miserable, just as the teachings of experience embitter our later life. But there is no getting out of it, notwithstanding, so—

“One by one as the days go by,
To learn our lessons we bravely try;
For every hour some task is set,
Difficult, easy, short, or long;
And, whether we come to it weak or strong,
Somehow or other it must be met.”

As it is with individuals, so it is with nations. They, too, have lessons to learn, and, according to the way in which they do it is history made.

Of such experience Canada has had her full share, and her schooling has not been without its pathetic aspect. Fiercely as England fought for her when she belonged to France, once fully possessed she was held in slight account. Indeed, the time came when a “little England” party actually proposed to cut British North America adrift, thereby evoking a splendid and stirring protest from the Poet Laureate, Tennyson.

Placed as Canada was, side by side with a Republic, which had got a tremendous start of her, causes of contention were bound to arise. The appeal to the sword in such cases was, of course, never for a moment to be considered. Peaceful arbitration was the only resource, and at this tribunal, until in the very last instance, Canada had no direct representation. Her interests were looked after by British statesmen and officials. With what results to the colony has been thus ably summarized by a recent writer.

When Canadians look at the map and see the State of Maine jutting up into their territory, rendering most difficult and circuitous their access to winter ports on the

Atlantic, they are moved to indignation at Britain's folly in entering into the Ashburton Treaty. When they see the “north-west angle” of the Lake of the Woods intruding the Stars and Stripes into the centre of the Dominion they are filled with a similar sentiment. When they see the southern boundary of the Dominion between Lake Superior and the Pacific, following the forty-ninth parallel, and depriving them of a large portion of the States of Minnesota, Dakota, Montana, Idaho, and Washington, they cannot help feeling a throb of anger. When they consider how much more than was conceded by the Treaty of Washington would have been sacrificed by the British representatives but for the protests of the Canadian Premier, Sir John A. Macdonald; when they remember Britain's supineness in the matter of the Atlantic fisheries; when they reflect on her indifference in the Behring Sea dispute, they are moved to deep resentment.

And now once again Canada has been made to suffer loss. Great Britain has consented to a large and valuable section being cut off from access to the Pacific Ocean. She has made the Yukon Eldorado tributary to the United States ports, and she has given the Republic two islands commanding Port Simpson, which is to be the terminus of Canada's second transcontinental railway, and, being the most northerly Pacific port, must develop a great traffic with the Orient.

For all these sacrifices what possible reasons may be advanced? One only—the securing and confirming of the favor of the United States. This has been held to be a sufficient justification, and with this Canadians are called upon to be content.

But the question that naturally presents itself is, Unto whom is the favor to be shown, and is it something that is quite indispensable?

Mothers are credited with being very unselfish where their children are concerned. Has it been an unselfish regard for the best interests of Canada that actuated the Mother Country in all these transactions which have cost Canada so dearly?

The question can hardly be answered in the affirmative. Reviewing the whole circumstances in the most impartial manner one cannot fail to reach the conclusion that it was the advantage of the kingdom, not of the colony, that was chiefly sought. The *entente cordiale* with the puissant Republic must not only be preserved, but intensified even though the Dominion have to pay the piper.

Now considering all that the United States have gained at the expense of Canada, is there any reason to believe that the result has been to arouse a generous spirit on the part of the former towards the latter? Having so long played the game on the basis of "heads I win, tails you lose," are they now ready to be conciliatory in their turn?

Fain would we hope that it were so, but where shall we look for evidences of this change of heart? There are many concessions that the Republic might make in regard to the admission of raw materials, and finished products which the Dominion can supply. What chance is there of these concessions being granted? No more than if the United States and not Canada had been the loser in every boundary award from the first.

The plain fact of the matter is that so far as the policy of the United States towards Canada as well as other countries is concerned it is perfectly expressed in the familiar lines:

"The good old rule sufficeth them, the simple plan,
That they should take who have the power,
And they should keep who can."

This being both incontrovertible, and incorrigible the question comes, what is Canada going to do about it? Since her big neighbor won't play give and take, but insists upon taking without giving, how shall she conduct herself?

There is but one answer. Henceforth

Canada must assume the most independent attitude possible towards the United States. She must cease to look for any favor or special consideration in that direction. To use a current colloquialism she must make up her mind "to hoe her own row" without giving herself constant concern as to what her big neighbor may think of it.

Happily the lesson has come at a time when all things are favorable towards its being heeded. Never before was this country less dependent upon the Republic in either commercial, financial, or industrial affairs.

Fifteen years ago our exports to the United States were nearly one-half of the total exports, but since then they have diminished to one-third, as the following comparison of figures clearly shows:

	Exports to U.S.	Total Exports.
1885.....	\$35,566,810.....	\$79,131,735
1886.....	34,284,490.....	77,756,704
1887.....	35,269,922.....	80,960,909
1888.....	40,707,483.....	81,382,072
1889.....	39,519,940.....	80,272,456
1899.....	40,426,856.....	138,462,037
1900.....	59,666,556.....	170,642,369
1901.....	67,983,673.....	177,431,386
1902.....	66,567,784.....	196,019,763
1903.....	71,783,919.....	219,082,933

In the meantime our exports to Great Britain, Europe and the Orient have grown immensely, and each year sees them increasing, thereby strengthening our position.

Yet this is only one phase of the matter. There are others no less significant. Our agricultural interests, for instance, which are of such importance to the country, are in a position of security they have never before enjoyed. One good harvest has followed another, the prices for butter, cattle, and cheese have steadily improved, and the result has been a remarkable improvement in the financial condition of the farmer throughout the whole Dominion.

Of course, the most notable development has been in the North-West. There the thrifty growers of wheat, and raisers of cattle have been so richly repaid for their industry and enterprise that the world has at last come to realize the supreme attractions of that favored region for the settler.

Accordingly we have scores of thousands

wending their way thither not only from across the ocean but from across the border, and the rush has only got well started. This year has broken all records of immigration, but next year will leave it far in the shade.

It is safe to predict that within the next ten years the population of the Dominion will show an increase of at least fifty per cent. over the last census, whereof one-half will be west of Lake Superior.

The fact is that the North-West is the great hope of Canada. It is destined to become the granary of the world. It will furnish a profitable home market for the manufacturers of the eastern provinces, and it will do more to render us independent of the United States than any other part of the Dominion.

Toward this consummation so devoutly to be wished, the construction of the new trans-continental road, the Grand Trunk Pacific, will greatly contribute. Already we possess what the United States with all their wealth and population do not, to wit, a railroad running from ocean to ocean under one management and ownership. In the space of a few years we are to have another, and possibly a third, for the Canadian Northern has by no means given up its ambitious programme, although its execution may be delayed.

With these roads furnishing the fullest facilities for the transportation of people and products, the growth of the country both east and west must go on at an enhanced rate, every stage of which will render us more and more independent.

Yet again, within recent years there has taken place a change in the industrial field

that is of no small significance to the province of Ontario in particular, viz., the introduction of electric power into the factories. Hitherto coal was the chief source of power, and for the necessary supply of this the mines of Pennsylvania had to be relied upon. It might therefore be said that the factories of Ontario were subject to the coal barons of the United States.

But with the development of electric power by means of water, which is going on at Niagara, Ottawa, Peterboro', and many other places, the time is not distant when it will no longer be necessary to bring coal across the border for the factories, street railways, and other users of power. Our water-falls will supplant the Pennsylvania mines, and we shall be able to do without them.

Finally, Canada's financial subserviency to the United States is passing away. We are rapidly accumulating sufficient capital to care for our own enterprises. At the present moment there are nearly four hundred millions of dollars on deposit in our banks owned by men who do not want to speculate, but who do want investments that will give a reasonable return in interest, and a reasonable assurance of permanence. With such funds available we do not need to look across the border for financial backing, as was once the case.

Such, then, is the situation. Blessed are they who expect nothing for they shall not be disappointed!—so runs the modern beatitude. It crystallizes the teaching of Canada's last lesson, and the truest wisdom lies in its unreserved acceptance.



THE PACIFIC GATEWAY OF CANADA

BY J. MACDONALD OXLEY.

WHEN the confederation of Canada was completed by the bringing in of British Columbia mainly through the promise of a railway from ocean to ocean, it was manifest that the place selected for the terminal point of that railway would be the chief city of the Province.

Hence there was much eager speculation, and the most vigorous kind of wire-pulling indulged in by interested persons, and, of course, the inevitable chorus of disgust from the advocates of other localities when the choice finally fell upon the hamlet beside Burrard Inlet, then known as Granville, and also as Gaston.

How short a time ago this was may be gathered from the simple statement that in 1886 there was but one building there, in which, by the way, lived a kinsman of Henry Ward Beecher, and that no one born in the City of Vancouver has yet been married there.

But the intervening years have been full of wonderful progress, despite a conflagration that wrought tremendous damage, and now there stands beside the clear deep waters of Burrard Inlet a handsome, bright, bustling city, whose inhabitants will soon number two score thousand.

It has been said that the four great cities of Canada will be Montreal, Toronto, Winnipeg, and Vancouver, and certainly there is nothing in present appearances to put in question the right of the last-named to a place in the quartette.

Vancouver, of course, owes everything to the Canadian Pacific Railway. Not only is it the shipping point upon the Pacific coast for that great transcontinental line, but it is also the receiving point for the precious products of the Orient, which come thither in the white "Empresses," and other vessels to be whirled across mountains and

plains to the emporiums of the newer east.

It is, for instance, the great silk port of the Pacific. Millions of dollars' worth of raw Chinese silk and manufactured silk goods annually find their way to the United States through the port of Vancouver. Single cargoes reaching in value as high as \$2,000,000 have been received and forwarded, thereby testifying to the advantages possessed by the port and the railway for this costly commodity.

On the other hand, Vancouver is the principal shipping port for flour to Japan and China. This business is rapidly assuming great proportions. Canadian flour is in high favor in the Orient.

The export trade to Australia is another large item. It consists chiefly of lumber, machinery, farming implements, paper, and various manufactured articles. When to the foregoing the exports to the Fiji Islands, to South America, and to South Africa are added, it will be seen that the lines of communication from the Canadian port reach far around the globe.

A glance at the customs returns shows a most gratifying increase in the total of both imports and exports. Thus in 1902 the imports were to the value of \$5,615,000, and the exports \$3,283,000, while in 1903 the figures were for imports \$6,061,000, and for exports no less than \$5,426,000.

Enjoying an equable climate, Vancouver harbor is never troubled with ice. It is also notably free from fog, and the approach through the narrows is hampered by no obstacle to navigation. Moreover there is the best of holding ground off shore, and along shore abundant space for wharves and piers, so that the city can never be cramped in its growth, or retarded in its prosperity by natural conditions.

Called after the hardy British navigator, Captain George Vancouver, who voyaged

hither in 1792, and gave names to many of the mountains and capes, this city, like Halifax, its sister on the Atlantic coast, is situated upon a peninsula, and surrounded by a marvellous wealth of scenic beauty and grandeur.

In the matter of parks it is in this respect unique that in Stanley Park stand more gigantic trees, and finer ferns than in any other city park in the world. Some of these trees tower hundreds of feet into the air, and there is a tree whose hollow centre will hold two score people. The ferns and bracken attain a height exceeding ten feet.

All about the city and within view from every open space are the mountains, ranging in elevation from a few thousand feet to Mount Baker whose crown of everlasting snow glistens 11,000 feet above sea level.

Despite her youth Vancouver is a distinctly cosmopolitan city. The aboriginal red man is still very much in evidence. Indeed, he holds a reservation within the very city limits, where he may be observed following his native customs, and living after his own fashion even to the carrying of water in home-made baskets.

Then there are the almond-eyed yellow-skinned Orientals in great numbers, and representatives of all the European nations, contentedly attending to their own business, and thus contributing to the growth of the city and of Canada.

The banking returns furnish probably the best index to the commercial progress of a city, and on referring to them we find that Vancouver has good reason to congratulate herself, for she has already taken a high place on the list of Canadian cities. Thus in 1901 the total bank clearings amounted to \$46,000,000, in 1902 to \$48,272,000, and in 1903 to \$56,913,000. Only Montreal, Toronto, Winnipeg, and Halifax were ahead of Vancouver.

All the leading banks of Canada are represented in Vancouver, and several of them have shown their faith in the future of the city by erecting handsome and costly structures for their own occupation.

Among other notable buildings are the Hudson Bay Company's substantial block on Granville Street, the Flack Block on

Hastings Street, the imposing station of the Canadian Pacific Railway on the waterfront, the fine range of wholesale stores on Water Street, and the splendid and spacious hotel of the Canadian Pacific Railway in the heart of the city.

In the way of public buildings Vancouver, owing to her youth, has not yet very much to show, but the Public Library is an effective piece of architecture, and some of the Public Schools are very creditable, while the High School, and the General Hospital, now in course of construction, promise to be quite imposing edifices.

The rapid development of the city may best be shown by the municipal statistics. Thus going back to 1890 it appears that then the total assessable property was rated for \$9,404,000, the total income was \$144,561.00, and the total expenditure \$128,746.00, whereas in 1902 the total assessable property had risen to \$16,954,000, the total income to \$536,260.00, and the total expenditure to \$648,570.00.

In regard to the business firms of importance in Vancouver, as may be expected in so youthful a city, there are not yet many which are strictly local, a goodly proportion of the larger establishments being branches of Montreal, Toronto, Winnipeg, and Victoria houses. But the following among others have already attained considerable size. In the wholesale hardware trade, McLemon, McFeely & Co.; in wholesale groceries, the Baker Leeson Co., A. Macdonald & Co., and the W. H. Macklin Co.; in stationery, Bailey Bros. & Co., and Clarke & Stewart; in commissions, Evans, Coleman & Evans, and Robert Ward & Co.; in milling, the Brackman-Kerr Co.; in lumber, E. H. Heaps & Co., and Robertson and Hackett; in cannery supplies, J. Leckie & Co.; in crockery, F. Brinscombe & Co.; in teas, W. K. Braid & Co.; and in foundry work, Ross and Howard.

Two highly important industries, which contribute to the prosperity of Vancouver, are those of salmon canning and lumbering. The sock-eye salmon is a great benefactor. Every year he offers himself in countless hosts to the tender mercies of the canner

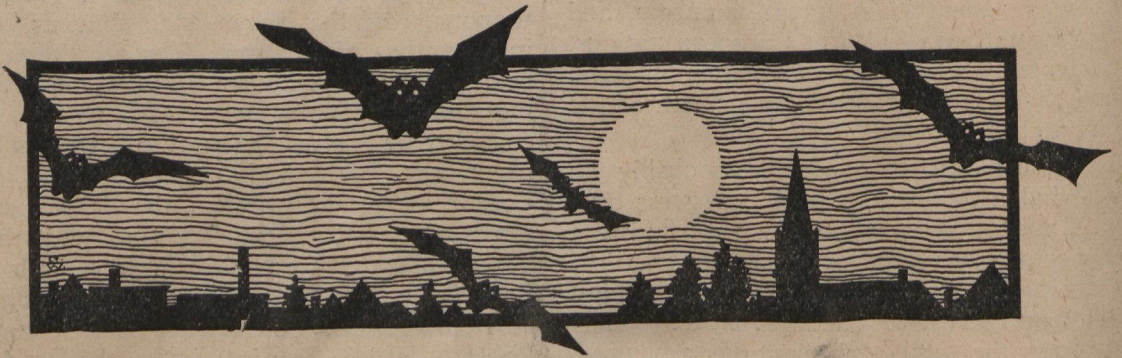
who welcomes him warmly, cuts him into convenient pieces, seals him up in air-tight cans, and sends him all over the world to appease appreciative appetites.

Nearly 20,000 men are employed in this salmon canning industry in British Columbia, and it produces a gross revenue reaching some years as high as seven million dollars. There is a great variation in the annual pack of salmon, owing to the vagaries of the fish, which do not always come in the same quantity. Thus in the year 1901 the total pack was 1,236,000 cases, but in 1903 it was only 473,000.

The gigantic cedar and fir trees of the British Columbia forests furnish splendid timber, which finds a ready market, not only at home, but in distant quarters of the

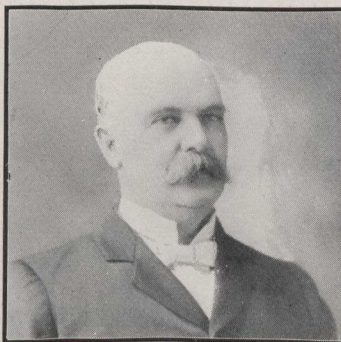
globe, and Vancouver is the chief shipping port for this product. For the year 1902 the shipments to Europe, Australia, Africa, and the Orient aggregated 54,750,000 feet, having a value of \$618,827.

Vancouver is also deeply interested in the mining industry of the Province, and substantially benefited thereby. At the present, matters are not so flourishing as could be desired in this connection, but possessing the wondrous wealth in coal, gold, copper, silver, lead, and other minerals that she does, the Pacific Province must inevitably become one of the great mining centres of the world, and every step of her progress thitherward will contribute to the growth and prosperity of Vancouver.

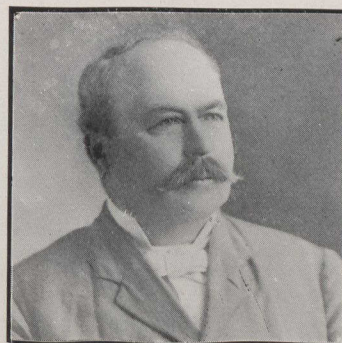




DR. MCGUIGAN
MAYOR



A. WILLIAMS
POLICE MAGISTRATE



JAMES GARDEN, M.P.P.



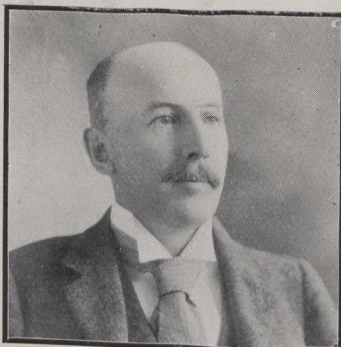
HON. R. G. TATLOW
MINISTER OF FINANCE, B.C. GOVERNMENT



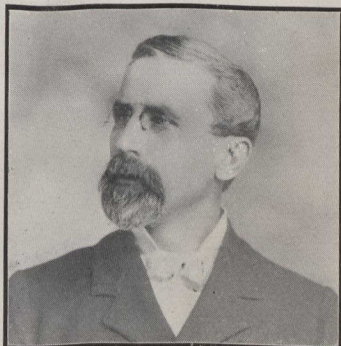
HON. CHAS. WILSON
ATTORNEY GENERAL, PROVINCIAL GOVERNMENT



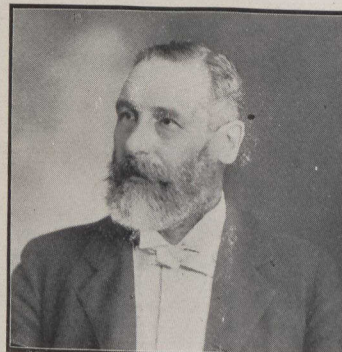
W. J. BOWSER, K.C., M.P.P.



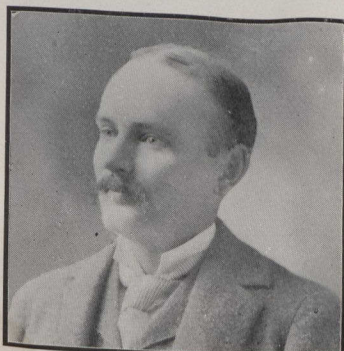
JOHN J. BANFIELD, ESQ.



G. I. WILSON, ESQ.



R. H. ALEXANDER, ESQ.



W. GODFREY, ESQ.

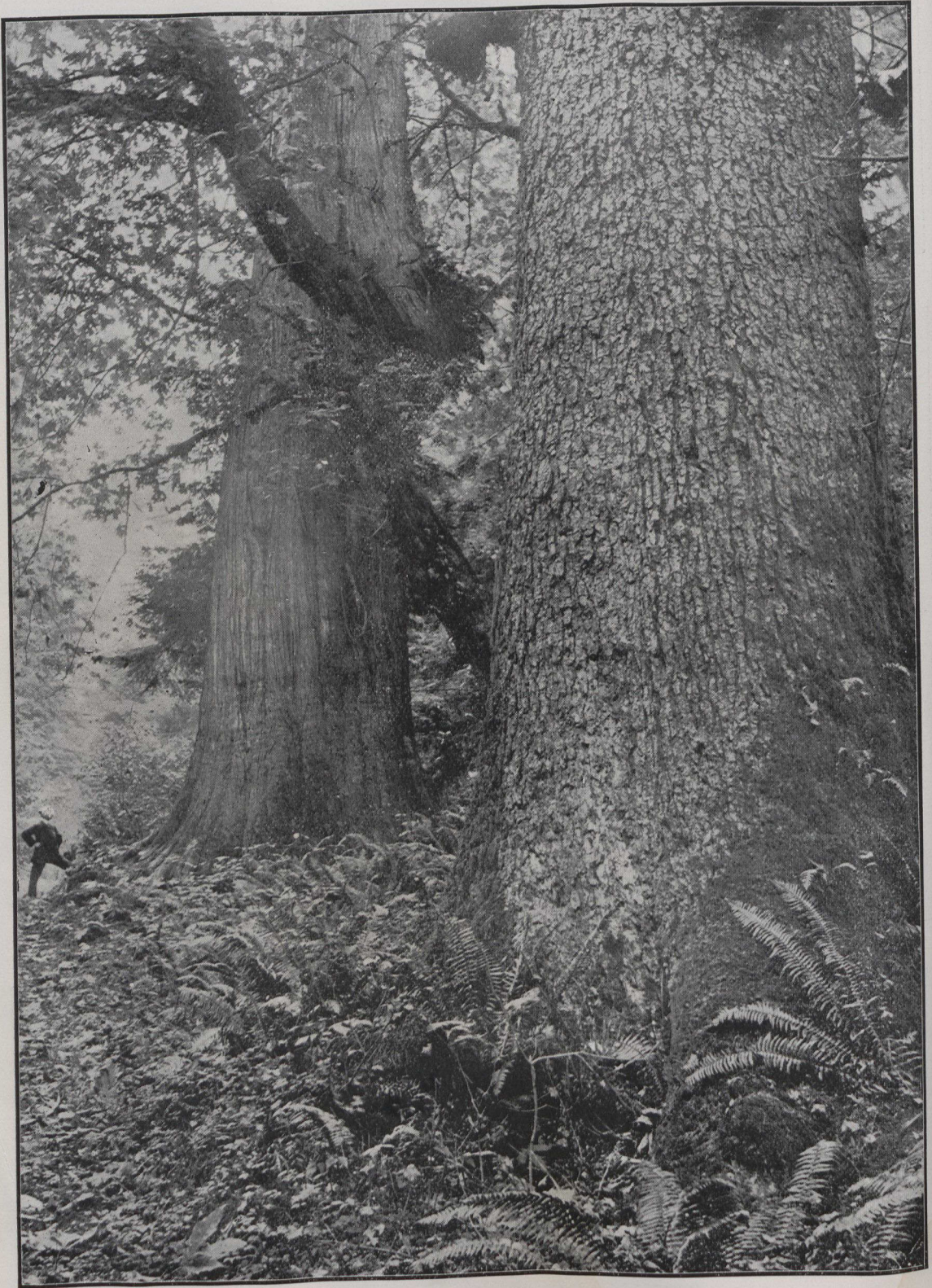


CAMPBELL SWEENY, ESQ.



W. SKENE, ESQ.

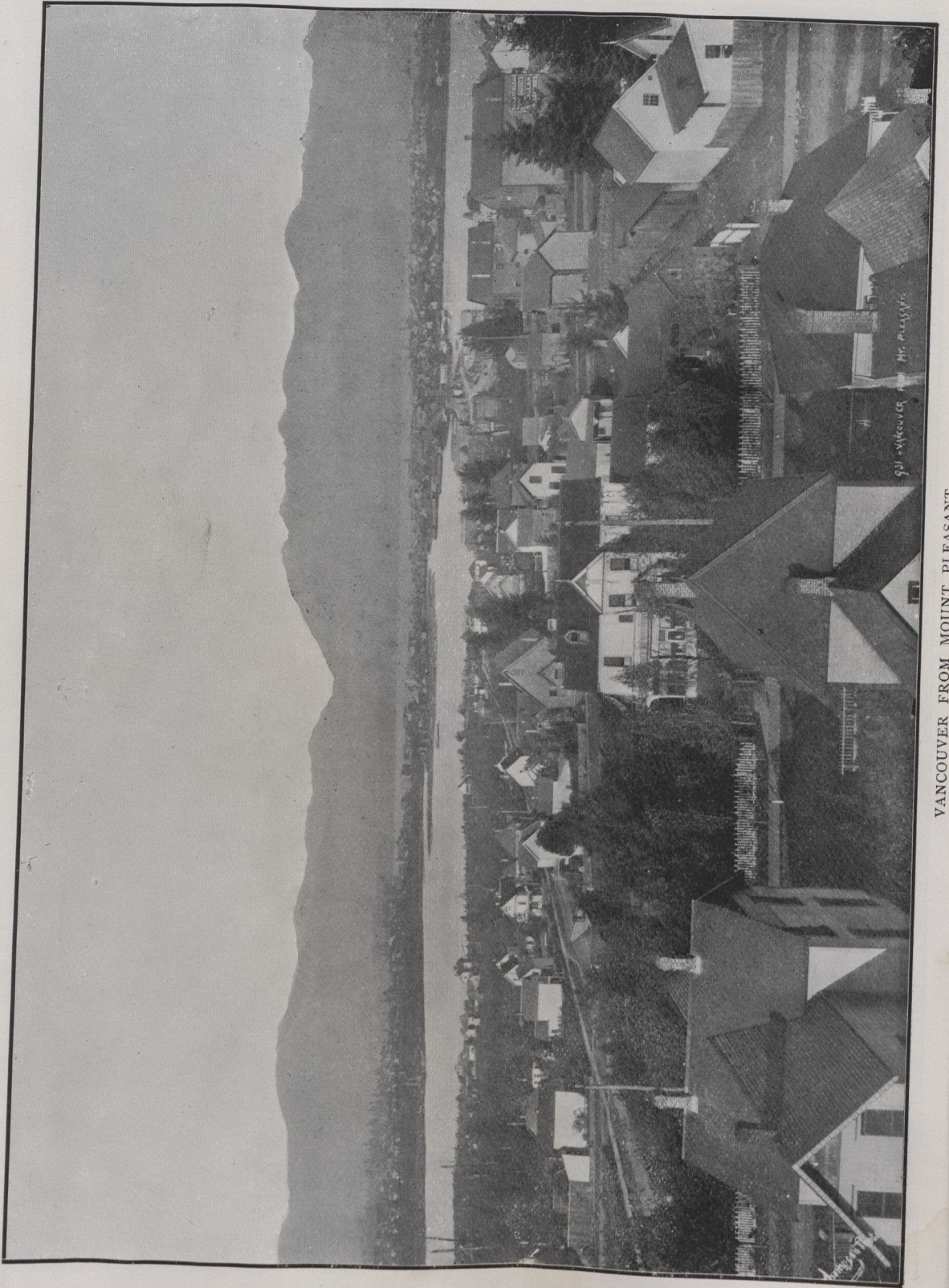
REPRESENTATIVE MEN OF VANCOUVER, B.C.



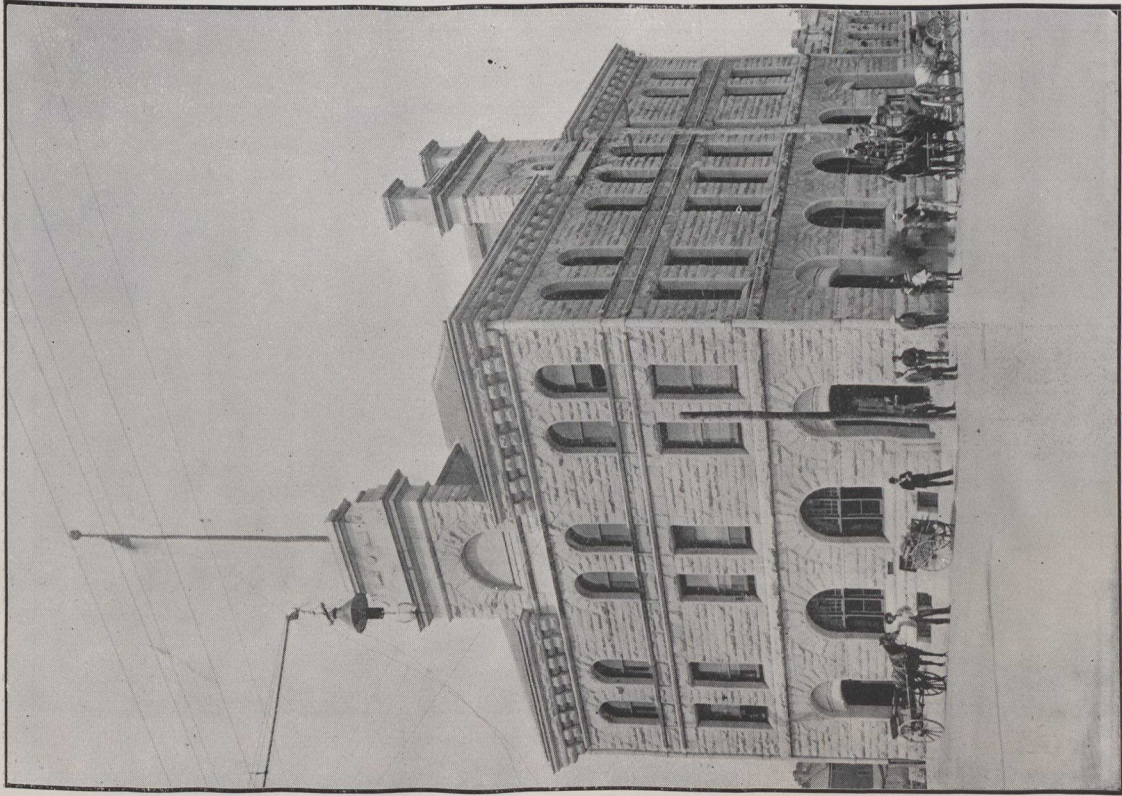
BIG TREES, STANLEY PARK—VANCOUVER, B.C.



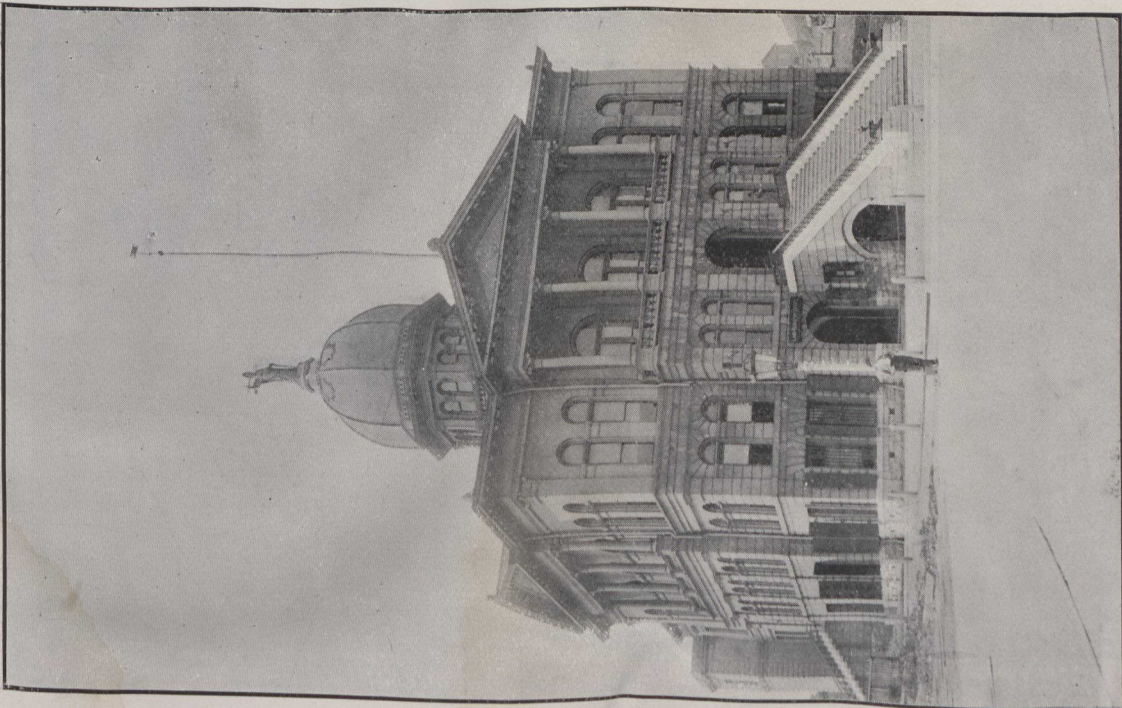
A BIT OF STANLIV PARK, VANCOUVER, B.C.



VANCOUVER FROM MOUNT PLEASANT



POST OFFICE—VANCOUVER, B.C.



COURT HOUSE—VANCOUVER, B.C.



FLACK BLOCK, HASTINGS STREET—VANCOUVER, B. C.



HASTINGS STREET—VANCOUVER, B. C.



HUDSON'S BAY STORES—VANCOUVER, B.C.



VIEW IN THE WHOLESALE QUARTER ON WATER STREET—VANCOUVER, B.C.



OPERA HOUSE—VANCOUVER, B.C.



WARD SCHOOL—VANCOUVER, B.C.

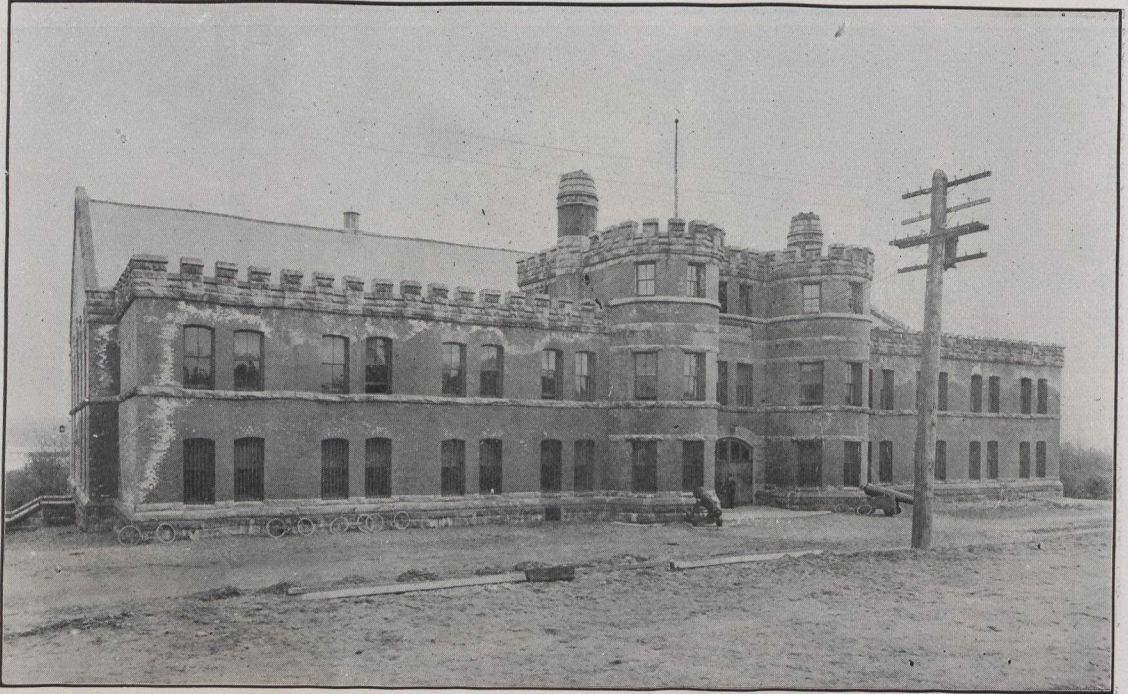


ROBERTS' WARD SCHOOL—VANCOUVER, B.C.

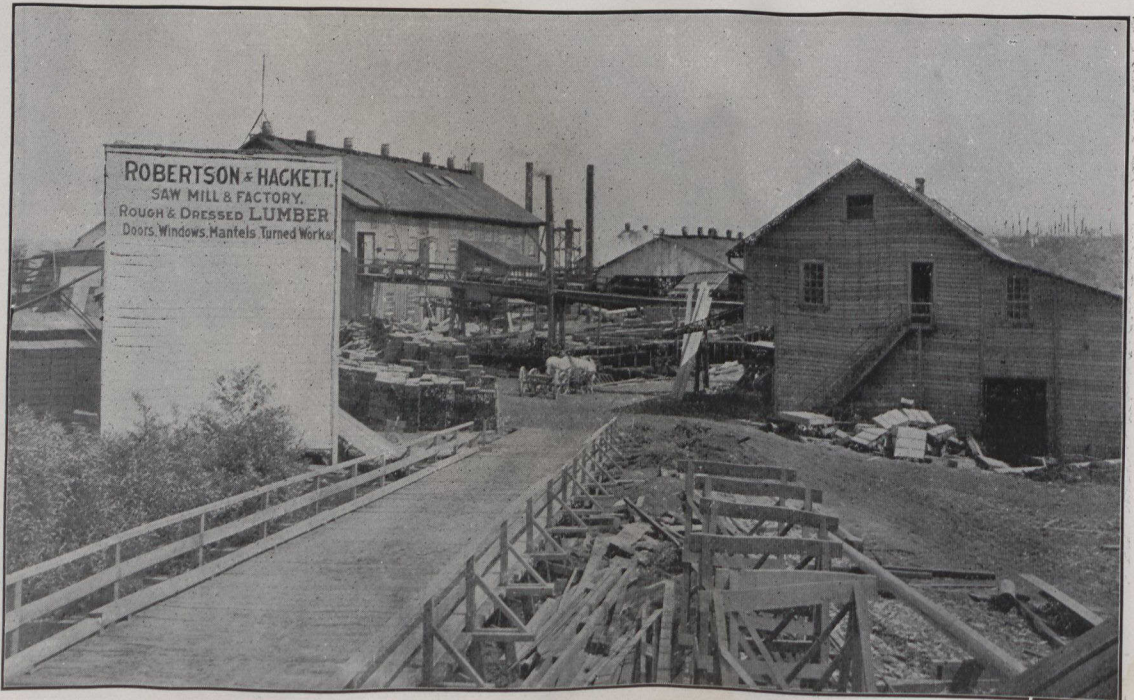


CARNEGIE PUBLIC LIBRARY AND CITY HALL—VANCOUVER, B.C.

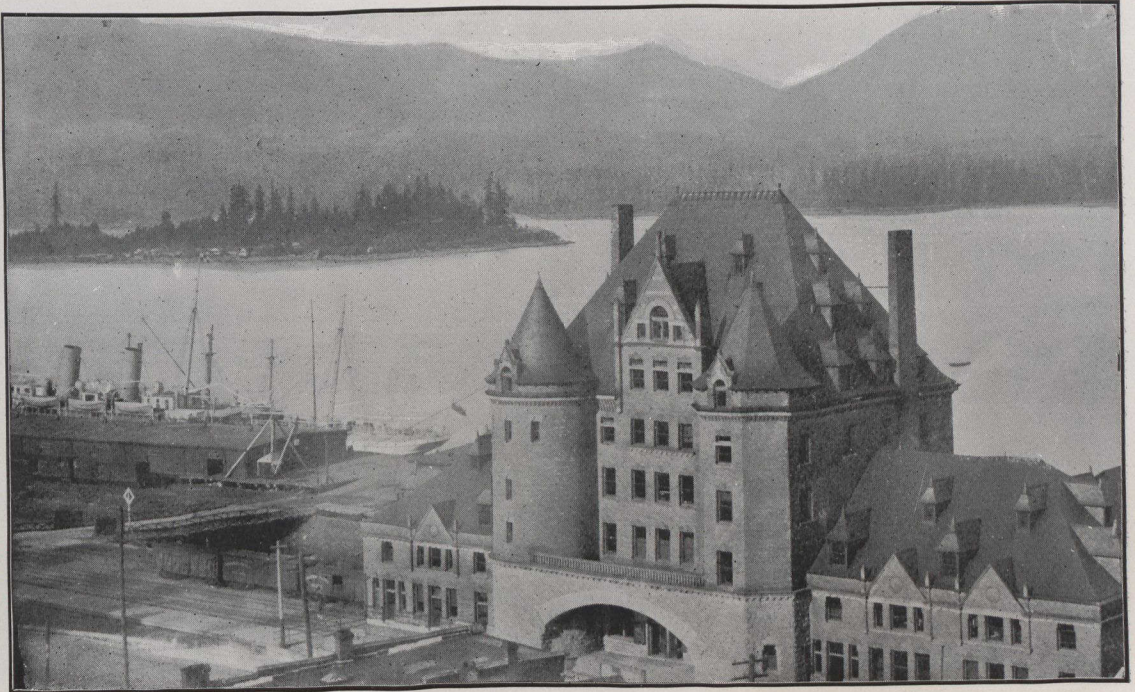
This is Red Seal Coated Paper made by Ritchie & Ramsay, Toronto



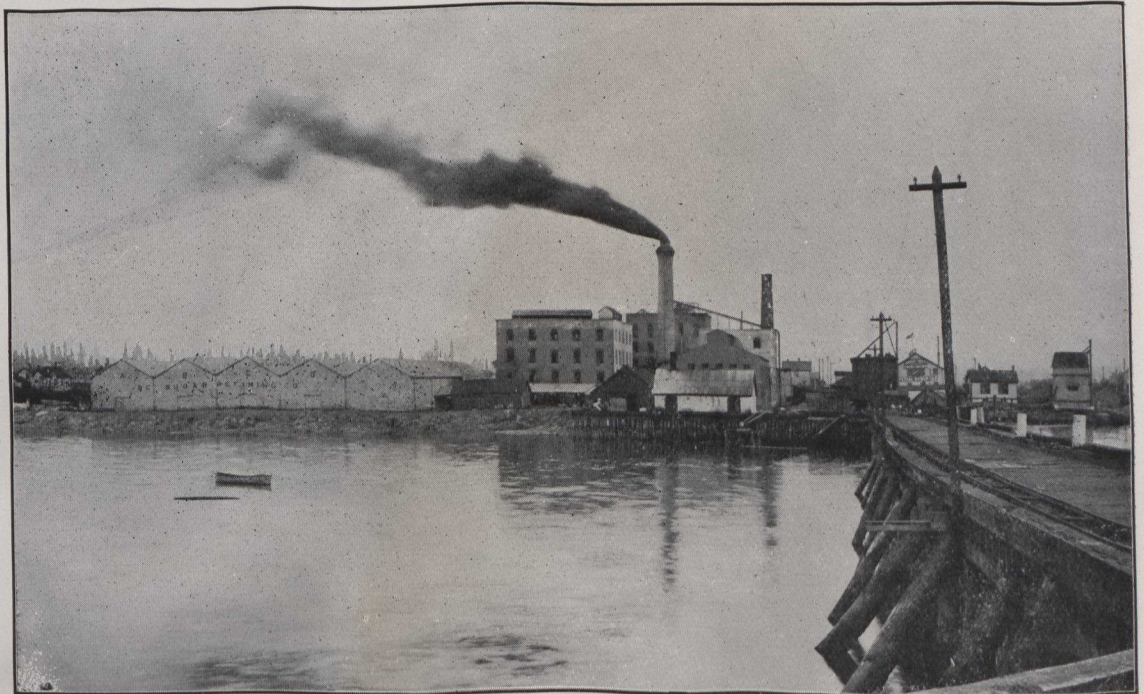
DRILL HALL—VANCOUVER, B.C.



ROBERTSON & HACKETT, SAW MILL AND FACTORY—VANCOUVER, B.C.



C. P. R. DEPOT AND HARBOR—VANCOUVER, B.C.



B. C. SUGAR REFINING CO.—VANCOUVER, B.C.



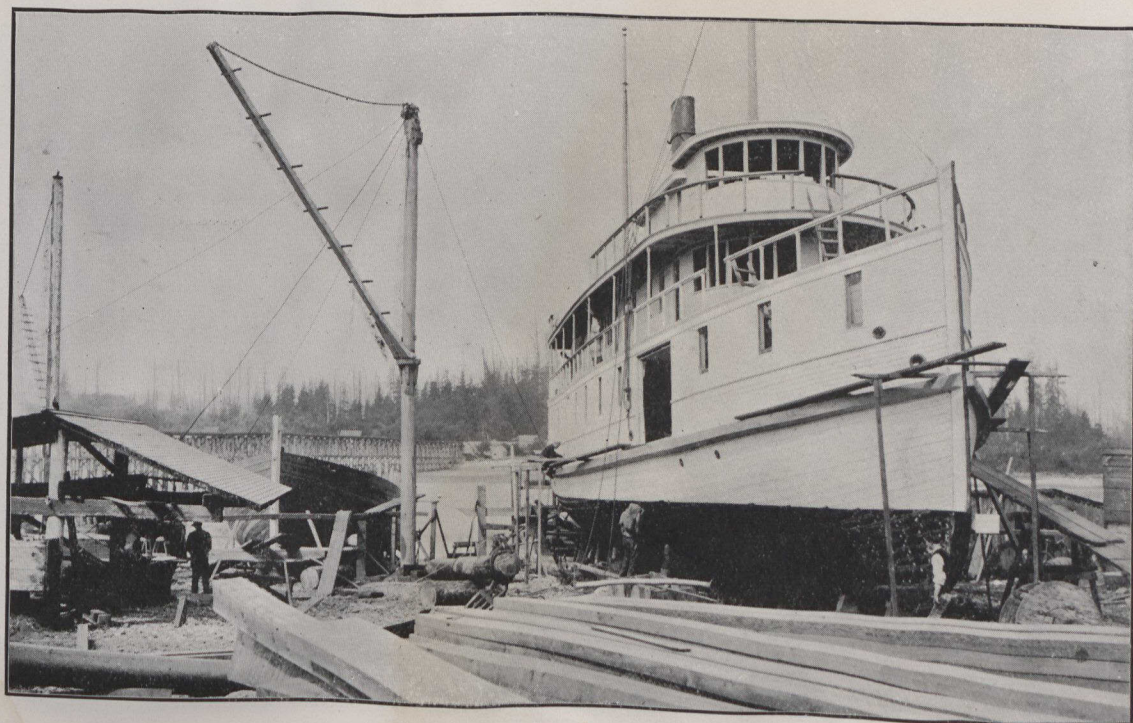
C. P. R. DOCKS—VANCOUVER, B.C.



S. S. HATING, ON THE VANCOUVER MARINE RAILWAY—VANCOUVER, B.C.



HASTINGS LUMBER MILLS, BURRARD INLET—VANCOUVER, B.C.



CATES' SHIPYARD—VANCOUVER, B.C.



PRIVATE RESIDENCE—VANCOUVER, B.C.



PRIVATE RESIDENCE—VANCOUVER, B.C.



PRIVATE RESIDENCE—VANCOUVER, B.C.



PRIVATE RESIDENCE—VANCOUVER, B.C.



CAPILANO CANYON—VANCOUVER, B.C.

THE TRAGEDY OF THE RUNWAY

By GORDON ROGERS

AS on that late autumn day young Devanne was jolted over the hills of Pontiac, he reflected, with the matured cynicism of twenty-one, upon Winnie's refusal of him. He would forget that disappointment, he savagely decided, in the exciting pursuit of big game, or drown it in the depths of the dark eyes of some unsophisticated daughter of the back townships; and, as he bit off the end of a fresh cigar, he asked the driver if there were any pretty girls up at Deer Lake.

"Yaas," said the driver, "dere was some pretty girl. Dere was Virginie. She was live wit' her ole granfadder, Ole Man Valiquette. All the boys in the parish of St. Michel was wan' to marry Virginie; but she don' care notting for nobody; non, not for Joe Laplante, who trap, an' hunt, an' fish, an' do mos' heveryting lak dat aroun' de place for de ole man an' Virginie. He was a ver' strange man, an' a big fool in love, that Joe Laplante, for sure. But he was good man for to hunt. All the pipple what come to Deer Lac was wan' to get Joe Laplante for guide."

Gun in hand, Devanne sauntered forth from the Settlement upon the following morning to find the cabin of Joseph Laplante, trapper, hunter, and guide. He had not gone far upon the narrow bush-road when he met a young woman; and, although he had received directions at the Settlement, he halted to ask the whereabouts of the hunter's cabin.

"I am a stranger here," he said, smiling; and the girl smiled in return, an easy smile, conveying the intelligence that his was needless.

"It is about a mile, on this road," she said, with a French accent. "But Joseph Laplante has gone to Black River."

"And how far is Black River?" inquired Devanne, detainingly.

"It is ten miles," she answered.

"Then I shall not look for Mr. Laplante this morning," said Devanne, promptly; and added: "Are you going to the Settlement?"

Yes, she was going to the Settlement, and Devanne might return thither in her company; so he walked with her, well pleased at the diversion. She was a handsome girl, but by no means coarse. She was, perhaps, twenty. Her skin was brown, with the rich red blood of health glowing through the tan of the life of the open air. Her features were regular; her eyes black, and splendid in the quality of their lustre and the directness of their glance. Her dark hair was brushed lightly from her brows, and hung in a single braid, ample and glossy, to her waist. But more than all, Devanne noted and marvelled at the distinction of her features and bearing. Her face was fine; and though her dress was of a coarse woollen substance, it could not hide the beautiful lines of her form, nor detract from the dignity of her bearing.

"You have saved me from a lonely and useless walk, and given me a delightful one instead," said Devanne. "Will you tell me your name, so that I may know to whom I owe so much? Mine is George Devanne, of New York."

"Your thanks are large for so small a service," said the girl, somewhat ironically.

"Then tell me your name, to balance the account."

"My name is Virginie Valiquette," she answered simply.

He had already divined it. It seemed to him that the girl's features were familiar. Even the landscape seemed strangely so.

This impression troubled him. For he had never been in the district until now, and Virginie said, with a further ironical smile, that she had never been out of it, never beyond the Parish of St. Michel in all her life.

Despite a reserve that was due less to shyness than pride, Virginie became communicative; and when they reached the Settlement, and exchanged a good-bye that implied an early renewal of their brief acquaintanceship, she had told Devanne the little there was to tell about herself. She, too, was in her twenty-second year, being, they found upon comparing notes, three months older than Devanne; and this discovery amused her greatly. Her father and mother had died while she was an infant, so her grandfather and Joseph Laplante had told her. About Joseph Laplante she seemed less inclined to talk; and Devanne, remembering that, according to his garrulous driver, the hunter was an unsuccessful suitor, respected the girl's reticence and asked no questions.

But he was not sorry that Joseph Laplante had gone to Black River. He had no desire to go after big game while Deer Lake held such a beautiful creature as Virginie Valiquette. It would be infinitely preferable to idle in the vicinity, ostensibly for small game, and meet Virginie during the balmy Indian summer afternoons. They had found, had they not, that there existed the affinity of years between them? And at twenty-two, with love in reach, what will life not hold that is alluring? So it came to pass that their acquaintance ripened quickly, a very fair fruit, and that Devanne returned to the Settlement at the end of each short day with but few feathers in his bag.

One day Devanne came face to face with an old man who had toiled up the narrow path from the lake to the road. He seemed a very old man, stooped, and twisted, weather-beaten, and he walked with difficulty.

"Good morning," said Devanne, in a loud and hearty tone, supposing that the old man was Virginie's grandfather.

The old man started, came nearer, peering upward at Devanne's smooth, handsome face. Then he started back, muttering,

and crossed himself. Again, he gazed, half-fearfully, half-resentfully at Devanne; then turning, plodded off towards the cabin, muttering incoherently, and shaking his head as if much perplexed and perturbed.

This incident irritated the young man. He, too, was perplexed. Again was he disturbed by the strange sense of recurrence of a mental or ocular impression; and this annoying consciousness was aggravated by the peculiar behavior of the old man.

"I startled your grandfather this morning," he said to Virginie, and related the incident. "Does he dislike strangers?"

"He has seemed strange since this morning," she said gravely. "But I cannot understand it. Of course, he is very, very old, and he does not see strange faces often."

"Then mine could not have pleased him," Devanne said lightly. Virginie smiled enigmatically at this, but made no verbal comment. Metempsychosis is a pleasant creed, Devanne said to himself. Perhaps he had had a prior state; but this constantly recurring sensation of history repeating itself had its disturbing element.

Upon the following day, the air being peculiarly warm and still, they went out upon the lake; and, some distance from the Settlement, Virginie called Devanne's attention to a high rock that, in a deep and sombre bay, sloped almost sheerly to the water.

"I often come here," she said, her eyes fixed with a strange earnestness upon the gray, weather-beaten wall of granite.

"It is a gloomy place," remarked Devanne. "What attraction can it have for you?"

"I cannot explain that," she said. "I do not understand it; but as far back as I can remember the rock has seemed to draw me to it. Sometimes I come this way in the boat; and sometimes by the path through the wood, though that is much longer. I like to lean over the edge and look at the water. It is very deep there; and, to me, it seems to hold a secret, something that it holds back from me and will not tell, and yet something that I ought to know, something that I *did* know, but have forgotten. Can you explain it?"

"I think you once got that idea into your

head, and the loneliness of the place has fostered and strengthened it every time you have come here. Often we believe we have seen a place or a face for the second time, that is in reality quite new to us. We dream of places, and we see them in our dreams so distinctly that we come to believe we once knew them in fact. But where?" He felt irritated, ill-at-ease, out of patience with the gray rock and with himself, because the first sight of the rock, standing gray and forbidding above the dark water and against the sombre wood, had seemed to renew a long-forgotten acquaintance.

Virginie had rowed close to the rock, so that now it rose directly beside them. She leaned over the boat's edge, looking at the water. Devanne saw her gaze, motionless, for what seemed to him in his impatience a long time; then slowly she drew back, and when she faced Devanne her eyes seemed large with fear and her color had gone.

"It is strange!" she said, in a low tone. "I did not see my own face. It was a face like mine, yet not the same!"

"Nonsense!" retorted Devanne, brusquely. "The place is making you morbid!"

She gazed strangely at him, her brows contracted. "It was another woman's face I saw," she said with calm incision. "It was not mine, for the eyes were closed!"

Devanne laughed his incredulity; but his voice, in that still place, sounded harsh and hollow. It seemed as if the deep wood and the rock-walled bay caught it and sent it mockingly back. "The motion of the boat as you leaned over stirred the surface of water and blurred the reflection," he said dogmatically. "The place is making you low-spirited. Let us row back."

They returned to the landing with little said between them, though Devanne attempted to be bright and even merry. There was an indefinable sense of oppression and melancholy upon them that almost forbade speech; and in silence they climbed the narrow path to the road.

Thus it happened that Joseph Laplante, returned from Black River, and striding down the road to the Valiquette cabin, saw the pair emerge from the wood. Swiftly and silently, ere they glanced in his direction, the hunter slipped into the wood, and

from that ambush watched them with burning eyes, as he crept noiselessly nearer.

No, by heaven! His keen eyes did not deceive him. And yet he stared half-incredulous, fascinated. For the face of the man standing in the road was the face that, with Virginie's, had filled his days and his dreams for more than twenty years. Fate, that for twenty years had seemed to mock him, was kind to him at last.

At last! His dark face lit with a smile of triumph; and twice, on the impulse of joy and hate, he levelled his rifle at the boy standing in the road; and twice Virginie, moving as if reluctantly toward the cabin, stood between.

There was a sound of wheels and hoofs upon the soft mountain road. The "mail," Her Majesty's mail, came by. With a gratuitous smile of cunning, the driver gave a square, tinted envelope to Virginie; then, as he drove on, he glanced back to note the effect.

Perhaps Virginie saw the feminine hand of the superscription. She handed the letter to Devanne and walked toward the cabin.

Devanne stared at the address; then, smiling, ran a finger through the envelope. He knew the writing well.

The letter was from Winnie. She had discovered, in his absence, that she cared for him, after all. And with love's cunning she had found him out. She asked him to come back.

Devanne raised his eyes, and they met those of Virginie, standing by the cabin door. But they saw Winnie, blue-eyed, capricious, beautiful, softly-gowned, coming to meet him as he was ushered into the luxurious drawing-room; Winnie, pink and white, soft-armed, languorous, telling him that she cared for him, after all. He started from this momentary dream, and as he looked into Virginie's dark eyes he saw that in them which made him wish he had never come to Deer Lake.

He pushed the letter, with an affected carelessness, into one of the many pockets of his shooting-coat. "I have news from home," he said. "I may have to go away to-morrow." He saw her start, and the color fade slowly from her cheek. But she smiled as she said:

"To-morrow? And you have not hunted; you have wasted all your time!"

He answered lamely enough; but to Joseph Laplante, glaring from his hiding-place in the wood, the lips of the two moved only in words of love and passion. He could not hear, but his eyes, he said to himself, were his ears. He had mastered his impulse to shoot his rival down as he stood by Virginie upon the narrow road, in the gathering twilight of the short November day. He could wait, but it would not be for long.

And that night Devanne received a call at the Settlement from Joseph Laplante.

The hunter was a muscular man, of middle height and age. His face was much tanned, and his coarse black hair was streaked with gray.

"I am Joseph Laplante," he said. His tone and manner were abrupt, and his glistening black eyes answered Devanne's curious stare with a look of cunning that scarcely concealed the hate that smouldered there.

"It is strange," Devanne said, slowly. "Your face seems familiar to me, and yet I do not think we ever met until now?"

Joseph Laplante shrugged his square, muscular shoulders. He smiled slightly, perhaps in partial deference to Devanne's fancy.

"You wished to hunt?" he said.

"I have to return to the railway by the mail to-morrow," replied Devanne.

"The mail will not go to-morrow," said Joseph Laplante. "There has been much rain in the flats, and the roads are bad in the foothills. The driver broke a whipple-tree and his harness to-day, coming through, and his horses have suffered. He says he cannot go down until the day after to-morrow."

Devanne reflected. It was not imperative that he should return on the morrow. His experience led him to believe that he would lose nothing in Winnie's esteem by losing one day, or even more, in returning to her. It would not be wise to be too importunate. Therefore Joseph Laplante's appearance, though belated, was opportune. He should avail himself of the opportunity to hunt, and thus avoid the vicinity of the

Settlement, and the temptation to see Virginie; for it was best that they should not meet again.

"The deer go down to the lake," said Joseph Laplante. "You will get a buck for your pains to take back to town."

"I shall go," said Devanne. A buck, shot by his own hand, would certainly please Winnie, and Winnie's pater. It would not do to return without one.

"Good!" said the hunter. "I shall call for you here, at dawn."

It was not until some time after the hunter had gone that Devanne found he had lost Winnie's letter. He had placed it, he remembered, with a fine assumption of carelessness in one of the pockets of his shooting-coat. But it was not in any one of them now. Doubtless, in taking some other article from the pocket, his pipe or his pouch perhaps, he had dropped the letter upon the road. He would not, for worlds, have any one become possessed of that epistle of endearments. Much disturbed, he got a lantern and walked the road through the wood, where the darkness could almost be felt. But he did not find the letter. There was a wind stirring, even among the trunks; and the bit of dainty pink paper might have been blown into the wood. Comforted by this idea, he returned with tired limbs to the Settlement, to sleep the sleep of youth and health.

"I will tell you a story," said Joseph Laplante.

The wood was still, save for the rustling of seared leaves as they dropped slowly earthward, or the scurrying of a squirrel through the underbrush. The sun, dull-red, had risen into view through the mist and between the tree trunks; and little, irregular patches of light flecked the damp, leafy carpet of the wood.

Devanne, because he had been awakened, through the zeal of the hunter, much before dawn, had fallen asleep at the runway, his back against a great log. Now he awoke with a start, chilled in spite of his warm clothes. He rubbed his eyes with his gloved hands, and stared at Joseph Laplante.

"I will tell you a story," said Joseph

Laplante again, gazing steadily at Devanne. "And when I have done, I shall shoot you like a dog."

"Are you mad?" cried Devanne. He was wide awake now, in an instant, his heart throbbing fast, his breathing in a tumult. He had dreamed that Laplante stood over him, with a face of implacable hate. He stretched out his hand to grasp his rifle. His rifle was gone.

"Listen!" said Laplante. His tone was harshly imperative. "Twenty years ago a stranger came to Deer Lake, to hunt, he said; but, like you, he hunted little. There was a young girl here. She was beautiful and ignorant. He made love to her. It was nothing to him that she was promised to another, and soon he taught her to forget. Then one morning she found that the stranger had gone, and that her dream was at an end!"

The hunter paused, his dark eyes blazing into Devanne's, who frowned back, and in the momentary silence swore an oath.

"The winter passed, and summer came, but the stranger did not come. The summer grew into autumn, the people from town came again to hunt, and one day the girl heard that her betrayer was at Black River. She took her child and walked to Black River, but the faithful man was not there. She returned that night to her father's house, left the child there, and then went out, no one knew where. But I, I knew, and I traced her to the water, to the rock from which she had thrown herself into the lake!"

"Why do you tell me all this?" said Devanne, hoarsely. He was conscious of an insidious presentiment forcing itself upon his attention, which he strove to concentrate solely upon the narrative interest of the hunter's story.

"Wait!" said Joseph Laplante. "For two hours, though it was November, I dived in that water to find her body, the body of the woman who had been promised to me. But I dived in vain. Her father and I took care of the child. The child is Virginie Valiquette. The man who betrayed her mother was *your father*."

"You lie!" cried Devanne.

"So?" said Joseph Laplante. He held

up a little glittering thing. "We found this about the neck of the child. The mother had worn it until that night." He tossed the trinket toward Devanne. "Look for yourself, and then say whether I have waited for more than twenty years in vain!"

Mechanically Devanne picked up the trinket. It was a small locket, of gold. Upon the back the letters "G.D." were carved. The beating of his heart quickened. With trembling fingers he opened the locket. He saw a miniature, the likeness of a man, young, handsome, with bold eyes and an alluring smile,—the likeness of his father and of—himself.

Joseph Laplante stood erect, and as Devanne raised his eyes, they met the barrel of the hunter's Winchester. And at that instant the report of a rifle, loud and reverberant, smote the stillness and Joseph Laplante leaped into the air and fell upon his face, with a bullet through his heart.

The sound of hurrying feet over the dead leaves came to Devanne's ears out of the stillness that came again when the last echo of the rifle shot had died away. He saw a girlish form fleeing between the trees, a form he knew. For a moment his heart seemed to have ceased its wild beating. Then he sprang swiftly after.

"Virginie!" he cried, madly.

He might have overtaken her had he not tripped upon a vine and fallen headlong. Stunned and bruised, he rose and stumbled on; but Virginie was not in sight.

Suddenly he came upon the lake. The cold air blew in upon him from the water, and refreshed his senses.

Then, in a moment, he recognized the place.

To his right was the wall of rock,—ominous, hateful, the rock that only yesterday he had recognized without remembering. And there, looking strangely tall and slender, her face turned to the lake, and her dark hair stirring in the shoreward breeze, was Virginie, standing motionless upon the edge, a living statue silhouetted against the farther expanse of water, that in the early morning was sunless yet, and gray and grim.

A thrill of terror numbed Devanne's

limbs, and thwarted speech. Then he sprang forward, trembling, mad with fear.

"Virginie!" he cried to her, as he ran, stumbling over the uneven rock. "Wait for me! Do not believe that story! It is all a lie!"

She looked toward him for a moment with staring eyes, a look of helplessness, of hopelessness, of horror. Then she turned her white face again to the lake and sprang outward.

When Devanne reached the spot where she had stood he saw nothing,—nothing save the dark and sullen water, splashing fitfully against the sphynx-like face of the granite wall.

Then something came up slowly through the dark water, and floated upon the little waves that bore it like messengers toward the rock.

It was Winnie's letter.



SOME FACTS ABOUT CONSUMPTION

IT IS PREVENTABLE.

ONE of the latest and most noteworthy achievements of medical science has been the discovery of the means whereby to check the progress of that insidious disease, which, it is asserted upon good authority, carries off fully one-tenth of our total population.

It is now universally admitted that consumption is catching; that it is preventable; that its spread is due to expectoration, both in the home and on the street; and that to impress upon the public mind the evil results of this filthy habit is to reduce the risk to others of contracting the disease.

It is well known now that the whole danger lies in inhaling the germs or tubercle bacilli, which have thus been scattered broadcast by the careless sufferer from the disease. Consumption, therefore, is preventable if, by individual and united effort, we stop discharging this dangerous refuse material from the air-passages where it can be blown about, or carried into the home.

YOU NEED NOT FEAR HEREDITY.

The tone of healthy optimism, which, at present is growing with regard to consumption, cannot fail to be productive of the best results, although the battle for hygienic conditions must continue to be waged with unrelenting severity.

The old theory of heredity has been pretty thoroughly exploded. It has been proved that, except in very rare instances, the disease, as such, is not transmitted in this way, but only the weakened constitution, and con-

sequent increased susceptibility. This can hardly fail, however, to be a great source of danger, especially where there is daily contact with victims of the disease, and daily exposure to infection.

WHAT CONDITIONS ARE UNFAVORABLE.

With regard to the above, Eugene Wood, in *Everybody's Magazine*, says: "It is against you if you are light of weight in proportion to your stature. It is against you if you are a stone-worker; if you are unmarried; if you earn small wages." Greene, in "Examination for Insurance," says: "Dampness, foul air, lack of sunshine, all favor the development of tuberculosis, and predispose the individual to infection." He also states that "Race is not an unimportant factor. The American Indian, the negroes, particularly those of mixed blood, mulattoes, and the like, are, in this country, very susceptible. Here, also, the Irish show a large death-rate from this disease, and the author has frequently been impressed by the curious lack of resistance shown in recently arrived immigrants, both of Celtic and Scandinavian stock. On the other hand, it would seem certain that the Hebrew race is, to a certain extent, immune."

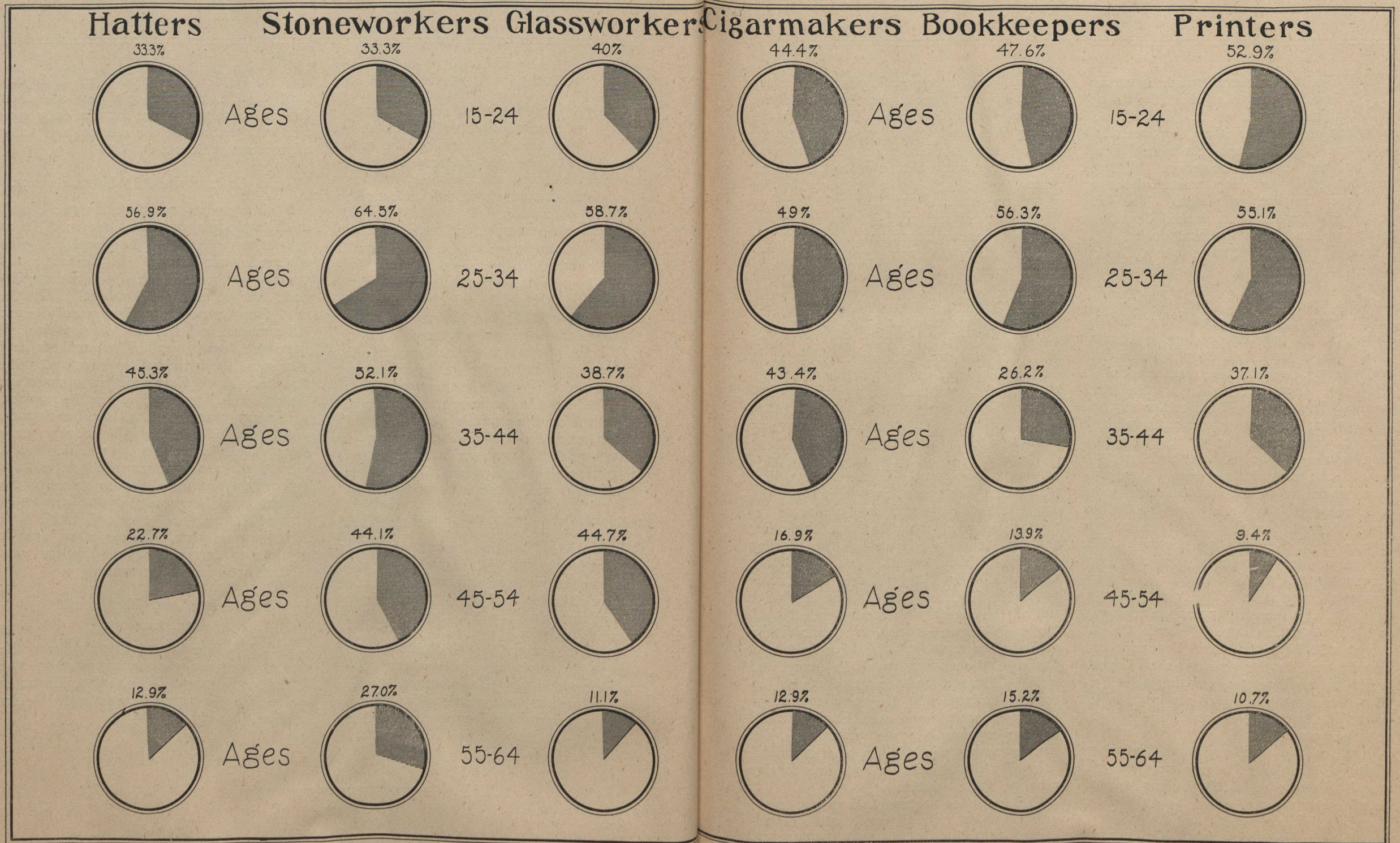
FAVORABLE AND UNFAVORABLE OCCUPATIONS.

A table is herewith presented, showing the rate of mortality in a number of selected or typical occupations. This, also, illustrates the insurance company's estimate of the risks involved in each.

Mortality from Consumption in the following Occupations at different Ages

Industrial Experience

1897 - 1899



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

CANADIAN CITIZENSHIP

BY "LEX"

THE subject of immigration is of vast importance to Canada. We do not think enough of it. Indeed, notwithstanding our patriotism, there are many important Canadian subjects about which we do not concern ourselves. Without people to fill up our vast waste places we can never amount to much. The long period of colonialism has unused Canadians to the performance of national duties.

In ordinary years, strange to say, Canada obtains only one-sixth of the immigrants that go to the United States from the British Isles, the Mother Country of Canada. In the year 1900, 189,396 went to the United States, only 42,000 came to Canada. In the year 1901 only 28,000 came to Canada, 16,000 of which came from the United Kingdom. Last year we did a little better than usual; we obtained altogether 123,000 immigrants; but this was exceptional, and may not occur again for years. The same year, however, that we obtained 123,000 the United States obtained nearly 1,000,000. Our population at the last census showed an increase of only 10.25 per cent in ten years, that of the United States 21 per cent., that of Australia 19 per cent. The increase in the population of England, from which country there is a vast stream of immigrants every year, is 12.15 per cent. in ten years. To increase 500,000 in ten years cost Canada \$3,000,000. To gain the last 44,697 cost \$434,563, over \$11 per head. The increase in the population of Canada is fast approaching the vanishing point. In 1881 the increase was 18 per cent. in ten years; in 1891, 12½ per cent., and in 1901, 10¼ per cent.

Now, what is the cause of this unparalleled slow progress in our most material want? There is no doubt it must be attributed to our want of power to make either Canadian citizens or British subjects; we can only make colonists. Nothing else

can be alleged, as our country is rich in every commodity that goes to increase the welfare and happiness of mankind. The immigrant fleeing from monarchial tyranny in Europe will not come to a land which has no citizenship to give, when he can go to the United States, be a citizen in five years, and in the meantime make a good living. Men in Canada have been urging this for years, but it was lost on Canadians. However, we are soon likely to hear more about it. The Englishmen who were at Montreal last year, at the Trades' Congress, learned that naturalization in Canada did not make subjects, as they are in England, so they are going to discuss the matter at the Chambers of Commerce Congress, which is to meet in London, on March 9th and 10th, 1905; and they have telegraphed this important fact to the secretary of the Toronto Board of Trade. It, therefore, behooves us Canadians to look into this question.

There are two kinds of citizenship—natural and acquired. There are two doctrines held regarding natural citizenship, one holding that a man is a citizen of the country in which he was born, the other holding he is a citizen of the country in which his parents, or his father was born. In England and the United States the first is the rule, while in France and all the countries where the code Napoleon is in vogue—indeed, in the majority of European countries—the second prevails. Owing to the universality of the second doctrine in Europe, and communications between England and the continent becoming more common and easy, England modified her common law rule by statutes. The earliest makes the children and grandchildren of a British subject, born in a foreign country, British subjects.

Citizenship is acquired when the member or subject of a foreign nation is admitted into the British community and

given the rights of a British subject. This is done either by a special Act or under a general law. The first statute of naturalization was passed in the seventh year of the reign of Queen Anne; and there was a late statute passed in the seventh and eighth years of the reign of Queen Victoria. Under these Acts naturalization was obtained with much less trouble and expense than by Act of Parliament, but they are not so effectual as by Act, as the full rights of a British subject are not obtainable under them. A subject naturalized under these Acts does not acquire the right to sit in Parliament, or be a member of the Privy Council. With these exceptions, however, it was thought the full rights of British subjects were conferred on naturalized foreigners, and that the English Government would protect in foreign countries, including the country of birth, the naturalized British subject against any claims which any foreign government would make on the ground of his native allegiance. Great surprise and discontent were manifested, however, when Lord John Russell, in 1851, sent to all the foreign agents of England, a circular, stating that naturalized British subjects would only be protected, so long as they remained within the British Empire. That is, such subjects would have the right to trade, to hold land, convey, devise and inherit such property, vote, and perform all civil duties, pay taxes, and perform military service, but no protection would be afforded whatever against the illegal or wrongful claims of the country of birth. This reduced naturalization to the status of denization, a status given by the sovereign and revocable at pleasure, but the former was not revocable.

If this construction of the English statutes rendered British naturalization, other than by Act of Parliament, of much less value, it made colonial naturalization worthless. It is true there is an old English statute (1740), which enacts that foreigners who have been naturalized in a colony, on residence therein for seven years, may be protected by the English Government against every country, but the country of birth, the only country it is necessary to guard against; but the main fact stands out prominent and notorious that the circular of

1851 has never been recalled or repealed. No foreigner, naturalized in a British colony, can be entitled to British protection, no matter what injuries he may receive from the enforcement of the Conscription Act or any other law of his native land.

This brings us to the kernel of the question, What rights has a German, naturalized in Canada, should he return to Germany to visit his friends, and be imprisoned to make him perform the military service, which he owes as a subject of his native land. The rule was, and that only a few years ago, that no one could shake off his natural allegiance without the consent of his native country. This was the English rule, and to keep it in force England spent millions of pounds, and sacrificed thousands of valuable lives. The War of 1812-14, with the United States, was waged to preserve this rule intact. England insisted on searching American merchant vessels for subjects, which she claimed and captured though such subjects had become naturalized citizens of the United States.

All this has now been done away with, as there is a convention between England and the United States by which a British subject can throw off his allegiance at any time and become an American citizen. He can also within two years resume his British citizenship; and, reciprocally, the American citizen has a similar right to become a British subject. This convention was signed 13th February, 1871.

There is also a treaty between Germany and the United States, by which a German naturalized in the United States, after five years' residence, in any State of the Union, becomes a full American citizen, and owes no service or allegiance whatever to Germany, his native land.

Canada is outside of these arrangements. Naturalization in British colonies is now governed by the British Naturalization Act, passed on the 12th of May, 1870. This Act repeals all the old Naturalization Acts, but contains and carries on all the old disabilities. No one naturalized under it can be a member of Parliament, a member of the Privy Council, or owner of a British ship, and in the country of birth one is not a British subject unless one has ceased to

be a subject of such country by law, or by treaty. Under this Act naturalization in a colony is limited to apply only so long as the subject remains in the colony. Outside the colony it has no effect. The following is the section of the Act that applies:

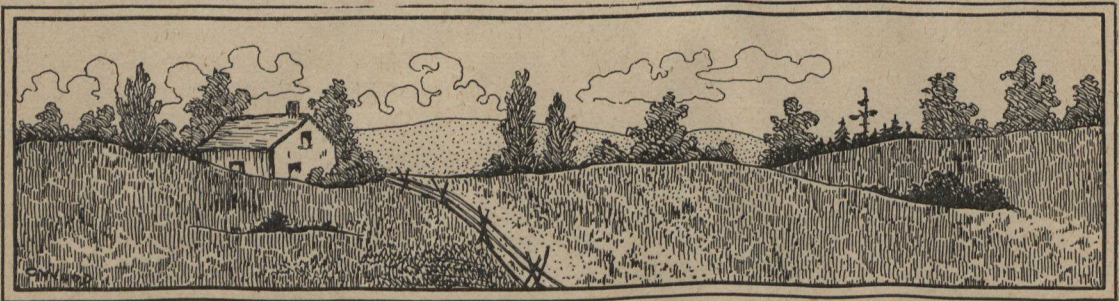
"16. All laws, statutes and ordinances which may be duly enacted by the legislature of any British possession for imparting to any person the privileges, or any of the privileges, of naturalization to be enjoyed by such person within the limits of such possession, shall *within such limits* have the authority of law, but shall be subject to be confirmed or disallowed by Her Majesty in the same manner, and subject to the same rules, subject to which Her Majesty has power to confirm or disallow any other statute or ordinance in that possession."

The German, naturalized in Canada, when

he visits his native country, can, therefore, be forced to perform military duty in Germany, and no injury or oppression in a foreign country will entitle him to look to the British Government for protection.

There is no treaty between England and Germany to enable a German to voluntarily cast off his natural allegiance, and if there were, Canadian naturalization does not apply outside Canada. The same rule applies to every other foreigner that comes to Canada from European nations.

Under these circumstances it will be interesting to learn what the Englishmen in the Chambers of Commerce Congress will say and think of the subject. There is one thing certain, that so long as this state of things is permitted to remain, it will be exasperating irony for Sir Wilfrid Laurier, or any one else to call Canada a nation.



THE WILD LIFE OF HIGH PARK

By S. T. WOOD

NATURE cowering and shrinking from the relentless hand of the destroyer, seeks safety in the shadow of a great city. Though the fellowship of the great untamed may seem far away, and lost in impossible distance, it is really crowding in all around us. The thrifty farmer may pride himself on the devastation of every square foot of his ample possessions, but there is a place of refuge in the circle of forest life that escapes between the builder on the one side and the cultivator on the other. The escape of High Park has been almost marvellous, for it was not only beset by the cultivator and the builder, but has been for years at the mercy of a committee of the City Council. No wonder that many of its most delicate and subtle charms have disappeared. The wonder is that it has retained so much that is enticing. In hesitating between sorrow for what has been lost and delight for what has been preserved one recalls the sage words of a prominent city clergyman regarding a religious and charitable worker, whose hatred of evil infinitely outweighed his love of virtue. To some remarks on the unlovely characteristics of the criticised, the Reverend Gentleman gravely replied: "But think what he would have been if he hadn't been a Christian!" And so when we contemplate the drained ravine where the lady's-slipper and other rare and beautiful wild orchids have died; when we see the barren and threatened marsh where pitcher-plants used to grow, or the sedge-covered hillside where the burning of the leaves has killed off the blood-root and squirrel-corn, we must think what it would have been if the good Mr. Howard had not stipulated in his bequest that it be maintained in a state of nature. Poor Nature!

The hand of man helps the rough, robust and coarse to destroy the fragile and delicate. Raking and burning the leaves has helped

the grasses to kill off the delicate flora of the woods. Clearing out the fallen trees has destroyed the ghostly cancer-root, and converting the oozing water into a ditch has been fatal to some of the rarest wild orchids.

It would not be seemly to attempt anything as formidable as a description of the flora and fauna of High Park. The Park has suffered enough already from industrious systematizing. It is a place to linger, to stroll, to listen, to look, to forget, to "loaf and invite your soul."

The pond has been sadly desecrated and is threatened with destruction, as if there was not enough land to spare a quiet resting place for this oozing water. The oldest inhabitant claims to remember a beaver dam where the Lake Shore Road crosses the outlet. But this wisest of quadrupeds departs with the first indication of permanent settlement, as the wise man seeth the evil and fleeth. The others depart as wisdom gives them understanding. But the muskrat remains heedless of his impending degeneracy into the ways of civilization. He still builds his house of moss and rushes in the pond, and sits out in the quiet moonlight enjoying a clam supper. He burrows and tunnels in the banks, and leaves an occasional footprint where the relentless spade of the ditcher has been at work. When the night is unusually still and inviting, he comes out from the impenetrable shade of the rushes and moves across the still water, leaving behind two long trailing ripples that steadily widen and recede, shedding gleams of silver where the surface had been invisible in the shadows. He moves straight towards the opposite bank, his head straining rigidly forward, and the silent ripples trailing off on either side. Suddenly there is a splash. The round back and snake-like tail appear above the surface, and he is gone, leaving the quivering ripples

to seek the rush-choked margins in widening and widening circles.

The weasel is often met in the Park in summer, although he does not go in the fields where the handball games are in progress. His nonchalant indifference has not been softened by the extension of municipal authority. Even the hunted mink finds safety there. The skunks have dug for themselves a comfortable home near the northern boundary where the fresh huckleberries, and more showy service-berries are in flower, and the sassafras is rapidly creating a dense thicket.

The Park has some of the largest sassafras trees in this part of the Province, and they can be pardoned for standing in a row. These generally diminutive trees have their characteristic odor in every part, from the root to the leaf, and often the accidental snapping of a twig in winter will fill the air with perfume. At one time medical superstition threatened the sassafras with destruction, but the market for its roots is closed.

The woodchuck has not entirely deserted the Park yet, but he goes quietly about his business as is his wont, and is seldom seen or noticed. The mischievous little *Arvicola ripariens* comes up from the shore under the snow and gnaws the bark of the young trees, leaving them to die in the spring. It is too bad to leave him with such a name and it would be much nicer to call him a shore mouse, only he is not a mouse. Like his cousin, *Ageratoides*, he does not fear the dogs that waste so much energy in prancing and sniffing in the snow above his head, but his deadly enemy, the shrew, is the terror of his existence. The faint squeak in the quiet evening, when that enemy triumphs, tells of one of Nature's diminutive tragedies. It is a call of kinship to the great world in which the weak are going down before the strong in a seething, unending conflict. How refreshing to imagine for a moment that it is calm in the Park!

The persecuted red squirrel glides among the branches determined to enjoy such life as is allowed him. He scolds and chatters, which is not surprising, and twitches from one rigid attitude to another as if in protest at an unwarranted intrusion.

Before the specimens of the Genus *homo* are sufficiently matured to devour one another their propensities of destruction find vent on the lower orders of creation. In accordance with this law the squirrels in the Park are plagued, persecuted, chased, tortured, and destroyed. The catapult, the air-rifle, and even the flobert aid in the work of destruction. But we need not complain of the boys, while their parents rake up the leaves, burn the wild flowers, and devise plans for filling up the pond. The grey squirrel wisely shows his disapproval of the way matters are conducted by remaining away. The black squirrel is of a more accommodating disposition, and while prepared to resent familiarity, is quite willing to be admired at a distance. His track is quite common in winter, and he is beautifully conspicuous when bounding over the clean white snow in long graceful leaps toward a convenient pine. It is when Nature's white coverlet is spread over the Park for the sleep of winter; when the kinglets twitter in the upper branches, passing hurriedly from tree to tree like irregular dots against the sky, or descend for a familiar moment to show their handsome red crests. It is when the acrobatic chickadee swings beneath the twigs, and the junco and snow bird gather the seed from the dead mullen stalks that the black squirrel shows to best advantage. His unvaried black requires a background of snow. He is most completely alive when his pretty striped cousin the chipmunk is sleeping away the season in his burrow.

I was once deeply impressed with the familiarity of a chipmunk, a white-throated sparrow and a hermit thrush among some dead leaves under a cedar near the main drive. The chipmunk was gathering seeds to fill his pouch, sitting up occasionally to eat a tempting morsel. The white-throat was scratching and picking among the leaves with the ridiculous seriousness of a barn-yard fowl, and the thrush was not engaged in anything particular. They made considerable noise among the leaves, and none seemed to mind it. But every time I moved a finger, rested a foot, or turned my head, there was a straightening of necks, a frightened rigidity, a rapt

inquiring stare, that would only be relaxed after a long interval of assuring stillness.

However elusive the smaller animals may be, the red deer, the elks, and the degenerate buffalo are always at home in the wire enclosure.

In early spring, before the winter buds begin to swell on the birches, the skunk cabbage, which unfortunately deserves its name, pushes its handsome, pointed cowl up through the thawing mud on the western margin of the pond. Sometimes it has to break the melting ice to make its way to the daylight, but it is determined to be the first in announcing the season of Nature's unfolding. The green leaves of the wintergreen, the pipsissewa, the shin-leaf, and the hepatica, and the partridge-berry, are still frozen solidly in the icy snow. The crows are holding high carnival in the pines on the northern slope, missing the tall lightning-stricken hemlock that remained so long a prominent landmark.

When the inspiring spirit of spring is in the air every day works wonders. While the snow still lingers in the shady places and the frost is in the ground on the northern slope, the hepaticas on the sunny hill-sides are raising their woolly bunches of enfolded flowers, preparing to display their delicate shades of white, pink and blue. The rough oval leaves of the trailing arbutus have been exposed by the raking up of dead leaves, and the opening flowers are already giving forth the richest of forest odors.

But a few days and the song sparrows come to proclaim the gladness of spring. The vesper sparrow, more gentle and quiet, has a sweeter, but less varied call, and can be distinguished by the white outer feathers of its tail. The fox sparrow is singing from a concealed perch where the pussies or the willow twigs are pushing their little grey noses from under their reddish brown hoods. The red shouldered blackbirds are perching on the dead reeds of the pond, displaying their glossy uniforms and scarlet epaulets, or trying their shrill voices from the higher branches of the elms. An early blue bird is displaying his rich colors on a lonely and conspicuous alder, while the jay, more handsome, but less vain, is moving industriously among the naked oaks.

Phoebe is here already, and darts out from her low perch over the water of the pond, showing that insect life is awake.

We need not expect to see all the birds of the Park, though we visit it every day of the year. About half the species known to exist on the continent have been taken in the vicinity of Toronto, so the list of Park habitues and visitors would be formidable.

Let us look for a few of the earlier flowers. The unbelled spring beauty, frail and delicate as it is, is still to be found. We need not hope for the treat of an adder's-tongue piercing a dead leaf, for the leaves have been raked away. But the delicate drooping flower can be found occasionally. A few bright yellow specks show where the coarser early crow-foot is proclaiming its vigorous life. The blood-root and squirrel-corn have departed.

A few weeks of spring work a wonderful transformation. The catkins have elongated on the alders by the pond. The leaves are expanding on the more responsive trees, and a spirit of new life is in the air. The trilliums, white and occasionally painted, are hiding in the new found shade. The twin leaves of the ground-ginger show where the strange and almost uncanny purple flower is hiding on the ground. It seems to have returned in defiance of a sentence of banishment. Violets, purple, yellow, and white, are scattered liberally about. The gold-thread, hiding its treasures underground, is showing a white flower that might be mistaken for a wild strawberry blossom. Other debutantes in white are lingering coyly in the shade. The wood anemone or wind-flower, the early saxifrage, the foam flower, the two-leaved mitre wort, the Star of Bethlehem, and the false toad-flax, are looking for recognition in their peculiar ways, and the umbrellas of the mandrakes are spreading and promising white waxen flowers, certain to be plucked before fulfilling their beautiful mission. The spring cress conceals its delicate flowers in the swampy shade, and the crinkle-root tempts with its appetizing flavor.

The yellow warbler is now sounding the clear melodious call familiar in the city. The hermit thrush is silently moving about

in the shrubbery. A meadow lark sails over with drooping, tremulous wings. The woodpeckers are sounding their distinctive tattoos on hollow trunks and resonant limbs. The veery, scarcely expected so early, is filling the Park with his passionate, charming, melodious call. The brown thrasher raises his richly varied song from a conspicuous perch on the apex of a tapering cedar. Commotion among the sparrows draws attention to the low skulking flight of the northern shrike, as it reaches a perch in the dogwood thicket.

The pond is still revealing its possibilities of life. The sphagnum moss that grows and dies from generation to generation is there in abundance, but the wild orchids that grow parasitically upon it, the yellow lady's-slipper, the habbenaria, the arathusa, all the rich finds of a few years ago, have departed. The ever-interesting pitcher plant, too, is sought in vain. But there is a reward in hunting for these treasures, and in expecting them to come back again. But there is a little swampy pond, south of the Howard residence, where the ram's head lady's-slipper was found last year. A single yellow lady's-slipper was found this year, and the calla lily floats in handsome abundance.

In summer the dense growth of the rushes renews the youth of the pond, and absorbs the refuse from last year's decay. The marsh wren and Carolina rail chatter vociferously, and the "cluck-cluck" of the gallinule is occasionally heard. The kingfisher hangs fluttering over the glassy surface, and strikes where a ripple betrays the rising of a venturesome shiner. The bittern hides in the damp grass, to burst forth with startling suddenness almost from under the foot of an early visitor. Gulls float lazily through the silent air. Even the timid blue heron sometimes rests for a moment in the shallow margin, his white neck outlined against the green. But with the slightest sound or motion the rigidity of his attitude is broken. He springs awkwardly into the air, and with a few spasmodic strokes his pinions feel their natural element, and he wings his steady flight to more congenial haunts.

Many of the warblers pass through the

Park on their way northward. Blackburn's warbler, with its orange breast, the black-throated blue warbler, and the black and white warbler, both covered by their names, being among the more conspicuous. The red start, adorned in salmon and black, makes his summer home there, and flits about through the leaves, his patches of bright color glowing like living coals in the deep green shade. The indigo bunting, easily recognized, and the towhee bunting with reddish side, and showing an abundance of black and white, are familiar. The rose-breasted grossbeak pays a flying visit in the spring. The Baltimore oriole and scarlet tanager show the possibilities in lavish coloring. The small acadian owl sometimes flutters across an open patch of sky in the gathering gloom. The night-hawks proclaim the fulness of summer with buzzing notes, from the uncertain gloom, or drop, shaking the air into startling sound with the swift quivering of their descending wings. The cuckoo's gurgling melody is a treat that seems to be growing rarer. Still the Park is a favorite calling-place for feathered tourists, and we need not be surprised at meeting any member of the family from the eagle, the owl, and the marsh-hawk to the topaz-throated humming-bird.

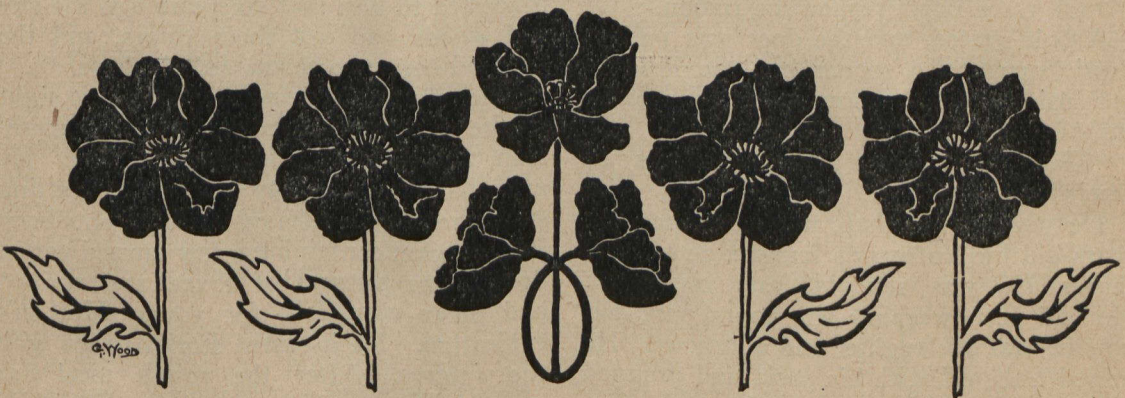
In the full fruition of summer the lupines blossom in rich abundance, suggesting the triumphs of artificial cultivation in their crowding masses of beautiful color. The rock rose stands erect and independent, whether wearing its large or small flowers, and the downy convolvulus shows the contrast between its robust leaves and large delicate white flower. An occasional wood betony can be found, and the spotted touch-me-not, fragile and tender as it is, still lingers by the stream along the ravine. The milk weed and rattlesnake root are growing large and sturdy, with the promise of their characteristic flowers. The yellow toad-flax and bugloss are fighting for possession with the encroaching grass. The aggressive, but pretty vetches, are climbing and struggling for a place, and the blue-eyed grass quietly poses for recognition. In the shade the modest fly flower, or polygala, nestles as if eager to hide its purple back and wings. And looking still closer along the stream we

find the forget-me-not, and the mouse-ear chick-weed. Solomon's seal and the smilacinas, so inseparable that one is named the false counterpart of the other, show their rich foliage and modest flowers on the shaded banks. The wild bergamot is occasionally a pleasant surprise. The columbine, in spite of its beauty, survives to the present day. And the poison-ivy, that unmolested visitant of evil portent, is steadily advancing. One of the finest survivals of the north-eastern ravine is the stately loosestrife, with its delicate tracery of leaves and flowers. Close to the western side of the pond, the beautiful blue loops of the closed gentian may be found. The fringed gentian grows in the drier levels, and the white tops of boneset in the marsh, like the rising stems of the sarsaparilla on the bank, recalls the primitive pharmacopœia of earlier years.

When the oaks and maples begin to take on their distinctive hues of yellow, brown and red, the asters come forth abundantly in many forms and colors. The golden rod splashes the marsh with yellow. The wild

sunflower shows an occasional bright spot of color. The rattlesnake root, or wild white lettuce is covered with its rich drooping clusters. And the delicate harebell that was with us all summer still wears its frail and beautiful adornments.

As the leaves are returning to enrich the earth and give back the life they enjoyed for a brief moment it is inspiring to see the witch hazel bushes break out with picturesque yellow flowers. This is, but an outward and visible sign of the life that silently and impalpably pervades the earth and air. The leaves fall, the birds pass over to a kindlier climate. A flock of wild geese moves steadily southward, a geometrical form of black dots against the pale autumn grey. But the moist warmth of Indian summer is instinct with the mystery of life. It pulsates in the myriad seeds that invisibly strew the ground, in the perennial roots and deep buried bulbs that defy the frost, even in the fallen leaves that nourish the growth of coming seasons, renewing Nature's perpetual youth. "There is no death, what seems so is transition."



AT M'KIM'S CABIN

BY THEODORE ROBERTS

I.

GABE Bear, the Milicete guide, pointed toward the lonely cabin in the little clearing. Lord Nutberry followed the indication of his companion's finger with an exclamation of thankfulness.

"That's him," announced the Milicete. "That's MaKim's camp. Good fire, good bunk, good supper!"

"The trapper must be at home," remarked the Englishman, easing his rifle to his other shoulder.

Gabe shook his head. "Maybe, an' maybe not. Good fire kep' goin' for papoose."

In single file, as they had journeyed since noon, they crossed the frozen brook, passed through the fringe of straggling birches and alders, and crossed the drifts of the clearing to the cabin door. Gabe rapped on the planks with the handle of his belt-axe. "Hi, there, in there, let's in!" he called.

There was a silence of nearly a minute, and then the men heard a light foot-step, and a child's voice asked, "Who is that?"

"Ol' Gabe Bar," replied the Indian.

A bolt grated, and the door was pushed slowly open. No sooner had the Milicete got inside than the inmate of the cabin rushed into his arms.

"Good Gabe," he cried, "I was so lonely."

He was a little chap, not more than six years old by Nutberry's knowledge of such things. He was straight, and clear-eyed. He had been weeping for hours past, but now he was all laughter and questions. He helped Gabe off with his pack, and dragged Nutberry's snowshoes away from the fire. He acted the host to perfection.

"I'se glad you come," he said. "It gets drefful quiet and empty like 'round supper-time, when my dad don't get home till late."

Nutberry had by this time pulled off his blanket-coat, his mittens, his fur cap, and his moccasins. He drew forth his silver

cigarette case, marked with his crest and arms, from an inner pocket, and lit a cigarette. The little fellow fixed his eyes upon the bright case, and opened them wide with wonder.

"Wat you tink of him, hey?" enquired Gabe Bear.

"Very beautiful," said McKim's papoose.

Nutberry smiled at him.

"'Pon my word, little boy, you have a slow time of it, haven't you? But you are a brave little chap, I can see that. D'ye like stories?"

The boy nodded. So Nutberry, who had a pretty imagination, and several small nephews at home in Kent, told fairy tales until McKim the trapper returned from his long and desolate round. The senior McKim welcomed the unexpected guests warmly. He was a quiet man, big and lean, and better-equipped, mentally, than most woodsmen. He was a Scotchman by birth, but had come to Canada in his early manhood. Six years ago he had lost his wife, and now it seemed to him that six years ago the sky and woods had lost their colors, and the sun had begun to throw red shadows.

The trapper's sad face lighted up at sight of the grinning Milicete, the big Englishman, and the merry face of his child. He and Gabe straightway set about getting supper ready. Nutberry, finding a note-book in his pocket containing a few unused pages, drew some pictures of foxes, and cariboo and other wood-folk for young McKim's edification. He invented stories to go with the pictures. After the rough meal was over McKim put his son to bed. The child fell happily to sleep, to dream of the wonderful things disclosed to him by the good sportsman. And in his hand, grasped tight, was the silver cigarette-case.

Before the cracked and red-hot cooking-stove, the three men sat and talked far into the night. Nutberry told of adventures in

distant islands, and old, foreign cities; of the sea and the lands beyond it; of countries where summer never fades, and cattle are never stabled; of brown men, and veiled women, and temples with golden domes. Donald McKim listened with relish. Gabe Bear grunted skeptically, but did not miss a word. He was proud of this big and wealthy charge of his—prouder, in thinking him the finest liar that had ever hunted moose, than he would have been had he known the stories were all true. In his turn Gabe told stories of the northern wilderness, and for a wonder he told the truth, feeling that any imaginative flight on his part would fall so far short of Nutberry's eastern adventures, that it would not be worth while. Donald McKim related, in broken sentences, the story that lay next his heart. It was a sad and bitter one, for it was of the death of his beautiful young wife by the rifle of a jealous backwoods ruffian. The man, whose name was Strickland, had been his enemy for years previous to the tragedy. He had forced his unwilling attentions upon the girl years before she had met and loved McKim. She and her father had both despised him. Two years after her marriage to McKim, the coward had shot her, accidentally, perhaps, for McKim believed himself to have been the intended prey.

"But I can never forget those two years," said the trapper, simply, "and, as I believe in God, I know as how she be waitin' for me at the end of the trail."

Early next morning, while the dawn was still blue, and before the sun was up, Lord Nutberry and Gabe Bear left McKim's cabin, continuing their search for game. Archie awoke, to take up once more his life of loneliness, and Donald McKim set out again on his solitary round, and his sweet, sad dreams.

One day, late in the following spring, a lumberman came to McKim's cabin on Frying-pan Brook, with a package of mail. It consisted of illustrated magazines and three books of fairy tales for young Archie McKim, and a letter for the trapper. The letter was from Lord Nutberry. It was short, though kindly, and contained a check of fair proportions. Part of the letter was as follows: "Give the boy a chance. Let

him go to school in some town, near enough for you to see him now and then. I shall be glad to send you more money, for schooling costs, and when he is grown-up and successful he may pay me back."

II.

When Archie McKim was twelve years of age, he was taken to the nearest town and given into the charge of a mother-hearted maiden lady by the name of McDonald. Miss McDonald lived on a quiet street, possessed a small property, and had known Donald McKim in Scotland. More for the sake of the Scotch blood, I think than for the trapper's money, she gladly undertook to look after Archie as if he were her own, to feed him, pet him, and to see that he got to school in time every morning, and said his prayers every night.

"I'm much obliged to you, Christie," said Donald McKim, and he made all speed back to the wilderness. He did not like the town, with its doors and windows everlastingly watching one, and no chance to brood over one's memories and dreams. It was in the wilderness that he had first met his wife. Within the circle of the forest shadows they had lived together for two years. That was all of life for McKim. Even now she sometimes came to him, unseen, and as quiet as the wilderness, with a promise of a real life and the old companionship, after death.

Before sunrise, while the eastern sky was a pale green, with fading stars, like jewels, hung above it, and night still lurked in the forest, the trapper set out to tend some far-lying traps. He carried a rifle under his arm. His breath went up like white smoke toward the whiter stars. All the wilderness was asleep. The beat and scrape, beat and scrape of his snowshoe rang with startling clearness across the frozen silence. The east lightened and glowed. Even the higher stars faded one by one. At last the sun, strangely red, topped the hills of spruce and thrust shafts of fire into the voiceless valleys. The trapper sped on, heeding none of these things. The day grew. The face of the sun whitened. The sky arched in the world with a dome of pale, unshaded blue. There was no sound in all that world of

white and sombre green save the crisp, unflinching challenge of the trapper's long shoes. Toward noon Donald McKim rested. He glanced behind him, along the narrow trail. Was that a voice—her voice—calling his name? He straightened, and turned in his tracks, his muscles suddenly startled to eagerness, and his eyes wide and alert. No; it was but the voice of his heart carrying on its foolish dream. His breath returned to him with a sob, and the brave light in his eyes darkened as suddenly as it had sprung. He looked up. The sky was gray and the sun but a clouded disc, no bigger than an eye. The great trees seemed to be listening, frozen there in ponderous attitudes of expectancy. Then there arose a sound out of the breathless air, so faint, so far and thin, that the trapper wondered if it was his spirit alone that heard it. It was like the blind groping of a wind in the innermost heart of the forest.

"I will push along," said the trapper. "There is plenty of time."

He had not accomplished so much as a dozen paces before he was halted, and again transfixed by that silvery call. He turned and with a glowing, unreasoning eagerness at his heart, strode back along the white trail. Twice again he heard her voice, and he answered, "Julie, Julie," until the heavy forests thrilled with the cry. The sky darkened. The wind galloped across the swaying towers and through the black alleys of the forest. But the trapper sped along with no thought of sky or winds. Several hours later he reached his cabin door, groping and stumbling through the drifting storm. The vision of Julie had lured him from death.

III.

Archie McKim spent several months out of every summer in the woods with his father. In his school work he advanced rapidly. His general progress, by the time he was seventeen years of age, warranted a college course, and his tastes pointed to engineering.

The trapper, who had been unusually successful at his occupation, willingly sup-

plied the funds. There was no pleasure for him to be bought with money, but he wanted his son to win a wider horizon than the circling spruces.

During the first year at the small, provincial university, Archie distinguished himself as a draftsman, though his class work was not above the average. He made many friends among the students and professors, but had little in common with the people of the town. He was a hard reader, not only of the books and subjects prescribed for the academic course, but of everything that caught his fancy. Lord Nutberry, with whom he corresponded, kept him supplied with most of the new English fiction, and, let it be said to his credit, he considered most of it poor stuff. But he had Stevenson, Irving's "Sketch Book," and Mrs. Gaskell's "Cranford," always at hand to raise his benumbed spirits after his attacks upon the mental breakfast-foods supplied, predigested by the more modern manufacturers of fiction.

The assistant instructor in mathematics was something of an artist, and as Archie had felt a leaning toward the making of pictures ever since the night Nutberry sketched the caribou for the delight of his infant eyes, he set to work to learn all that the instructor knew of figure and landscape drawing. He soon distanced his teacher, for his work possessed a dash and originality that placed it quite beyond the class of sketching-as-a-polite-accomplishment. He sent a few of his efforts to Nutberry, and that nobleman's appreciation was quick and sincere. Archie had a friend, a senior, who was bitten with the desire for literary fame. Ever since his freshman year this youth had contributed aimless but useful prose and verse to the college magazine. But at last his ambition got the better of him, and he decided to storm the high and austere ramparts of the big publications of New York. He opened the campaign with a mild little love story (should he see it now he would assure you it was written by another man with the same name), and Archie made three drawings by way of illustrations. In due course the manuscript and the drawings were returned, but in a polite note the editor requested the name and address of the

artist. Months passed, and then came the manuscript of a story to Archie, and a request from that editor for two full-page illustrations. The price was named, and in it young McKim saw a way pointed out to the making of a honest living by work that he loved.

IV.

Donald McKim died early one April evening, after a short and painful illness. Two men from a nearby lumber camp were with him at the last. Archie was at this time in New York, living quietly and working hard. The letter containing the sad news, reached him by the morning delivery. He was in his shirt-sleeves, and had been working at a nearly completed sketch in black and white. His drawing-board stood on a desk by the slanting window; but he turned from it, still holding the open letter, and stumbled toward the big chair beside the fire. The snug room was heavy with an unfamiliar chill. What comfort was there in the merry fire and the thick, bright curtains? It was as if the hand of the Unsuspected One had grasped him, in the glow of his work, across the miles of forest and snow, city, village, and voiceless wilderness. Death—away back there amid the hush of the circling spruces! He could think of it only as a cruel enemy—as a foe whom neither skill nor courage could outwit.

As soon as the snow was out of the woods, Archie returned to the isolated cabin on Frying-pan Brook. He took along with him axe and rifle, provisions, and the tools of his craft. He warmed the desolate room with leaping, snapping fires. He piled fresh fir-tops and warm blankets in the bunk. Still the place refused to take on the old cheer. In time he became accustomed to the loneliness. The trees that hemmed him in were always companionable. Once a week he tramped to the nearest settlement to get his mail and to buy bacon and coffee. He made the journey along mossy logging roads and elusive blazed trails. He even planted some potatoes before the cabin, and in the felling and splitting of his fire-wood learned to take both pride and pleasure. A pair of woodpeckers cut themselves a nest in a great rampike behind the cabin. A squirrel

adopted the ridge-pole for its lookout. The smoke-colored moose-birds learned his meal times and the flavor of his cooking. And all the while his work progressed, and took on more simplicity and truth.

One evening as he sat on his rough threshold, musing pleasantly and watching the red fading lower in the west, the report of a rifle clapped out on the far side of the brook, and a bullet hit the log beside his head. Almost before he knew what had happened he found himself kneeling on the cabin floor, with his rifle and cartridge-bag in his hands. A choking anger burned in him. What had he done to any man to be shot at like a vicious dog. Then he remembered the manner of his mother's death. With eager fingers he slipped the long, thin cartridges into the magazine of his rifle. Then, springing to his feet, he dashed from the cabin, sprawling behind the nearest bushes, just as a second bullet ripped into the brown wall. It was darker now, and his quick eye caught the spurt of flame in the thicket across the stream. He fired at the flash, and then crawled several yards to one side. Again came the messenger of death, this time clipping a leaf from the covert out of which he had just slipped. Again he answered, snapping back at the tongue of red flame.

He waited, lying prone, alert and scarcely breathing. The seconds passed, and the minutes. The night darkened, till it lay black along the underbrush and purple in the spruce tops. The stars came, pale and soft, to the pigeon-gray sky. Fire-flies lit their sudden, sailing lamps along the black ramparts of the alders. A night-hawk twanged and swooped above him. Some shy, small wood-creature ran, with damp, nervous feet, across his hand—the hand that lay in the moss and gripped the rifle. The minutes passed, and the hours. At last he moved from his retreat and returned to the cabin.

Young McKim spent most of the following morning in beating through the underbrush for some trace of his unknown enemy; but he found none. He did not stir far from his door that day, and always moved furtively, rifle in hand. When he made his next trip to the settlement for supplies he spoke of the incident of the shooting to

the storekeeper. "That was Jim Strickland, or I'm a Dutchman," exclaimed the man. "Why, he was through here that same mornin' actin' out like an idjit. He swore he'd have a shot at Donald McKim; and when we told him about—well, how that your father wern't livin' now, he jes' laughed. Guess he'd gone bad in the head. He's bin away from this part of the country for years and years."

"Have you seen him since?" asked Archie.

The storekeeper shook his head, as he returned the slab of bacon to its nail.

"He ain't passed back this way," he said.

When the occasional maples among the spruces took on their autumnal liveries of crimson and scarlet, and the more frequent birches theirs of palest gold, Archie McKim latched the cabin door behind him and returned to civilization. Back to the fret and toil of the cities he took the content and clearer vision of the wilderness.

In October came Lord Nutberry and Gabe Bear. Twilight haunted the forest.

"How far from the cabin now?" asked the Englishman, thinking of the good supper they would fry on the cracked cooking-stove—for Archie had written him that fuel and stove would be found ready.

"We make them in one-twenty meenit," replied Gabe. Lord Nutberry sighed happily, shifted his rifle, and quickened his brisk and plucky stride.

Twilight deepened to dusk. There was a nip of frost in the air. The earlier stars blinked far and cold above the black spires of the spruces. Now and then, as the light failed more and more, the man stumbled, or butted into stumps.

"We're off the trail," said the guide. "Fool injin me."

As he spoke he turned—and just then slipped through a fringe of fern and bushes into a dark hollow. Nutberry, hearing him clawing and muttering, laughed heartily.

"You are a choice guide," he admonished mildly, "but the quicker you pick yourself up the sooner we shall feed."

"Just, then, with an exclamation of fear

and disgust, Gabe Bear clambered from the hollow and sprawled against the peer's stalwart legs."

"What the devil?" ejaculated the sportsman. "Dead man! Bones!" chattered the Melicete.

Nutberry's heart was as stalwart as his legs, and so, though he felt a nasty sensation of cold down his spine, he crawled between the bushes and lit a wax match. When the little flame held steady he looked into the hollow. There, sprawled something black—yes, and white. Bones and rotted clothing. Gabe came close to him. He lit another match.

"Rifle too," whispered the Indian, pointing with his finger.

"We must look into this. Come on down," commanded the other.

While Gabe scratched and held the lights, Nutberry, clinching his jaws, examined the torn and decayed garments. Foxes had helped time with the body. Among the shreds of cloth he found a black wallet. This contained a few bank notes, blistered and dirty, and of inconsiderable denominations. Gabe picked something square and white from the ground. It was a glazed card, and printed on it Nutberry read—"James Strickland—Spring Mills—Benton's Corner—Mass."

"Strickland—what? Him Strickland," cried the Melicete. "It was him shot Donald McKim's little squaw."

"But what is he doing here?" asked Nutberry, slowly.

"Maybe McKim's papoose shoot him," replied Gabe.

"Not Archie McKim," protested the other.

"Maybe. Why not. D— good enough for him," retorted Gabe.

They burned the card and the bills. They scattered the wallet in all directions. They buried the bones in one spot, and the rifle in another. It was late when they lit the fire in Archie's cooking-stove and prepared their simple meal.

"If Archie never speaks of it, I'm sure I won't," mused Nutberry.

EGERTON GREEN, TRAMP

BY FRANK D. FABER

CHAPTER I.

IT was noon-day, and the muddy water in the sluice was almost at ebullition point under the direct rays of the sun. Dick Preston lay on his back in the elusive shelter of a blanket, supported by pick and shovel, and tried to size up the situation differently to the obvious. It was serious. Romance, to most people—who don't know—is an essential detail of mining, or the reverse. Dick had got all the mining experience he cared for, and felt that his share of romance hadn't panned out well. Hard work for months on end isn't romance. Neither are semistarvation, lonely spells of sickness, and the destruction of hope—not to the person chiefly interested. If any romance was due at this date, he would be rather surprised. His partner in the claim, Holy Joe, had departed as soon as he had found there were no returns. Having put no capital into it, and about as much hard work as would pay for half his grub and tobacco, he had signed a paper relinquishing his interest, with the abandon of pure benevolence. With similar characteristic generosity he had cursed the claim and things in general. If Dick could have got an assistant now, he would have felt a needed rise in spirits; but he had little cash left, and was reasonably sure that no sane man for miles around would chip in for half a share of merely prospective wealth.

And there he lay on his back, feeling so utterly sick and weary that the bare idea of dragging his aching limbs to work again almost maddened him. With many more, he had started out in the hope of making a lucky strike. Nearly all had departed, but here he remained, obstinately, absurdly toiling, like a madman who digs his own grave to save the sexton trouble. Fact was, he was bound to civilization by two

verbal contracts, which were each as strong as life. The first, a vow to his little sweetheart to bring back piles of wealth; the second, to the friend who had financed him, to repay the loan with interest. The money was gone, and the little girl further than ever away. It was heart-breaking; for he suspected—knew as by second sight—that somewhere down below were lying veins of yellow, that spelt much more than gold—life, and love, and honor.

A faint rustling caught his ear, as if of someone cautiously approaching, or a rising breeze kissing the heavy dust—events equally unlikely in this heat and desolation. No one ever came over from the camp now that he was "broke" and despondent. Still, what could it be, this intermittent sound, unless it were something clothed moving? There was a cough behind him, and he raised himself on his elbow with a jerk. At first, through his swollen eyes, he thought that he viewed some swell prospector. Then he laughed aloud, which seemed to do him good.

The stranger's weak but ruddy features assumed a timid, propitiatory smile. He was a small, slender man, with grey moustache and imperial. The fact that he had recently shaved would alone have made him peculiar among a bearded community; but his costume also was calculated to mark his kind. A long, ragged, linen coat hung loosely from his narrow shoulders, displaying beneath a blue and white striped singlet and voluminous overall pants. He carried his boots in his hand. Tramp, from the airy straw hat to the horny sole of his foot; and the very idea of such an exotic in the neighborhood of a mining camp was ridiculous.

"Excuse my intrusion," he piped, in a meek but dignified falsetto. "I approach with some—ah—diffidence, for down below

yondah they would not listen to me. 'Skip' was the expression I was greeted with."

He cast round an experienced eye for food and hostile canines.

"'Skip!'" he continued. "They actually pointed guns an' revolvahs at me. Awfully inhospitable."

"It's a way they have," said Dick, good-humoredly. "When a man's got gold in sight he don't want strangers around smelling it. I might have been a hog, too, if things had panned out."

"Then you haven't had luck, I take it? So, Sowwy! Could I trouble you foh a bite of—ah—anything solid? Abundance of watah in these pahts; but one requiahs more substantial—ah—nutriment foh a change."

"Come along," said Dick, smiling, "I haven't seen a man to speak to for a week."

The tramp followed to Dick's shanty, with the gait of one accustomed to ambulate with the least expense of exertion.

"Reach to anything you like," said Dick, sarcastically, as he placed soda, bread, cold salt pork, and a bottle of whiskey and water before the guest. "I prefer a smoke myself. It's not so heating."

"I don't take spirits," said the tramp, "so you will excuse me, though it may appeah stwange to wefuse."

He ate moderately and in a refined way, while Dick watched him with growing interest and kindliness.

"How did you strike this gay region?" he asked.

"Ah," replied the tramp, "you may well inquiah, but I have been all ovah the continent. I have visited othah countries. That was when I had money. I spent it—threw it away. Now I am what you see, but quite content. I shall always travel."

"You are well educated, too," said Dick.

"Fairly," said the tramp: "I could speak two foreign languages once. Now I speak my own with difficulty owing to modern slang. But my life is the same every day. What of your own, if I may inquiah without rudeness?"

"Oh, guess!" said Dick, with a sudden savagery. "I don't mean to be rude, but you touch me on the raw, man, with your

waste of education, money, and all the rest. I haven't got money to go home and get married even. I oughtn't to say it, but what good is your lazy life to anyone—even yourself? Don't answer. I'm rough, that's all."

The tramp raised a rather pale face.

"I'd prefer to make an answer—an incomplete one," he said, mildly. "I offah no excuses; but you will gwant that there are men weakah than their fellows. I was one of these. I have committed no crime. I simply allowed my fwends to take the money they were scheming foh, an' foh the most paht they got it legally, without flagrant dishonesty. I was welieved of the money I did not need, an' of the fwends who lost all intewest in me. So I twavelled. That is all. I envy no rich man. I would like to buy something fwom the pooah man at his own price."

"Will you buy half this claim?" said Dick, seized with a sudden idea.

"You ah joking, or you have not perfectly undahstood me," answered the tramp. "I am poorah than youahself. But you can sell out to some company foh a decent figgah, suahly."

"Good figure for the company," said Dick, bitterly. "You don't know the companies. They would wait till the claim was abandoned and jump it. That's about their figure. But I asked if you would buy half?"

"I don't undahstand you, weally, my boy."

"Will you work for a half share?"

"Work? My deah young fwend, you don't weally think that I can work?"

"Will you work a month for a half share?"

"Upon my honnah, it would kill me!"

"Will you work even a week for a half share?"

The tramp pushed the food from him angrily.

"If you put it that way, sir," he exclaimed, with disgust, "you almost compel me to what is most wepugnant to my inclinations. Whetha half youah claim is worth anything, or much, I am ignorant, an' also careless. I wouldn't bend willingly

to pick up a fifty-dollah nugget, but you have treated me as a man—as a gentleman—an' I will twy to oblige you. But I will have a contwact in black and white, and in my own words."

"I'm afraid I have no ink," said Dick, a trifle nettled.

Then for the first time, a dark suspicion flooded his mind, as the tramp produced an indelible pencil and a fragment of clean paper from what appeared to be a worn letter-case, and scribbled a few words with remarkable deftness.

"Please fill in the number of the claim, an' sign that," he said, passing over the document.

"In consideration of Egerton Green working for me for one week only, I agree to give him an equal half share of all the profits whatsoever arising from my mining claim, Number"

"Signed this ninth day of July, 1900."

Dick read it over once. He read it again. Then adding the number—846—he signed.

"I may be giving myself away, partner," he remarked, "but that's the deal I mentioned, and I stand to it."

The tramp took the paper carelessly, and was about to replace it in the letter-case. He started.

"Richard Pweston!" he exclaimed, loudly.

"That's my name," replied Dick, with surprise. The tramp was shuffling among the contents of the case.

"Richard Pweston! Claim 846!" said the tramp.

"Richard Preston," echoed another voice, in contrasting bass, from the open door. "Is this Preston's claim, 846?"

"Come in!" shouted Dick, with exasperation, now sure that he was the victim of a deeply-laid plot.

The tramp shrank into the furthest corner, as if to avoid Dick's indignant glance.

CHAPTER II.

A bulky man, smoking a bulky cigar, strolled in and took a seat on the corner of the table.

"My name's Coalthorp," he said.

"I know it," answered Dick.

"Perhaps you also know that I am President of the Great Cæsar Mining Company?"

"I do," replied Dick.

"Good!" said Coalthorp. "Now, we are extending our property, and are disposed to buy you out, merely because your claim would be in line. Will you sell?"

"I'll think of it," said Dick. "What's your offer?"

"Well," said Coalthorp, "I can give you \$500 cash."

"I believe it," said Dick. "How much more?"

"I'm not here to bargain," said Coalthorp. "Have you struck a lode, eh?"

"Not yet," answered Dick, truthfully.

"Oh, but you have expectations since my arrival? You will be disappointed, sir. But, as I said, we don't want the property divided, even by a barren claim, so I'll give you a cheque for \$700."

He brought out his cheque-book with a flourish.

"Don't trouble," said Dick, disinterestedly.

"Eh? Well, you'll be sorry in a minute. What's your idea?"

"I have an idea that I want more."

"That so? It's a very common failing. People die that way, sometimes. Now, when you have a chance to get out with your expenses don't be foolish."

"Very well," said Dick, "I won't."

The President opened his cheque-book again.

"Seven hundred, then?" he said.

"I don't think so," replied Dick. "That would be foolish—taking expenses, you know. Try again."

"You think I've come to waste time," said Coalthorp, swelling with rage and rising, "but you're wrong. Now, I'll give you one more chance, as I want to close this to-day. Take \$1,000 or leave it."

"Well, I ain't particular to a day or two," said Dick. "That's the difference. To-morrow you will want this claim as much, or more, and I won't want to sell any cheaper. If I don't get a very fair offer

to-day, I've a strong presentiment the price will go away up—that's all."

"What do you call a fair offer, man?" shouted Coalthorp.

"I'll tell you how it is," said Dick, extemporizing. "I'm taken by surprise, and I've hardly made up my mind yet. You see, you've been talking so small that quotations are depressed, flat. They'll swell up, naturally, sooner or later. Sooner, I hope. The claim's well situated—you know that as well as I do. I think there's money down below. So do you, if I'm not mistaken."

"I think there's money down below many places," said Coalthorp, with a sneer, "but I don't pay fancy prices to find out. What do you want for the claim? Come!"

Dick hesitated. How much would the man give? Was the claim worth more than he had been offered? How much more dare he hold for? He would risk asking \$5,000, anyway.

"I'll take fi—"

"Fifteen thousand dollahs—excuse me, partner," said a high falsetto, that drowned his own voice. Coalthorp jumped to his feet.

"Who is this—this—?"

He stammered into speechlessness.

"Twamp," supplied Egerton Green, coming forward with a bow. "Quite cowwect, Mr. Ira Coalthorp, and I am not ashamed. I can look you in the face, observe."

"Look another way," said Coalthorp, with an oath, raising his fist. The tramp did not flinch.

"Hands down!" said Dick. "The man's my partner. I was forgetting—that's the truth."

"Truth!" blurted Coalthorp. "What does this mean?"

"I hardly know," answered Dick, "but I know I took this man as partner just before you came. Perhaps he can tell you as much—or more. He seems to know the value of the claim, anyway."

"I see," said Coalthorp, "a tramp thinks he has picked up some information he can turn to advantage. Gets in with you, either on the quiet or by selling his story. It's

all the same, which way. He knows nothing. I took you for a sensible man. Keep the claim to yourself, if you're wise."

"Too late," said Dick. "I made the offer of half myself, and if it wasn't in writing, it would still go."

"Thanks, partner," said Egerton Green.

"So," said Coalthorp, "you please yourself. You keep your respectable partner and lose \$5,000."

"You would have agreed to that sum, then?" said Dick, with manifest regret.

"Stick to the \$15,000, partner," remarked Egerton Green, calmly. "It's more wespectable, too when you have a wespectable partner like me to pay."

"The man's mad," said Coalthorp, "I pay no such sum as \$15,000, Preston, and you know it."

"How would you like to pay \$20,000?" asked Egerton Green, with quiet emphasis.

Coalthorp turned as if bewildered.

"Curse you! Who are you?" he shouted.

"Egerton Green is the name I travel in," said the tramp; "but I have another."

"I thought so," said Coalthorp.

"But it is of no great importance, I hope, at pwesent, Mr. Ira J. Coalthorp."

"I see you've picked my name up."

"Yes, with other things. You expwess it, exactly, sir. But the mattah of impohtance is this: We want \$15,000, and I can give you good weasons foh the pwice."

"I tell you, Preston, your partner's crazy."

Dick was beginning to think so, too.

"Weason one," said the tramp, "the claim's worth it. Weason two, you intended to pay \$15,000 foh it. Weason three, you are about to pay that sum foh it. Do you follow me? I have papahs heah to prove what I say. Shall I pwoduce them?"

He brought out his old letter-case. Coalthorp's face lost some of its florid color.

"Exhibit number one," continued Egerton Green, "a lettah fwom youahself signed 'I. J. C.,' to anohtah individual. It was blown wight to my feet. That's one of the things I picked up. Listen to what you say heah: *'We've got to buy Richard Preston's claim, number 846, if we pay*

\$15,000. *Great Central lode runs with a dip right into his working.* By the merest chance I stwike this vevy Richard Pweston, and he offahs to give me half his claim as wages. Heah is exhibit number two, the contwact in question. I didn't know Pweston's name till he signed. That contwact gives me a voice in the disposal of the claim, an' I say we hold foah fifteen thousand."

Coalthorp indulged in a long laugh.

"Tramp's logic," he said merrily. "The letter may have been written by anyone, and I don't acknowledge a line of it. As to the agreement to share in the claim and talk rot, why should I pay more attention to you, Mr. Tramp, than to your partner?"

"I will be sowwy to pwoove that to you, and to make you acknowledge youah lettah," said the tramp.

"Very disobliging," laughed Coalthorp. "Any more documents in reserve, Mr. What's-your-name?"

"One only," said the tramp, "if you must h'ave it, and it will show you how much more familiah with my name you used to be. See! There is my weal name on a cheque for \$10,000, but stwange to say, I did not wite it myself. Do you know me now, Coalthorp? It is chance—all of it. Chance—you forged my name years ago. By chance I found the lettah. By chance I have something to sell, and by chance you are going to pay the pwice. Queer, isn't it, the \$10,000, together with the \$5,000 you offah, makes our pwice, \$15,000. By chance, finally, Coalthorp, I am a twamp, and you are a respectable

millionaire. Shall we intefeah with the affaihahs of Fortune, or will you sign a cheque foah \$15,000?"

Coalthorp's nerve had deserted him. He consented without words.

Dick hardly slept that night. His painful toil had borne sweet fruit at last. \$7,500 would be a little fortune, though he would have liked more. He did not envy his curious partner. Without Egerton Green he would have accepted \$5,000. Egerton really deserved more than half.

"Are you awake, Egerton?" he shouted.

There was no reply. In the growing light shadows still hung, like giant cobwebs, in the corner where the tramp had slept, but he was gone.

With a cold chill, Dick opened the book—his Bible—where the cheque and agreement had been placed. They were safe.

There was also the tramp's contract, cancelled by himself, and a note.

"Dear Dick," he read, "I cancel the silly contract by my own free will. Pleased at your luck, but I wouldn't work anyway. I told you I wouldn't bend my back to pick up a pound nugget, and that I liked to buy something of a poor man at his own price. You were too modest in fixing a price, so I'll have to do so, and I won't see you again in this world if I can help it, as you might set me to work.

"Your true friend,

"EGERTON GREEN."

Dick's romance had come at last.



Insurance

How Much Insurance is it Profitable to Carry?

THIS is a question which must frequently present itself to every young man who has taken out a policy of insurance. A great number of answers might be given to this question, corresponding to the almost infinite variety in individual circumstances, but a few general principles will be sufficient.

We will start out upon the supposition that the young man is able to save or lay by at least one-third of his yearly income. A prominent life insurance man gives it as his opinion that one-half of this amount can be profitably expended in insurance leaving the other half, if you will, to accumulate for investment in stocks, bonds, or real estate, although there is scarcely any other form of investment outside of life insurance which can be so conveniently made in small payments.

A sixth part of one's yearly income may at first glance seem a large proportion to devote to insurance, but due consideration must be given to the fact that insurance offers to the young man the only means of protection to his earning power, which is often his sole capital or stock-in-trade during an extended period of time.

With the present improved forms of life insurance policies the young man is enabled not only to secure the future of those dependent upon him, but to enjoy an additional sense of security from the knowledge that he will in due time receive a sum of money which bears a definite and satisfactory relation to the amount of premiums paid.

A prominent authority upon this subject is responsible for the statement that "Many men make a mistake in not adequately insuring their earning power. It is a common thought of those who earn a couple of thousand dollars a year that this sum represents all the life insurance they need. The fallacy of such reasoning is apparent the instant you compare the earnings of \$2,000 at prevailing rates of interest with the annual income of the wage-earner. That is why I have said that a large portion of a young man's income should be invested in the purchase of life insurance.

"If you hear a young man say that he is not going to buy any life insurance because

he can invest his money so as to make more out of it than a life insurance company can, ask him to answer this question: 'Who is going to guarantee that you will live long enough to carry out your plans of investment?' If he replies, 'Oh! I am willing to take that risk,' you can remind him that it is not himself but those dependent on him who are taking 'that risk.' Life insurance does not guarantee that any man will live for a definite period; it only guarantees that it will pay for his life an equivalent which shall be proportionate to the amount of premium that he has invested in the policy. No young man can afford to 'take that risk' so lightly spoken of; but if every young man will let some strong life insurance company insure his life, if he is insurable, the future welfare of those dependent upon him will be secured beyond peradventure, and his road to success will be easier to travel."

Relation of Life Insurance to Success.

MY opinion is that a young man should take life insurance at the earliest possible time; that he should take as much as he can conveniently pay for, and should increase it as his income increases. For these opinions I offer the following reasons:

Because this investment inculcates habits of thrift in the investor.

Because the young man who makes it places himself under a voluntary compulsion to lay something by every year.

Because there is nothing safer than a conservatively managed life insurance company founded on scientific principles; there can be no "run" upon such a company during times of financial disturbance.

Because the chances are that some day he will marry and need the insurance to protect the future of his family; he will be wise if he obtains it while he is known to be an acceptable risk.

Because it will increase his self-respect and self-confidence; it will strengthen his reputation also, for business men will judge youthful character by such a token of thrift.

Because an endowment policy, at any time after it is three years old, will furnish to the extent of its value the very best collateral for any security that may be desired.

Because (and this is the paramount reason) life insurance is the only way in which a comparatively large estate can be immediately created by the payment of a small amount of money. It protects all that a young man has that is valuable, in the same way that fire insurance protects a building. The chances are 99 out of 100 that the building will never burn. The chances are 100 out of 100 that such a life insurance policy as I have recommended will be paid within a stated period of time. The payment will be due either by the completion of the endowment period, or previously, by death.—JAS. H. HYDE, *Saturday Evening Post*.

Insurance and Income Tax.

RECENT despatches from England contain a news item of very special import to all interested in life insurance. It appears that the English law provided that where a person invested one-sixth of his income in life insurance in English companies, that portion of his income should be exempt from income tax. Those insured in colonial companies doing business in England were not so exempt. Colonial competitors were thus placed at a disadvantage. This disability has been removed, and now British and colonial companies are all on the same basis, with a decided advantage over American competitors.

The NATIONAL MONTHLY is on record as opposed to Canadian companies spending so much time and money in foreign fields. We believe that our best business is right at home—best for ourselves and certainly best for our policy-holders as well as for our country in general. At the same time we want to see Canadian companies given an equal opportunity in any field they may choose to enter. As far as England is concerned this has now been conceded, and Canadian companies can, if they will persist in so doing, get English business on an equal footing with British companies wherever found.

To us the attitude of the English Government towards insurance and the income tax seems of vastly greater importance. The fact that if a man will invest in insurance a sixth of his income that portion will be exempt from taxation is of the utmost signi-

ficance. It most clearly indicates the desire of the English Government to offer every encouragement to a man to make provision for his family, even going so far as to set aside ordinary law in the matter of the taxation levied for carrying out the general purposes of the state.

A part of the work of the state is the maintenance of property rights. Courts of justice and prisons are a part of the machinery, and no unimportant factor in the expense of government. The maintenance of charitable institutions constitutes another expense item. But if a man will provide for himself and family by life insurance the state will not tax the money so invested.

It is clear that the state by such an action says to the individual: Provide for yourself and your dependents and the state will not require to do so. Nor will the state require you to pay for such protection as it would if you did not of your own accord make such provision.

It is a splendid point for the individualist and for that financial independence which we persistently advocate in opposition to the "something for nothing" principles of the much-vaunted charitable organizations.

It is further the greatest possible score for life insurance. Investment in gilt-edged stocks will not give this exemption, neither will bank deposits. If you would avoid the taxation of your income to the amount of one-sixth of its total, invest in life insurance. For insurance has been singled out as the one best means of providing against you and yours some day requiring the assistance of the state in its charitable institutions or even its offices as performed in its maintenance of prisons and asylums.

To the unobservant and to those who have not made a study of the immediate connection between failure to secure financial independence and the intervention of the state in some of its more or less harsh phases, such a view may seem far-fetched. But the deep student of social economics recognizes the most intimate relation between financial dependence and dependence on the state in some form or other.

Independence and life insurance are practically synonymous.

Canada, the Land of the Moose

Canada is the land of the moose. In some districts of the United States he may be found, but to the great natural preserves, the primeval forest to the north of the settled districts of the Dominion, the big game hunter always turns, when he longs to bag one of the monarchs of the woods. The march of civilization has been to the West and the northern lands remain as ever they were. To them few people penetrate, and in them the moose lives, thrives, and according to the best opinion multiplies.

Strict game laws protect him, and except for a short period in the fall his life is in no danger.

September 1st the open season begins in British Columbia and the Province of Quebec, with the exception of the counties of Ottawa and Pontiac.

September 15th New Brunswick is thrown open, and October 1st the counties of Ottawa and Pontiac are ready for the sportsmen.

Ontario is divided by the main line of the Canadian Pacific Railway. In the northern section the moose are fair game after October 16th, but if they cross to the south of the track they are not in danger till November 1st.

Considering the law as it stands, the two best regions in Canada for the moose hunter are the St. Maurice Valley in the Province of Quebec and the district back of Kipawa, close to the boundary line between Quebec and Ontario. Both are easily reached, and as far as certainty is possible in the matter of sport, the hunter who visits them may safely indulge in anticipations of victory.

The man who can get away by September 1st will be well advised to take the Quebec branch of the Canadian Pacific Railway for Three Rivers and change cars there for Grandes Piles. Here the track ends, but the steamers of the St. Maurice River Navigation Company run eighty miles up stream to La Tuque and will carry him into the heart of the wilderness. He will take his leave of civilization and plunge into the woods—the natural habitat of moose, caribou and black bear, and intersected in all directions by teeming trout streams.

If October 1st is a more convenient time for a holiday, Kipawa will be open to the sportsman. It is reached very easily by the main line of the Canadian Pacific Railway from Montreal to Mattawa, or from Toronto to Mattawa via North Bay. From Mattawa a short branch runs to Kipawa and the moose country is entered. There is a hotel near the station where guides, canoes and outfit can be hired, and streams lead off in all directions into the woods. As a matter of fact, there should be no need of an extended trip, as the record of our recent expedition shows. A sportsman left Montreal one night, was at Kipawa by noon next day and saw two bull moose the same evening. He could legally shoot only two moose in a season, and as their heads were not fine enough for his rather eclectic tastes he let them go undisturbed. He had no cause to regret his deliberation. One week he was in the woods and never struck camp; six chances he had and took two, killing magnificent animals. Yet he had never been five miles from the railway.



THE RESULT OF A GOOD SHOT



BRINGING OUT MOOSE HEAD

The country north of the Canadian Pacific Railway in Ontario is equally well stocked with game and equally well reached by the railway. But the work here is a little harder. One may not shoot before October 16th, and the guides are accustomed themselves to get along on so little that they expect those who accompany them to rough it rather more than they might wish. Still it's a grand country of nearly virgin forest with game more plentiful than in the old days.

South of the Canadian Pacific Railway in Ontario shooting begins so late, November 1st, that the moose have left the streams for their winter quarters, the yards on the hardwood ridges, and hunting is hard work. Consequently, the St. Maurice River Valley and Kipawa are the most attractive regions for the moose hunter.



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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.



THE LISZT

SHOWING ACTION

Showing the action with hammers and keys in position. They are of the very best Canadian make, possessing all the latest modern improvements.

The action embodies the full brass flange.

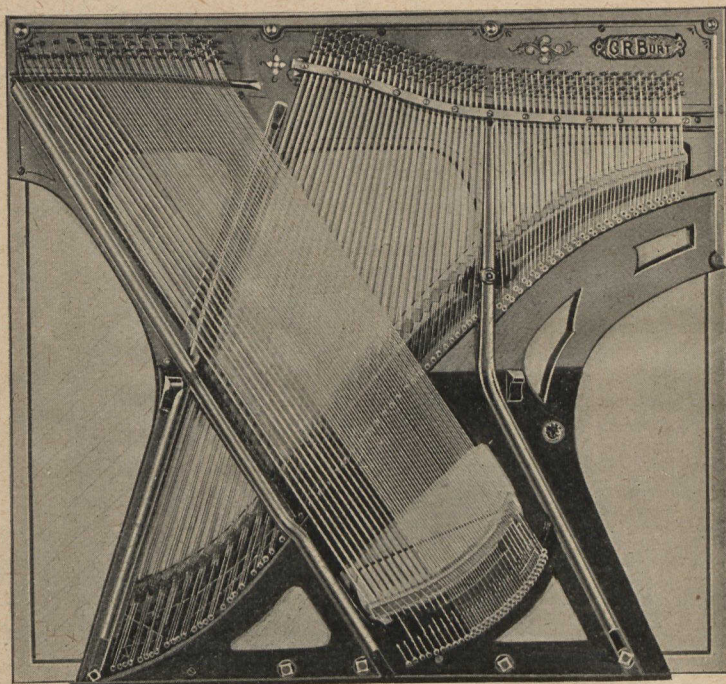
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The pedal action used in this piano is a patent, non-squeakable, spring action, which obviates that disagreeable noise so often found in pianos.

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THE LISZT

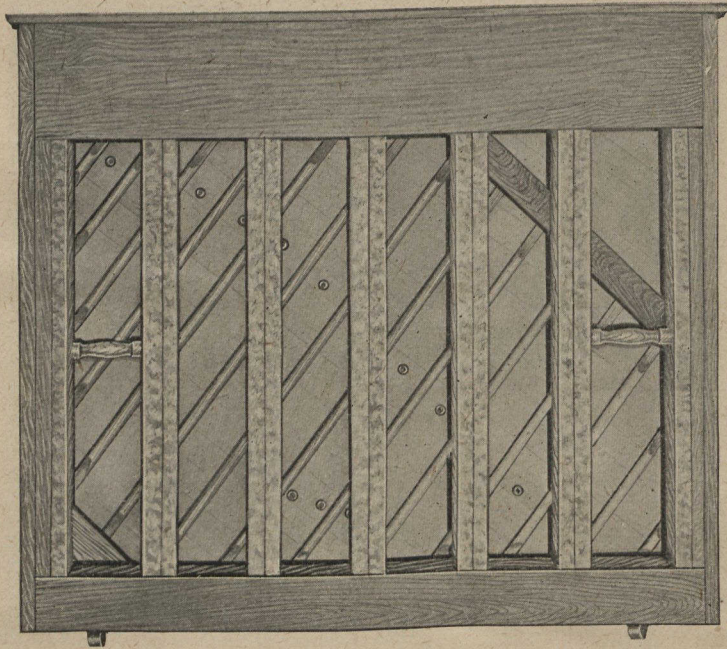
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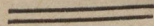
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12TH ANNUAL STATEMENT
OF THE
York County Loan and Savings Company
(INCORPORATED)
.... OF
TORONTO, CANADA, DECEMBER 31st, 1903

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 \$768,063.13, 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	LIABILITIES
Mortgage Loans on Real Estate	Capital Stock Paid In
Real Estate	Dividends Credited
Municipal Debentures and Stocks	Amount Due on Uncompleted Loans
Loans on Company's Stock	Borrowers' Sinking Fund
Accrued Interest	Mortgages Assumed for Members
Advances to Borrowers, Taxes, Insurance, etc.	Reserve Fund
Accounts Receivable	Contingent Account
Furniture and Fixtures	
The Molsons Bank	Total Liabilities
Cash on Hand	
Total Assets	\$2,087,977 03
\$730,796 13	\$1,717,256 48
844,832 68	47,504 34
190,758 75	708 56
95,828 45	47,938 65
5,920 02	10,100 00
3,345 82	65,000 00
945 99	199,469 00
8,343 26	
201,735 25	
5,470 68	

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	15,991.59	
" " 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.

R. H. SANDERSON, Building Inspector.

V. ROBIN, Treasurer.

E. BURT, Supervisor.

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TORONTO

THE MOLSONS BANK

Incorporated by Act of Parliament, 1855

Head Office, Montreal

Capital Authorized -	\$5,000,000.00
Capital, (paid up)	3,000,000.00
Reserve Fund,	2,850,000.00

BOARD OF DIRECTORS

WM. MOLSON MACPHERSON, President. S. H. EWING, Vice-President.
W. M. Ramsay, J. P. Cleghorn, H. Markland Molson, Lt.-Col. F. C. Henshaw, Wm. C. McIntyre.
JAMES ELLIOT, General Manager.
A. D. DURNFORD, Chief Inspector and Supt. of Branches.
W. H. DRAPER, H. LOCKWOOD and W. W. L. CHIPMAN, Inspectors.

Branches: Acton, Que., Alvinston, Ont., Arthabasca, Que., Aylmer, Ont., Brockville, Ont., Calgary, Alta., Chesterville, Ont., Chicoutimi, Que., Clinton, Ont., Exeter, Ont., Frankford, Ont., Fraserville, Que., Hamilton, Ont., Hensall, Ont., Highgate, Ont., Iroquois, Ont., Kingsville, Ont., Knowlton, Que., London, Ont., Meaford, Ont., Montreal, Que., Montreal, St. Catherine St. Branch, Mar. & Harbor Branch, Jacques Cartier Sq., Montreal, Que.; Morrisburg, Ont., Norwich, Ont., Ottawa, Ont., Owen Sound, Ont., Port Arthur, Ont., Quebec, Que., Revelstoke, B.C., Ridgetown, Ont., Simcoe, Ont., Smith's Falls, Ont., Sorel, P.Q., St. Marys, Ont., St. Thomas, Ont., Toronto, Ont., Toronto Junction, Trenton, Ont., Vancouver, B.C., Victoriaville, Que., Wales, Ont., Waterloo, Ont., Winnipeg, Man., Woodstock, Ont.

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Cut loose and roomy, with broad, concave shoulders and close fitting collar, lined with fine venetian lining and mohair sleeve lining, finished with silk velvet collar.



K2



K1

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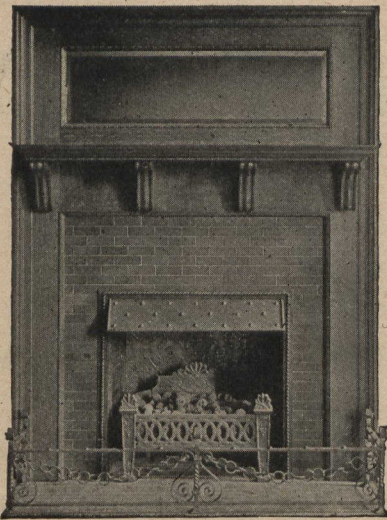
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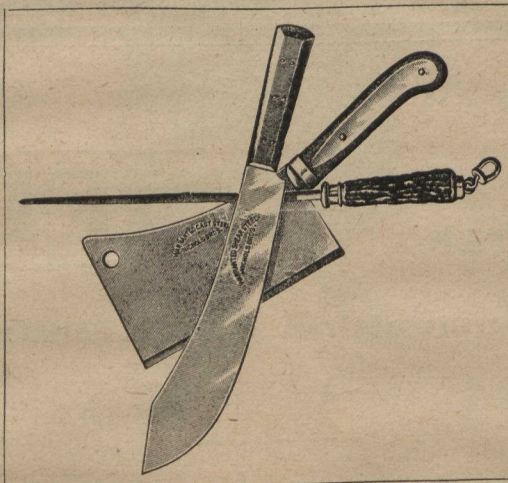
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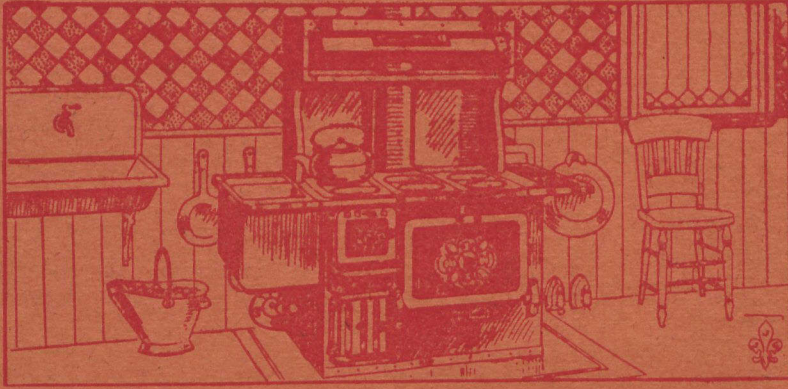


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(Commenced business 28th September, 1903)

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.