

511/K/31/3

FEBRUARY

The

1904

# NATIONAL

Vol. IV

Monthly

No 2



*Charles G. D. Roberts*



EDITION 26,000 COPIES

Special Article "Charles G. D. Roberts" by Arthur Stringer

PUBLISHED BY JOSEPH PHILLIPS  
 245 RONCESVALLES, TORONTO, CANADA  
 PRICE, \$1.00 A YEAR. SINGLE COPIES, 10c.

## Memorial Stained Glass Windows

Designers for and Workers  
in Memorial Windows.

We invite your enquiries  
regarding such work.

Robert McCausland  
Limited

86 Wellington St. W., Toronto

Established 50 years

## An

argument, when strong,  
is convincing, yet we do  
not sell the

## Underwood

upon an argument, but  
upon the recommenda-  
tion of its users, who say  
it is the best

## Typewriter

United Typewriter Co.,  
LIMITED

7-9 East Adelaide St., TORONTO

The drudgery of letter writing  
is changed to pleasure by the  
use of **Waterman's**  
**Ideal Fountain Pen.**  
It is a swift and faithful  
messenger between friends.



## GRAND & TOY, Limited

STATIONERS AND PRINTERS

Wellington and Jordan Sts. : : TORONTO

## STOVEL & O'BRIEN

TAILORS

67 KING STREET WEST  
TORONTO

BY  
APPOINTMENT  
TO



H.R.H. THE  
PRINCE  
OF WALES.

Special importations for this season's

## Dress Suits

We excel in this class of fine tailoring

STOVEL & O'BRIEN  
Toronto, Ont.



**Engravings of  
all kinds made  
by J. L. Jones  
Engraving Co.**

**168 BAY STREET  
TORONTO  
CANADA**

**NEAR THE CITY HALL**



# Important New Books

## Man's Place in the Universe By Alfred Russel Wallace

An important contribution to the philosophy of man's relation to the world he lives in. It is said to be nothing less than epoch-making. It aims to prove that earthly man is the only living and thinking being in the whole universe, giving a startling hypothesis that promises absolutely to revolutionize modern methods of thought on the question of man's place and destiny. Mr. Wallace's contributions to the world of philosophic speculation have been varied and forceful, and he needs no introduction to the thinking people as the co-discoverer with Darwin of the law of natural selection. His deep knowledge acquired during a life of wide experience and study, and his logic ripened by mature years, gives this, his most important book, special interest and authority. Cloth, **\$2.50** net.

## The Moth Book By Dr. W. J. Holland

Here is the book on moths for all time, on which Dr. Holland has been at work for many years. It not only enables a beginner to identify 1,500 North American species, but covers their economic importance, silk culture, the literary side of the subject, and so on. The moths are far more interesting and beautiful than the butterflies, and the magnificent plates illustrating the work are a museum in themselves. With 48 extraordinary color plates and 300 text cuts. Price, net **\$4.00**.

## Rebecca of Sunnybrook Farm By Kate Douglas Wiggin

This book has been an instant success in the United States where over 100,000 copies have been sold. In "Rebecca" the author has created a character that is irresistible for quaint, humorous originality. The reviewers seem almost unanimous in their opinion that the story is the best that the author has written. Cloth, **\$1.25**.

## The O'Ruddy A Romance By Stephen Crane and Robert Barr.

The *New York Times* says: "To tell the truth, there is hardly a dull page in the book, whole dozens that sweep you along breathless." The most gallant story of its kind that has seen the light this long time. Frontispiece in colors. Cloth, **\$1.25**.

## Two Little Savages By Ernest Thompson Seton

The most important book yet issued by the author of "Wild Animals I Have Known." Illustrated. Cloth, **\$2.00**.

## The Pensionnaires By Albert R. Carman

"The book is one of the most fresh, original and powerful ever written in Canada."—*Onward*. Paper, **75c.**; Cloth, **\$1.25**.

## The Blood Lilies By W. A. Fraser

A fascinating story of the Canadian North-West. Cloth, Illustrated, **\$1.25**.

**At all Book Stores, or sent postpaid upon receipt of price by the publisher.**

## William Briggs, Publisher

29-33 Richmond St. West

Toronto

*The*  
**NATIONAL MONTHLY  
 OF CANADA**

CONTENTS FOR FEBRUARY, 1904

<b>EMINENT CANADIANS IN NEW YORK</b>	Arthur Stringer	61
The Father of Canadian Poetry		
<b>THE GREAT SOUTH DRIFT</b>	Hubert McBean Johnston	65
The Story of a Man Who Thought		
<b>A CHICKEN UNHATCHED</b>	Hopkins J. Moorhouse	69
<b>LONDON—THE FOREST CITY</b>	J. Macdonald Oxley	73
<b>THE DRYAD</b>	Elizabeth Roberts Macdonald	88
<b>THE QUEST OF A GHOST-GIRL</b>	M. MacL. Helliwell	94
<b>PHIL LINDSAY'S DOG</b>	Knox Magee	100
<b>ONWARD CANADA</b>		105
<b>HERBERT SPENCER</b>		108
<b>THE BRITISH EMPIRE</b>		109
A Canadian British View		
<b>PROTECTION AND PROGRESS</b>	John P. Young	111
<b>CANADA FOR CANADIANS</b>		113
<b>SOME GOOD THINGS FROM THE WORLD OF PRINT</b>		115
<b>LIFE INSURANCE</b>	Max Jesoley	117
II.—The Three Systems		

Subscription price \$1.00 a year, single copy 10 cents.

Persons ordering a change in the address of their magazines must give both the old and the new address in full.

THE NATIONAL MONTHLY is issued on the first of each month.

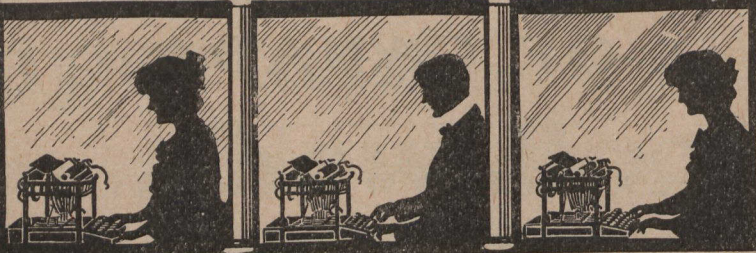
Advertising forms close three weeks prior to the time of issue. Advertising rates sent on application.

THE NATIONAL MONTHLY OF CANADA

PUBLISHED BY JOSEPH PHILLIPS, 245 RONCESVALLES AVE., TORONTO, CANADA

Entered according to Act of the Parliament of Canada in the year one thousand nine hundred and four, by JOSEPH PHILLIPS, of Toronto, at the Department of Agriculture.

## The Typewriter for Busy People



Where the work is hardest,  
Where the need for strength and reliability is greatest,  
There you will always find the

# Remington

REMINGTON TYPEWRITER CO., 327 Broadway, N. Y.

**THE REMINGTON TYPEWRITER CO., Limited,**

(Confederation Life Building)

6 Richmond Street East, Toronto, Ont.

MONTREAL

LONDON

OTTAWA

HAMILTON

## The Consolidated Plate Glass Co. of Canada, Limited.

Headquarters for Plate Glass,  
Window Glass, Rough Rolled  
Plate, Leaded Work, Fancy  
Figured Rolled in white and  
tints. . . . Everything in the  
glass line for building purposes.  
Inquiries or orders by mail,  
telegraph, telephone or personal  
call, receive prompt and careful  
attention.

TORONTO

MONTREAL

LONDON

OTTAWA

WINNIPEG

Toronto Office:

**73-75 Wellington West**

## The Centograph Duplicator \$6.00

Simple and reliable, always  
ready for use—over 100  
copies from one original—  
only paper, pens and ink  
are required.

Send for price list and  
complete information.

AGENTS WANTED.

**The Canadian Typewriter Company**

45 Adelaide Street East, Toronto

# THE NATIONAL MONTHLY OF CANADA

VOL. IV.

TORONTO, FEBRUARY, 1904

No. 2

## EMINENT CANADIANS IN NEW YORK

THE FATHER OF CANADIAN POETRY

By ARTHUR STRINGER

### II.

IN response to my ring, an alert youth in a button-bestrewn uniform of bottle-green, swung open the great, many-panelled oak door, and showed me up three flights of stairs. The house was one of those substantial old New York mansions of an earlier century, still to be stumbled across in the neighborhood just north of Washington Square—and what nook of all Manhattan is more quietly alluring and home-like than that mellow, time-softened corner of the city, hemmed in by the rattle of the Fourteenth Street cars, and the rumble of the Fourth Street drays!

But, as I was about to say, the alert young buttons had ushered me into an airy-looking, sky-lighted, well-furnished studio apartment, littered with rare prints, and cabinetted chinaware, and ponderous bookshelves. Seated at a great desk, behind a rampart of papers and books and manuscripts, I beheld a clean-shaven, dark-skinned, regular featured, bespectacled, oldish-young man of about forty. He looked up from his work, nervously, and asked in his crisp, clear-cut voice if I would mind waiting a moment or two, politely confessing that three more sentences would put an end to his day's work. As he turned back to his manuscript, and

once more bent over his book-littered desk, I had a further opportunity to study the face before me. For the sanctum which I had invaded was none other than that of Professor Charles G. D. Roberts, the poet, the naturalist, the novelist, the pedagogue, and the honored and acknowledged head of what, with perhaps unconscious provinciality, has been called "The Canadian School of Poetry"—as though iambs and trochees north of the Great Lakes, like the polar bear and the silver fox, took on a coloring all their own. In fact, Professor Roberts himself has even been called "The Father of Canadian Poetry," a phrase poignantly expressive of the lingering territorial sectarianism which still threatens to stultify in us that international *camaraderie* so essential, as Matthew Arnold has pointed out, to artistic and literary progress. Yet I must hasten to add, once we pass by the odium of the well-frayed phrase, that no man better deserves to be designated as the father of his country's poetry than does Professor Roberts, maintaining, as his poetry does, those traditions of form and phrase-making toward the most perfected expression of man's emotions and aspirations, and yet naturally and harmoniously introducing that newer local note which we now pride ourselves on as distinctively Canadian. For, as I said in

my previous article on Mr. Bliss Carman, the first dominating note of song that rose from this Dominion found its expression in the publication of "Orion and Other Poems." If, I might also add, ample excuse for thrusting on one the paternity of a very self-conscious and garrulous school of versifiers may be found in many years' kindly help and guide to a hundred struggling compatriots, then still again must we call Professor Charles G. D. Roberts "The Father of Canadian Poetry."

But, to resume. The figure I saw before me as I waited in that book-lined den of letters—it was a good four years ago, yet the impression remains still vivid in my memory—was that of a slight, well-moulded man, about whom clung none of the abstraction of the scholar, though the regular, finely-chiselled features of the face itself clearly enough bespoke unusual intellectuality, together with a touch of humor, and a polish both urbane and urban. The alert, keen, inquisitive, almost scientific, activity of attention seemed to belong more to the laboratory than to the poet's library, and at the time I remembered, significantly enough, that the man before me had written a treatise on banking, as well as almost two dozen volumes of purely literary interest. The small, compact, well-shaped head—Dowden tells us somewhere that Shelley's head was of the same mould—was covered with black, straight hair, slightly touched with grey, worn rather long, and drooping almost girlishly over the forehead. This nimbus of hair, for all its Indian-like blackness of hue, gave the thoughtful face a sort of St. Martin's Summer of youthfulness, where the ploughshares of thought and time had left their mark. The eyes themselves were brownish-grey—and wonderfully comprehensive, responsive eyes they were!—with just a touch or two of Aristophanic fire in them, now and then lighting up a countenance, that was apt, in repose, to assume a true Nova Scotian severity of line.

When a quarter of an hour later, tobacco smoke drifted above us, and the decanter of Bohemianism stood between us, the talk itself, I must confess, became more Aristophanic than it was academic, and the photographic first impression of the grave profes-

sor of literature was insidiously blotted out in wonder at the kaleidoscopic activity and interests of the man of the world, the man who, as Merck said of Goethe, could be greater than what he wrote. For with the author of "Orion" the Goddess of Learning does not go on stilts.

Although Mr. Roberts has a Canadian home in Fredericton, he has of late spent the greater part of each year in New York, considering himself no less a good Canadian for that migration, and, I might add, rendering himself no less an efficient portrayer of mankind by that wide-ening of interest and environment.

But, as a matter of record, I might here state that Charles George Douglas Roberts was born at Douglas, New Brunswick, on the 10th day of January, 1860, that nineteen years later he was graduated from the university of New Brunswick, that the following year he married, that for three years he was headmaster of the Chatham Grammar School, and for still another three years was a pedagogue in Fredericton. In the years 1883-1884 he was editor of the *Toronto Week*—which, take it for all in all, I fear we shall not look upon its like again for many a long day—and then, returning to his native province, he became a professor of English and French literature in King's College, Windsor, where for ten years he remained, honored by his colleagues, and idolized by his pupils, establishing, amid all his academic work, a still further claim to the term of poet-laureate of his Dominion. Then came his descent on the corrupt, yet beguiling, Mecca of New World letters, and his venture into American journalistic duties. During all this time, in verse, he had produced "Orion and Other Poems," "In Divers Tones," "Ave: An Ode for the Shelley Centenary," "Songs of the Common Day," "The Book of the Native," "New York Nocturnes," and the more comprehensive volume of "Poems," in which he has collected all that verse written previous to the end of the year 1898—at least all that which he cares to preserve.

In the field of prose he has been no less active. I need only mention "The Canadians of Old," "Earth's Enigmas" (but



recently re-issued), "The Raid from Beausejour," "A History of Canada," "The Forge in the Forest," "A Sister to Evangeline," "Kindred of the Wild," and "The Heart of the Ancient Wood."

Need I now enlarge on the fact that Charles G. D. Roberts is a man with a passion for work? And, quite as marvellous as the miraculous fecundity of his ink-pot, is the diverse nature of his work, and the wide range of his literary interests. And his work, however slight in volume, or light in tone, is always finished work. At the same time, though, it is well to bear in mind that this finished, forceful, and yet smoothly-flowing style, which has distinguished Mr. Roberts above many of his fellow-writers, is not an endowment which has been lured into his lines without much studious deliberation and scrupulous revision. What, alas, usually passes with the careless reader of the twentieth century as an easy flow of word and incident, and what we are apt to term, off-hand, "an eye for pictorial effects," is, in many cases, the felicitous and preordained result of the Whistlerian principle of "art concealing the footsteps of art." So it is bewilderingly difficult for us to determine in which phase we prefer Mr. Roberts. As a writer of Canadian romance—in which he has taught us to take a pride other than that blind, jealous, factitious, rudimentary pride of nationality—his stories lack no charm or quality essential to the picturesque illustration of the life about which he has written, whether Indian, French, or English, whether of war, or of peace, or of love. Dramatic fidelity of character, boldness of invention, an ever-active, poetic fancifulness, picturesque and rapid movement, warmth of color, tenderness of feeling, restraint of sentiment—all this we find in Mr. Roberts' historical romances. If, in addition to these graces, he possessed a dash of absolute, unrestrained, virile coarseness—a spice of Shakespearian ruggedness—we might have lost a fine poet for a great novelist. We might have, I say; but, then, who can tell!

As a writer of animal stories—it was only yesterday that I picked up a Western paper in which our laureate was advertised as "the great naturalist, Charles G. D.

Roberts!"—he has held us equally in thrall, simply because the true animal story still belongs to the idealist, and that Mr. Roberts is an idealist, no one, I think, will deny. At no time does he pretend to give us natural history with a thin sugar-coating of fiction to make it go down. In the free sweep and stir of his animal stories we sniff no taint of the midnight oil, catch no sight of the plodding and quibbling naturalist, chained to the tyranny of facts and laws. Sometimes, indeed, we feel that Mr. Roberts' animals are almost too human, too fully endowed with the psychology of mortality. He is always a wood-craftsman and poet, one who has for many years dwelt amid the silence and beauty of his own Canadian forests, one who now writes what long ago he saw, and learned, and felt. One peculiar feature of these animal stories, quite worthy of comment, is the discovery by the reader that the human beings occasionally invading the pages of the tales are always human. They are not compounded of the conventional wood and wire. Nor does Mr. Roberts' love of Nature in all her changing aspects allow him to drop into that ornate and elaborate "word-painting" affected by more than one Cis-Atlantic disciple of a Roman Leucretius, and an English Wordsworth. Of Mr. Roberts' work as a historian, I am in no position to judge; though his "History of Canada" has won praise from quarters both exalted and authoritative, and to-day needs no commendation that would be only inadequate and untimely.

So we come at last to Charles G. D. Roberts as a poet. And as a poet, like his talented cousin, Mr. Bliss Carman, he stands pre-eminent. And still again, as is the case with Mr. Carman, the author of "Orion" is at his best when he is most distinctively and characteristically Canadian.

As an eminent American critic, Mr. Stewart Doubleday, has confessed, with, I believe, a touch of reluctance: "He has but to pipe of his familiar hills and fallows, to give expression to the benign influence of river or sea, to begin, "O solitary of the austere sky," and we stand about him profoundly silent and impressed. Not seldom, indeed, his utterance rises to simple grandeur."

About Roberts, in his best lyrical moments, is that northern melancholy, and sense of mystery and wonder, from which only the poets on the polar side of the Great Lakes, in this century at least, seem able to catch an inspirational mood. It is a purely New World note, caught, perhaps, from our aboriginal red man himself. For what, indeed, does the land of Austin and Tennyson, the crowded little island of gardens and roses and nightingales, know of the lonely frontiersman, who—

“Hears the laughter of the loon  
 Thrill the dying afternoon,—  
 Hears the calling of the moose  
 Echo to the early moon,

And he hears the partridge drumming,  
 The belated hornet humming,—  
 All the faint prophetic sounds  
 That foretell the winter's coming.”

But, both happily and unhappily, the first poet of our Dominion has a note more universal, a note that, making him individual and broad, renders him comprehensible to the outlander. For, as I wrote over seven years ago, in speaking of that now-silenced voice\* which lies in an ironically humble, and piteously neglected grave at Ottawa, “Mr. Roberts still remains the most scholarly of all our Canadian poets.”

\* “A Glance at Lampman.”—*The Canadian Magazine.*

### THE LONESOME AUTUMN WOODS.

The trees, perhaps, are just as green, the flowers just as fair  
 As those that grew in summer time, and pure the Autumn air.  
 The saucy chipmunks come and go, the squirrels frisk and play,  
 But still the woods seem lonesome-like with all the birds away.

The grass is just as thick and soft, and just as smooth the sod,  
 And by the path in gleaming clumps there grows the golden rod,  
 But yet the picture something lacks, the stillness in the air  
 Half robs the scene of all its charm, and makes it seem less fair.

The spring where oft you've quenched your thirst when parched by  
 summer's heat  
 Runs cooler now than then it did, its waters pure and sweet ;  
 The breezes bend the waving limbs, each beckons you to stay,  
 But still you find it lonesome with your feathered friends away.

The high hole's stub abandoned stands, and by the river's edge  
 You see the marsh wren's happy home deserted in the sedge ;  
 The bobolink has flown afar, and from the gloomy swamps  
 No more the wood thrush calls to you thro' evening dews and damps.

And as you make your last adieus till summer comes again,  
 And leave your old haunts to the snows and to the autumn rain,  
 You linger for one last, fond look, you almost fain would stay  
 But, hang it ; 'tis too lonesome-like, with all the birds away.

H. D. CARMAN.

343 Huron Street, Toronto.

# THE GREAT SOUTH DRIFT

THE STORY OF A MAN WHO THOUGHT

BY HUBERT McBEAN JOHNSTON

"I TELL you there's no such word as 'can't,'" asserted Haliburton emphatically. "It *can* be done, and what's more, we've got to do it! This is November, and if we fail this time, it'll be impossible to get our logs through the mills before May. The only way is to have them sawed during the winter, and if we don't get them down there within two weeks, that's out of the question.

"Very well, then," said Murphy, in disgust; "it's up to you. Our first raft is spread along the Huron shore, clean from the mouth of the river at Point Edward up to where Kemsley's fish nets knocked it to pieces. To-day, here's a telegram from Forest saying that the second one is holding down the sand all around Kettle Point. It'll take a month in the spring to pull these two off, and if we pile up a third, we might as well quit the job at once; there'll be no profit in it."

The situation was an awkward one. Murphy and Haliburton had contracted for the re-building, lengthening, and widening of the St. Clair Canal at the foot of the St. Clair River. According to specifications, navigation must not be impeded. This meant that the great bulk of the work must either be put through late in the autumn after traffic suspended for the winter, or else very early in the spring before the season opened. The firm had meant to begin operations in December, and toward that end had secured timber limits up around the Georgian Bay on a tributary of the Moon River. It was their intention to divide the preparatory work between the months of December, and the following March and April. Navigation would then be closed down altogether.

A hot, dry summer, however, had frustrated all their plans. The little stream upon which they had counted to float their logs to the deeper waters of the Moon, had

fallen lower and lower, until in May, the month in which they had calculated to build their rafts, it was a mere dribble, incapable of floating even a single log. All summer it had remained at a low ebb, and it was well toward the end of September, before it rose to sufficient height to be of any use. As a result it became necessary to wait until early in March before operations could be started, and then push them through during that month and April. While they would not be nearly completed when navigation started, about the end of the latter month, they would at least be in such shape as to allow a clear passage for vessels. They would then be able to finish the work by the September following, within the time limit of the contract.

To accomplish this plan, it would be necessary to have their timber on the ground at a very early date. The only feasible method of attaining such an end would be to run their rafts from the mouth of the Moon late in the fall. This would give the Sarnia mills time to saw them through January and February.

Two attempts had already been made, and both had failed. Autumn gales were raging, and first one raft and then another had fallen foul of the nets which lined the Lake's lower shore, and had gone to pieces on the beach. The only thing left to do was to let them lie there until the spring following, and start out another raft in the meantime.

"Our two best foremen have fallen down on it," grunted Murphy. "If they can't do it, I don't know who can."

"I do," replied Haliburton. "How would young McNaughton, the time-keeper, answer?"

"I suppose he'd be better than no one," said Murphy doubtfully. "However, if you think he's any good, you'd better call him in and we can have a talk with him."

"McNaughton," said Haliburton when the time-keeper entered, "Mr. Murphy here wants to know why it was that Simpson and Joregson were not able to run their rafts to Sarnia without spilling them along the shore. Can you tell him?"

"I don't know, sir; I've never been over the route."

"You are of the opinion, then, that the trouble lay in the route; not the men?"

"I don't know, sir."

"Is there anything you do know, young man?" questioned Murphy curtly.

"Enough not to criticize what I've never tried myself, sir."

"McNaughton," said Haliburton, very quietly leaning across the table and flicking the ashes of his cigar with infinite care; "the question is just this: Can you run a raft to Sarnia safely?"

"Yes, sir!"

There was no trace of indecision now, nor was there the least suggestion of bravado. The words were uttered with an air of quiet, simple confidence, and carried conviction accordingly.

"You've guessed the riddle right," cried Murphy. "That's the answer! When will you be ready to start?"

"It'll take a week to get the logs ready."

"Neither Joregson or Simpson took more than half that time," commented the contractor. "A week's an awful long time."

"It's the best I can do."

"All right," said Murphy shortly, "do it your own way, only for goodness sake, get it done. Make a start on it as soon as you can."

McNaughton wasted no time. Within an hour, he had his gang picked for the undertaking. For his right hand man, he chose Long John Anderson, both by reputation and demonstration, the best raftsman on the shores of the Georgian Bay. French Pickett, Pete Lacroix, Harry Lomass, and George Currie formed the rest of the crew. Of the five, two were English, two French and one Scotch, and a greater set of dare-devils were never gotten together in any lumber camp.

"I'm thinkin' they're a mighty brash lot to try runnin' a raft," croaked Simpson, when Murphy questioned him. "They'll find

some raw winds to beat along o', an' it's more stayin' power than pluck that'll count. Seems to me he'd a done better to got a bunch o' Scotchmen."

"Leave it to the boy," said Haliburton, coming up at that moment; "let him do it his own way. Then the credit or blame—whichever it is—will all be on his shoulders."

McNaughton took no chances. From the very moment the first logs were lashed together into a boom for the side work of the crib, he and his men put in their days on the slippery timbers directing operations. Chance was an unknown quantity; care counted every time. Not a bolt or chain anywhere got past the eye of some one of the crew, and not a main lashing was there in the whole raft, but what McNaughton saw himself. Never was raft so carefully put together.

The raft was a large one, the heaviest of the three that had been sent out. When the other two had been sent down, it had been the intention to follow them up later with others. Now, such a course was out of the question; the season was too far advanced. In another two weeks the winter would be on, and then it would be impossible to get a raft together, much less send it out. Enough timber must be on hand in the spring to keep the men going until the Lake opened up, and unless every stick necessary was gotten now, there was little use in taking any. The hour for half-measures was past; it was sink or swim this time.

Saturday morning, the last boom was firmly lashed into place. There was little expectation in the lumber camp that a start would be made that day, however. Outside, a stiff gale was piling the white-caps one after another on the shore.

"When do you think you'll be able to get out?" asked Haliburton. "Weather's not very favorable looking."

"I've just told the tugs to be ready at noon, sir."

Haliburton whistled and smiled under his moustache.

"I'll bet he pulls through," said he to Murphy. "I'll gamble, we get a telegram inside ten days saying that 'That there mess of logs is lying in Sarnia Bay.'"

The other snorted.

"It's more than likely that any notice we get will come from the coroner," answered the unbelieving Murphy.

Hardened as they were, and accustomed to taking heavy risks, McNaughton's crew were astounded when they learned of his intentions.

"A storm on the trip wouldn't be nothin' at all," grumbled Lomass, voicing the sentiments of the rest; "but this startin' out right in the very teeth o' one's something I never 'ave seen done afore."

Long John Anderson took it on himself to remonstrate with McNaughton.

"Why not?" expostulated the young foreman in reply, and that was all the satisfaction he gave them.

But none of them backed out. McNaughton's offer of high wages was too strong a bait.

"The pay's big," Anderson told them. "You've got to take some chances for it. If there weren't no risk, there wouldn't be half the money in it."

Then McNaughton played his trump card—played it in the form of a telegram to the Sarnia Bay Mill Company. It read:

SARNIA BAY MILL CO.,  
SARNIA, ONT.

Am leaving here with extra heavy raft to-day. Will not require assistance until I reach Kettle Point, but you had better meet me there with two tugs.

MCNAUGHTON.

"I've got an idea that'll prove more important than all the good spikings and lashings we've made this week," said he. "And we've made some mighty good ones, too," he added, reflectively.

It was just twelve thirty when they started. The tugs puffed, the timbers groaned and squeaked, and they swung slowly out into the current of the Moon. Once started, it went easier, and, in the placid waters of the river, the pulling was fairly light.

In an hour they were in Georgian Bay. At first the difference was slight; but, as they gradually drew away from the shelter of the shore, the gale increased. The wind was bitter, and the men, crouching around the boilers of the tugs, tried to keep warm. McNaughton stayed in the pilot

house of the front tug, and directed operations until they were out of sight of land.

So strong was the gale from the north, it took them a full four days to beat across the bay. Under ordinary circumstances, they might have accomplished it in less than half that time, but with the necessity of keeping well up to clear the point, and the extra large raft, it called for considerably longer. Once out in Lake Huron, the work was comparatively easy. The gale, instead of abating at all, had ripened into a shrill November blast, and a course held due across for the American shore would drive the raft almost to its destination. The force of the wind and the current would carry it down.

"I don't reckon we'll have much trouble till we get near Kettle Point; but we'll have some tall hustling to do then if we ain't going on the net stakes," said McNaughton.

It was late Thursday afternoon when they sighted the Point. The waves were piling high over one another. Billow after billow broke its crest across the timbers, and swept shoreward. The tail end of the raft was washed in toward the beach, but the front, guided by the stronger tug, kept well out toward the horizon. Yet, puff and pull as they might, the stern north wind was stronger than they.

The night closed in dark and cold, and the wind increased to almost a hurricane. The danger was hourly growing nearer. The tugs were pulling valiantly, but the task was simply beyond their capabilities. With herculean strength, the Lake tossed them about like corks. Not a man dozed; the crisis was certain to come within the next twelve hours, and all were awake and waiting to meet it.

Great mountains of water piled up toward the north, and came dashing down upon them. With tremendous rushes they hurled up into seething, hissing masses, and then swirled over the timbers. Time after time, the enormously heavy bunch of logs was tossed into the air on the top of a giant breaker, as if it had been so many matches. Then, as suddenly, it would slide away into the roll of the wide trough, and, like a living thing, lie shivering and trembling in dread agony of what the mighty waters' next attack would accomplish. The night was

pitch black, not the faintest glimmer of the moon could be discerned.

Through the interminable darkness McNaughton watched anxiously for the first suggestion of daylight. At last it came. Toward the east a long rift widened in the clouds, and behind the pale blue of the sky was visible. The gale slackened down for an hour or so, and there seemed to be almost a prospect of calm weather. Then the clouds closed together, and, as if making up for the temporary lull, the tornado hurled itself on again with greater force than before.

Lomass touched him on the arm.

"See there," he shouted, pointing. "Them's net stakes over yonder. We're about a mile off 'em, and anyhow we'd miss those even if we was swept in. But we're almost sure to hit the next ones lower down."

Away to the left, they could see the shore about two miles distant, and nearer by fully half that, the deadly net stakes. Once on them, the raft was as good as lost.

"If the Sarnia Bay's tugs don't show up soon, we're gone gooses," replied McNaughton. "Have the tugs pull straight out. All we can do is to hold off now."

The tugs swept round and headed directly out to sea. Their bows cut deep into the hollows of the waves and the icy spray dashed in torrents over their decks. For two hours they pulled, and, for a time, it looked as if they were gaining. Then they passed the next net. The stern of the raft cleared it by not more than fifty feet!

"We'll be half-way up the next line o' stakes," growled Currie; "an' then it'll be all hands to the tugs, an' cut loose quick if we don't want some holes punched in. A land on a net stake, or a big log head on into our hull, 'll sink us sure."

"Crowd on every pound of steam the boilers will hold," ordered McNaughton. "We must keep outside the next stakes at all costs; then, after we pass that, there isn't another for a mile."

All at once something jerked. The cable on the rear tug had snapped like a flash, every man on the raft was running for that end. The tug, suddenly released, had pulled away from the timbers, and was now doing her utmost to get back. By the time the

damage was repaired, over fifteen minutes of valuable time had been lost, and they were almost on the top of the stakes.

Then Long John made a wild jump for safety. The raft had struck! The stake came up through the timbers right where he had been standing. Two logs floated loose, and drifted off toward shore. But, after all, the net-stake proved their salvation; it held them fast.

For over three hours the net stake was all that stood between them and certain destruction on the beach. This way and that it swayed with the wild rushes of the water; but, despite the most frantic drives of the gale, it remained firm enough to hold them. Noon came around, and the men, gulping a bite to eat, hurried outside again to be ready for the crisis whenever it might come.

It was not until the hands of McNaughton's watch had passed two that relief arrived. Then Lacroix sighted two tugs in the west making through the water as fast as steam could drive them. It was a full hour later, however, before they were fast to the raft, and not a moment too soon either, for, as the last lashing was completed, and the first strain taken, the net stake, swayed by the tremendous load it had been supporting, gave way, and toppled over.

As evening fell, the lighthouse at the "Rapids" loomed up into view, and as dusk turned into darkness, the four tugs, two in front, and two behind, guiding the raft between them, went flying down into smooth water and the St. Clair.

McNaughton had made good his promise.

\* \* \* \* \*

"McNaughton," said Haliburton, "we need a superintendent to look after this work who's got sense enough to see a little ahead of the game, the way you did when you ordered those tugs to meet you. The fellow with brains enough to see that things are done right is a better man for this kind of a job than the chap that tries to do it all himself. We'd like to have you take it. What do you say; will you?"

"Thanks!" replied McNaughton. "If you're willing to take chances on me, I'll tackle it. But I thought—"

"Yes," interjected Murphy, "that's just the reason we want you."

# A CHICKEN, UNHATCHED

BY HOPKINS J. MOORHOUSE

THE whole village giggled as it had never giggled before in all its giggly existence—but, of course, that was afterwards when it heard about it.

People said things about the Misses Henny—made-up things, mind you, for as fast as unsatisfied curiosity grows, and that is pretty fast, imagination grow every bit as fast, and sometimes faster. They told stories to the new minister when he came in July, but he only smiled as ministers do sometimes when they take pinches of salt with things. It was true, though, that the Misses Henny lived by themselves, and kept a two-barrelled shot-gun, and a big, white bull-dog, whose inherent ugliness was only surpassed by his reputation for viciousness. There were spikes and broken glass on the top of the stone wall that surrounded the place, and half the windows in the big house were boarded up; the rest had bars across—that was true also. On the adjoining pasture, there was an old empty house where a man had once been murdered, and nights when the wind was high, there were strange cries and things. The Misses Henny themselves wore checkered aprons and funny blue sun-bonnets all the year round, never went near a church, and only to the grocery when they had to. They were said to be wealthy. Ann C. F. was reputed older than Elizabeth E., and was decidedly thin, so that her sister was comparatively stout.

The advent of the new minister furnished the village with a universal topic of conversation, and even Elizabeth E., who had gone to the grocery, came back with a smattering of the general talk.

“And they say he ain’t married,” she remarked to her sister, who was hanging out some washing.

Ann C. F. had a clothes-pin in her mouth, and she grunted like this: “Kugh! He’ll be some young know-all jest out o’ school for the giddy things to go sparkin’ after, you mark me. It’s mighty cool we’ll be with the likes o’ that, Lib Henny.”

“He’s English Church, though, and mebbe he’ll be comin’ in here sometime—”

“An’ he won’t stop long,” snapped Ann. “Prinney never did like preacher folk, did you, old doggie?”

Elizabeth gasped. “Why, you don’t mean to say as you’d sic the dog on the minister, Ann Henny?”

“An’ you don’t mean to say as you want any young noodle-headed, stuck-up, psalm-singin’, long-tail hangin’ ’bout this place?” retorted Ann. “I should think—”

“I said nothing of the kind. Little fear of any civilized body wantin’ to hang about *this* place,” and there was a trace of bitterness in Elizabeth’s voice. “But I do say as we could stand bein’ more civil to folk, if not more sociable like.”

“If folk’d on’y mind their own concerns, things would be consider’ble more smooth, Lib Henny, an’ I jest tell you aforehand, if that preacher comes pryin’ round here after he’s showed his nose the oncet, he’ll find Ann Henny won’t put herself out to keep the dog tied up, so there!” saying which she whisked up the clothes-basket, and went into the woodshed.

One sultry afternoon shortly after this, Miss Ann took her sewing out under the trees near the front gate. Here she had a view of the road as it wound up from the village. A man in an empty waggon nodded to her good-naturedly as he drove by, then went rattling down the hill, and rumbled over the little bridge across the creek, leaving a trail of dust to drift off lazily over the pasture. Ann’s eyes wandered to where Irene was languidly chewing her cud beneath the shade of the poplar row, then to the old white horse with the lame foot at the upper end of the field. A few ducks were floating about the little frog pond near the road, but there were no noises; it was a drowsy afternoon.

She had reached a difficult bit of stitching, so that he was quite close up before she noticed him. Not so the dog, who bounded

from his sun-bath on the doorstep, and streaked down the path, the minute the stranger turned in at the gate.

"Prinney!" shrilled his mistress. "Watch out you!" The man was coming right in fearlessly, and she was amazed to see the dog suddenly circle off from the intruder, and presently stop growling. She looked with interest at the individual who could thus control the brute, and for the first time noticed the clerical cut of his coat.

"Miss Henny, I presume?" he inquired, lifting his straw hat. "Allow me—" and he handed her his card. "Fine dog you have there, madam."

Ann stared, then read the name again. It was the new minister, and he was on the far side of forty, and the dog was letting him stroke his head.

"I have just assumed my new duties as rector of your church here, and am making my initial round of calls, Miss Henny," said he. "It is rather trying, this becoming acquainted in a new parish, but I hope soon to know you all, and we will get along well together I am sure."

Ann was surprised to find herself smiling and nodding, but he was so polite and had such a nice way of including a person with the rest—"you all." The Hennys had always been so isolated from the community, that an unknown chord in Miss Ann's nature was strangely touched.

"Come up to the house an' rest a bit, Mr. Cox; it's terrible warm. Prinney Henny, get out o' this, you bad dog. It's an eternal marvel he didn't take a nip out o' you, sir; he once tore the boot clean off a tramp. Lib says we shouldn't keep such a vicious dog, but, bless me! there's odd 'ns in the world, an' Lib's one of 'm; she has notions, an'—you must come up an' see Lib. I guess she's pretty mussy for she's scrubbin' out the shed, but she can put on a clean apert an' then you won't mind so much."

The minister came away that afternoon with the conviction that the Misses Henny were not as black as they were painted, and that their raspberry vinegar and cookies were the best he had ever tasted.

They both watched him through a hole in the window-blind till he disappeared, then Elizabeth sat down on a stool and looked at

Ann, and Ann sat down in a rocker and looked at Elizabeth.

"Well?" she asked.

"Well?" echoed Elizabeth.

"Lib, we can trust 'm if the dog can."

"Of course we can."

"Did you say he—a—wasn't married, Lib?"

"That's what Betsy Gillies said."

Sunday came, and a wonderful thing happened; the Misses Henny went to church for the first time since they had quarrelled with the former minister, eight years before. The village raised its eyebrows and wondered. But, if it was astonished to see the "old maids" in church, it was nothing short of amazed during the months that followed, for Elizabeth E. took to teaching in the Sunday-school, and won the hearts of the worst class of "young uns" there, while Ann C. F. actually helped at the annual tea-meeting. It was all so strange and sudden, that nobody could account for it. Some whispered that the new minister had something to do with it, for he had got into the habit of calling quite frequently at the Henny place.

The change in their lives meant a great deal to Elizabeth. She had always recognized the crabbedness of their former life, and lamented the dissensions that had estranged their family after their parents' death. She was far happier now in knowing that a few sick people and the children looked for her little attentions. Mr. Cox, too, appreciated any efforts that might be made to forward the church work, so that it was a real pleasure to help.

As for Ann—to her sister she had boldly confided that she was out after the minister's heart. She laid a deliberate plot to capture it. She sent away for complexion tonic, and medicated soap, and hair restorers. She hunted out an old French grammar, and memorized idioms until Elizabeth told her in disgust not to make a laughing-stock of herself. So confident was she of success, that, when the young people began to look forward to February the 14th, she could talk of nothing else than what kind of valentine Mr. Cox would send her.

Elizabeth laughed at her, but when the day did come around, and Ann ran in with a paper box under her arm, trembling with



excitement and the rapidity of her walk home from the post-office, she did not laugh. It was a beautiful lace paper affair, embossed with rosebuds and true lover's knots, and contained screens of gauze over white satin, that opened on a Temple of Love, wherein a gift heart was revealed pierced by two arrows. Circling this were the words:

"If you'll be myne,  
I will be thyne,  
And so good  
Morrow, Valentyne."

"Oh, Lib! Ain't that jest—Land though! of all the pretty things!" She fairly bubbled with excitement. Then she turned it over to see if the price had been rubbed off.

"Do—d' you think Mr. Cox sent it, Ann?" Elizabeth spoke with a strange quietness that made Ann look at her.

"Course he sent it. Oh, the dear, dear man!"

"It ain't his writing."

"Course it ain't, you big booby. He got the storekeeper in town to send it. Why you ain't thinkin' folks is goin' to play jokes on a body with this kind of valytine? Their fortunes would soon be ruined if they did—why, look there! it cost four dollars!"

The fact that Mr. Cox was away on Bible Society work was the only thing that prevented Ann from writing him a letter. She did not know his address, however, so settled herself to await his return, and talked incessantly to Elizabeth, who became peculiarly silent as the days passed. The day the minister got back, a few weeks later, she talked over every detail of her wedding-dress, and, after tea, sat down to write her letter of thanks and much love.

Elizabeth washed the dishes, and, in the twilight, stole upstairs to her room, and sat down at the open window. She often did that when she felt lonely; she had long ago learned that the world has an ugly habit of getting along without one, and had grown accustomed to strange aches in her throat.

He had been so attentive to her that day of the picnic when she had first dared to like him so much, but she might have known it was only because she was Ann's sister. She

gazed away over the meadow, to where the night glooms were clustering in the creek bottom, and there seemed a mellow kindness in the moon-man's big, lop-sided face as he came and peered at her through the lace-work of the trees. She sat there for a long time, listening to the frogs, and breathing the fresh softness of spring in the night breeze.

The following evening, Elizabeth was standing at the front gate, when Ann came down the path with a paper box in her hand.

"Lib, I'm jest going to slip over and show it to Betsy Gillies. I won't be gone on'y a minute an' you can see that things is locked up for the night, an' the cow let into the pasture."

She called the dog, fastened a piece of clothes-line to his collar, and, without heeding her sister's criticism of what she was about to do, hurried off up the road.

Elizabeth stood watching until, in the dusk, Ann's form had faded into the gray of the road. She was about to turn back to the house, when she caught the sound of footsteps approaching from the direction of the village. Curiosity prompted her to see who the individual was, and her heart gave a queer jump as she recognized the minister. He was turning in at the gate before he noticed her.

"Ah, good evening, Miss Henny." Then, as he perceived which of the two it was, he quickly opened the gate, and it clicked shut behind him. "I have been waiting all day for an opportunity to come up and see you," he said.

"My sister has just—"

"It is rather late, I know, but I so wished to see you that I could not wait till to-morrow, and so—"

"It's not Ann, Mr. Cox, it's me." He was very stupid not to see he was talking to the wrong one; she was conscious that she was trembling, and wondered vaguely what made her do that. "Ann has just this minute gone up the road to the Gillies' place, and if you hurry up you'll easy catch her, Mr. Cox."

Instead of being eagerly off out the gate, he deliberately leaned against it.

"Pray, why should I run after your sister? Do you want to get rid of me so

very much?" He laughed quietly at her confusion. "I came up here to-night because I have something to say to *you*, Lizzie—"

She started as if struck. He took her hand, but at once she snatched it away and stepped back with a frightened look. Her heart was throbbing so that she could scarcely think.

"Oh! No, no, no!" she cried. "There must be some mistake! I—I—the—the—valentine!"

"Yes, I sent it. I thought at the time you would guess that, so I—"

"But—but Ann!"

"It was only to-day I discovered that the bookseller in town had carelessly blundered the names."

"O—h! And you—you really meant it for me, and—and haven't been coming here to see Ann at all!"

Silently he took a letter from his pocket and tore it up, the pieces fluttering to little white spots in the grass. And then—

Then the moon rose, and somewhere up the road a dog barked.

### CANADA.

Comes a maiden o'er the mountains  
In a chariot of air,  
Singing, singing thro' the woodlands,  
Fruitful plains and everywhere.  
And the delvers and the reapers  
Hear her song that floateth free.  
Lustily they swell the chorus—  
Sons of Peace and Liberty.

Should a doughty neighbor woo her,  
Courteously she'd answer "No, sir.  
You shall be my Darling Brother,  
But I will not leave my Mother.  
Oh! no, no!"

She hath diamonds in her girdle—  
Diamonds seven, with settings fair:  
Thro' the world their rays are flashing,  
Flashing, flashing everywhere.  
And from ocean unto ocean  
Rideth she in state and power,  
While her song in ceaseless rhythm  
Gladdens every passing hour.

Should a doughty neighbor woo her,  
Courteously she'd answer "No, sir.  
You shall be my Darling Brother,  
But I will not leave my Mother.  
Oh! no, no!"

Gems upon her hands are sparkling,  
Snowy pearls her neck adorn,  
And her locks—her gleaming tresses—  
Gather up the mists at morn.  
Now her skirts perchance are sweeping  
Veins of gold for mint and till:  
But her song is ever sweetest  
By the farmside and the mill.

Should a doughty neighbor woo her,  
Courteously she'd answer "No, sir.  
You shall be my Darling Brother,  
But I will not leave my Mother.  
Oh! no, no!"

FLORENCE LIFFITON.



VIEW LOOKING EAST FROM ST. PAUL'S TOWER—LONDON.

## LONDON—THE FOREST CITY

By J. MACDONALD OXLEY

THE secondary title of the thriving city which forms the subject of this article has a double significance. It refers both to the past and to the present, for London was founded in the heart of the forest, and it is still so rich in splendid shade-trees that, in the height of summer foliage, they bid fair to hide the houses from sight.

If Lieutenant-Governor Simcoe had had his own way, London would have been the capital of Upper Canada. In 1791, he wrote as follows: "For the purposes of commerce, union, and power, I purpose that the site of the colony should be in that great

peninsula between the Lakes Huron, Erie and Ontario, a spot destined by nature, sooner or later, to govern the interior world. I mean to establish a capital in the very heart of the country upon the River La Tranche."

The present river Thames was known as La Tranche at that time, and Governor Simcoe's choice of a site for the future capital certainly had much to recommend it from the strategic point of view, as in event of war with the United States it was well adapted for defensive, as well as offensive, operations, being mid-way between Niagara



CITY HALL—LONDON.

and Detroit. But he went away to England in 1796, not to return, and his superior officer, the Governor-General, preferring Little York, on the shores of Lake Ontario, conferred upon it the honor and advantage of being the capital of the colony, the sequel of this choice being the present metropolis of Toronto.

It was not until the year 1826 that the site selected by Simcoe was surveyed, and the first house built thereon, the enterprising occupant being a Scotchman, who called his rude shanty an inn, although the accommodation for travellers consisted chiefly of a whisky bottle on the stump of a tree near the door.

The growth of the place was not at first very rapid, but eminently substantial. By 1837 it had 1,300 inhabitants, four schools, five churches, seven licensed taverns, and a host of shops that were quite "depart-

mental" in their character, as they kept a little of everything.

The stages of London's development may be thus briefly indicated, our authority being Dr. C. T. Campbell, President of the Historical Society. In 1848 it was incorporated as a town, having then nearly 5,000 inhabitants. Six years later it became a city, the population having risen to 10,000. Between 1885 and 1898 London East, South and West were annexed, bringing the population up to 38,000, and now, at the time of writing, there are quite 40,000 inhabitants within the city limits.

The situation of London is both beautiful and advantageous. It lies in the lovely valley of the Thames, and is the centre of what is perhaps the richest agricultural region of the Province. While not possessing any structures of great size and cost, or of impressive architectural importance, it



FRANCIS LOVE

E. J. McROBERT

EX MAYOR RUMBALL

SIR JOHN CARLING

MAYOR BECK

J. R. MINHINICK

D. S. PERRIN

MAJOR THOS. BEATTIE

JOHN McCLARY

REPRESENTATIVE MEN OF LONDON, ONTARIO.



CUSTOM HOUSE—LONDON.

wears a general appearance of substantial prosperity and solid comfort, that is very convincing and attractive. Curiously enough, among its chief industries are those whose products contribute to the good cheer of the race, such as biscuits, candy, cigars, cured meats, and the like.

In the output of cigars London is surpassed in Canada only by Montreal. There are nearly a score of factories whose fragrant wares go up in smoke all over the Dominion. Just why this should be so is not very clear, as, of course, the whole of the raw material has to be imported, and the



Y. M. C. A.—LONDON.

necessary labor is certainly not cheaper here than in other Western cities; but the fact remains, and as a natural correlative, we find the business of manufacturing the cigar boxes, as carried on by Mr. Adam Beck, the present Mayor of the city, and known all over the Continent as an owner of, and authority upon, thoroughbred horses—is an extensive and profitable one.

In biscuits and candy, the leading manufacturers are the McCormick and the Perrin companies. They both have very large plants, and the toothsome dainties they put forth from them have an established reputation for excellence from one end of Canada to the other.

For more solid and substantial fare, one may turn to the Canadian Packing Company, whose name sufficiently indicates the nature of its product. With the best of

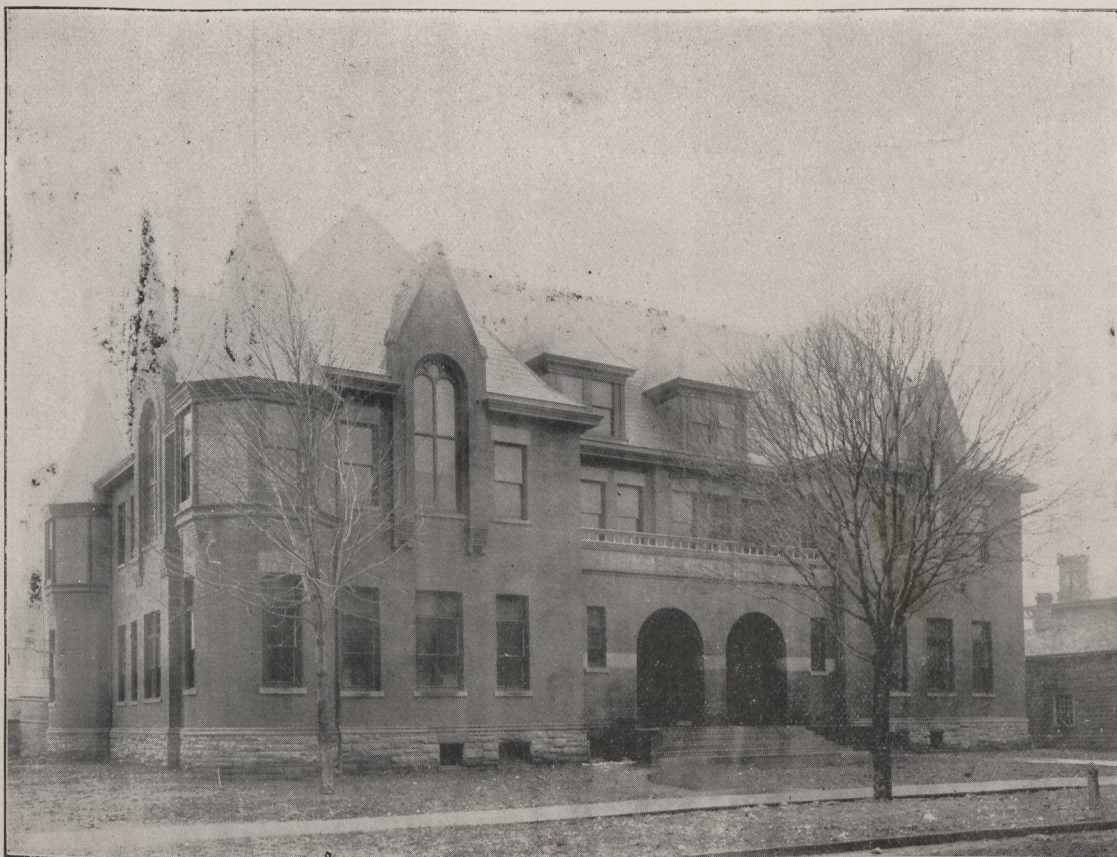


ASYLUM—LONDON.

material coming in from the surrounding district, which is so favorable to the raising of cattle, sheep, and swine, this company has no difficulty in maintaining a high place in its class.

London having such importance as a source of good things to eat, it is only natural that it should also supply the wherewithal to wash them down; and, accordingly, it includes among its establishments two breweries of wide renown, viz., those of Carling and Labatt, whose liquid wares are in great demand.

It is not enough to have ingredients of the best quality in order that one may have



PUBLIC LIBRARY—LONDON.

satisfactory food. An essential factor in the desired result is a thoroughly good cooking stove or range, and here again London is ready to supply the need. The McClary Manufacturing Company, with head office and works of vast proportion in London, and large branch establishments in Toronto, Montreal, Winnipeg, and other cities, covers the entire field of cooking and heating appliances, and leaves certainly no excuse for anyone to go cold or hungry who can avail themselves of their offerings in this line.

Two flourishing establishments for the treating of iron and steel in different ways are Leonard & Sons, makers of boilers and engines, and White & Sons, whose specialty is portable and traction engines. Among other important manufacturing enterprises are the Globe Casket Co., and Gorman, Eckert & Co., who supply spices to a wide area.

London also ranks high as a centre of the

wholesale trade, with immense connections throughout Ontario and the North-West. Such houses as Robinson, Little & Co., Struthers & Co., and Dickinson, Nicholson & Co., send their dry-goods and millinery clear through to the Pacific Coast, as do A. M. Smith & Co., Masuret & Co., and Elliott, Marr & Co., their groceries, and the Hobbs Hardware Co., their hardware.

With big firms employing so many men "on the road," London, naturally enough, is the headquarters of the Western Ontario Commercial Travellers' Association, which has over five hundred members upon its roll, and is a prosperous and influential organization.

In the matter of railway connections, London has good cause to be content. It is one of the most important divisional points of the Grand Trunk, whose extensive shops are in the suburbs, while three other roads, viz., the Canadian Pacific, the Michigan Central, and the Lake Erie and Detroit River pass



DUNDAS STREET, LOOKING EAST—LONDON.



CENTRAL AVENUE, LOOKING EAST—LONDON.





RICHMOND STREET, LOOKING SOUTH—LONDON.



G.T.R. STATION—LONDON.



NORMAL SCHOOL—LONDON SOUTH.

through it, so that one may travel to all points of the compass by satisfactorily direct routes.

This completeness of railway facilities, combined with the surpassing richness of the country round about, explains the magnitude and brilliancy of the Western Fair, which comes second in size and success only to the Queen City's great annual exposition. This fair is held every autumn on the spacious and beautiful grounds permanently appropriated to it, and each year shows improvement in the number and quality of the exhibits.

The London street car system is an excellent one, and the lines extend far into the suburbs. There are also several radial lines which reach more distant points.

A branch of the street-car system that does an immense business during the hot months is the one running to Springbank, where there is a lovely summer resort and park. It is from splendid

springs, which gush out among the surrounding hills, that the water supply of the city comes, and very clear, cool, delicious water it is, although it has the disadvantage of being troublesome in boilers owing to its hardness.

London is not only a business and a railway centre, it is also a military centre, being one of the few places in the Dominion where a division of the permanent corps is stationed. These are quartered at Wolseley Barracks, and there is a Military School carried on, which officers of the volunteer and militia regiments attend for courses of training.

Although the financial resources and transactions of London, as may be easily understood, are of very large proportions, there is no local bank, the banking business being effected through branches of the Bank of Commerce, the Bank of Toronto, the Molsons Bank, the Merchants' Bank, the Bank of Montreal, and the Bank of British

North America, all of which occupy handsome buildings in the centre of the city.

London had a bank of its own once upon a time (1886), but it had only a brief and disastrous career, and no repetition of the experiment has been attempted.

A distinctive feature of London is that so many of its people own their own homes. It is not a city of tenements, but of self-contained residences, surrounded by well-kept lawns, and shaded by splendid trees. There are neither slums, nor specially pre-



WOLSELEY BARRACKS—LONDON.

In loan and saving companies, however, it is decidedly strong. The Huron and Erie, one of the largest and soundest institutions of the kind in the country, has its headquarters here, and there are also the

tentious districts, in which residence is an index of social status. All parts of the city are alike eligible. Squalid sections and haunts of vice are happily absent.

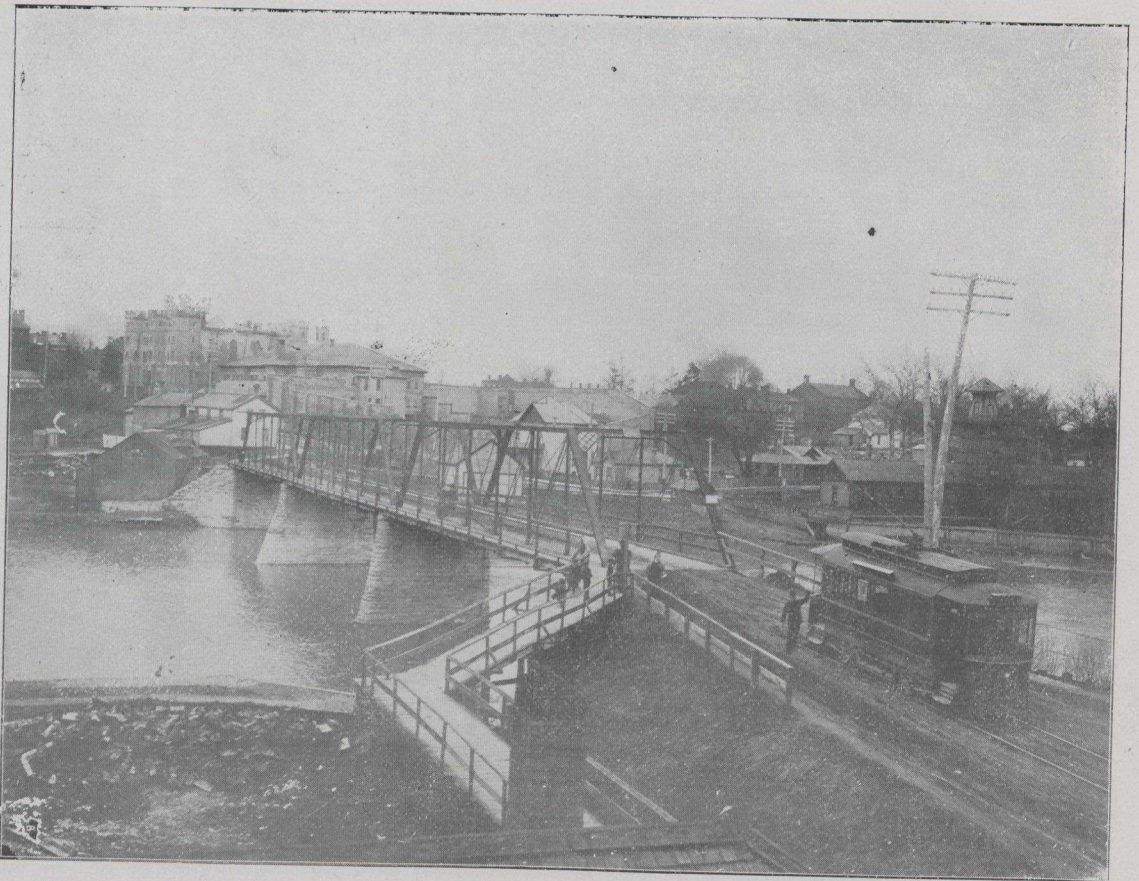
The particular conformation of the city



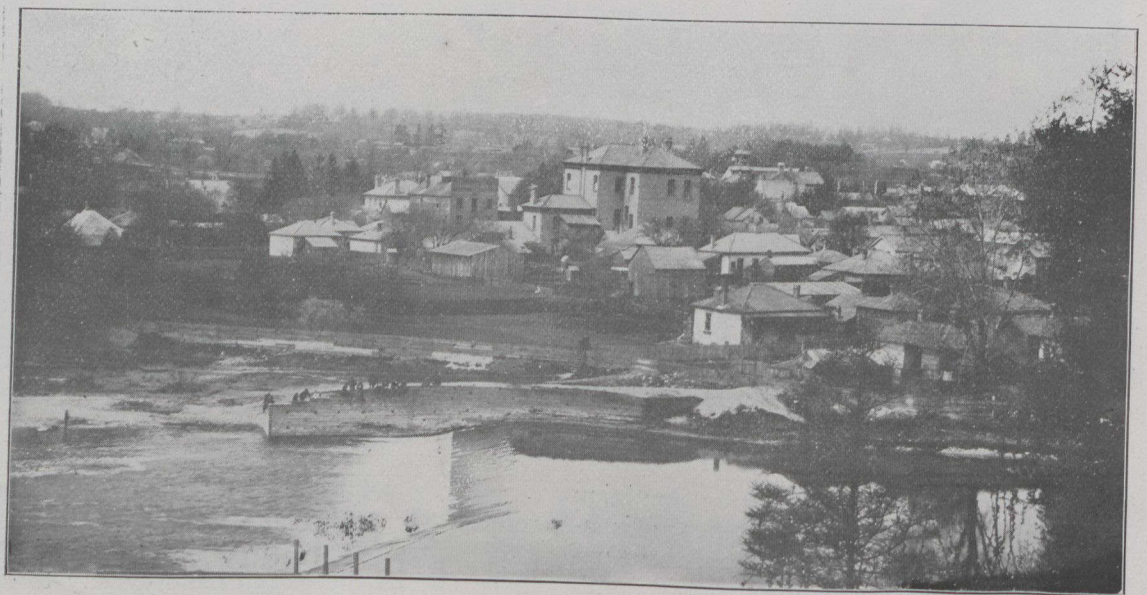
HURON COLLEGE—LONDON.

Ontario Loan and Debenture, the Dominion Savings, the Agricultural Savings, the Canadian Savings, the London Loan, the London and Western Trusts, the People's Building and Loan, and the Birkbeck Loan Companies.

assures its salubrity. According to official returns, it is the healthiest city in the Dominion, and altogether it may justly claim to be one of the places most greatly to be desired on this Continent, in which to spend a prosperous and peaceful existence.



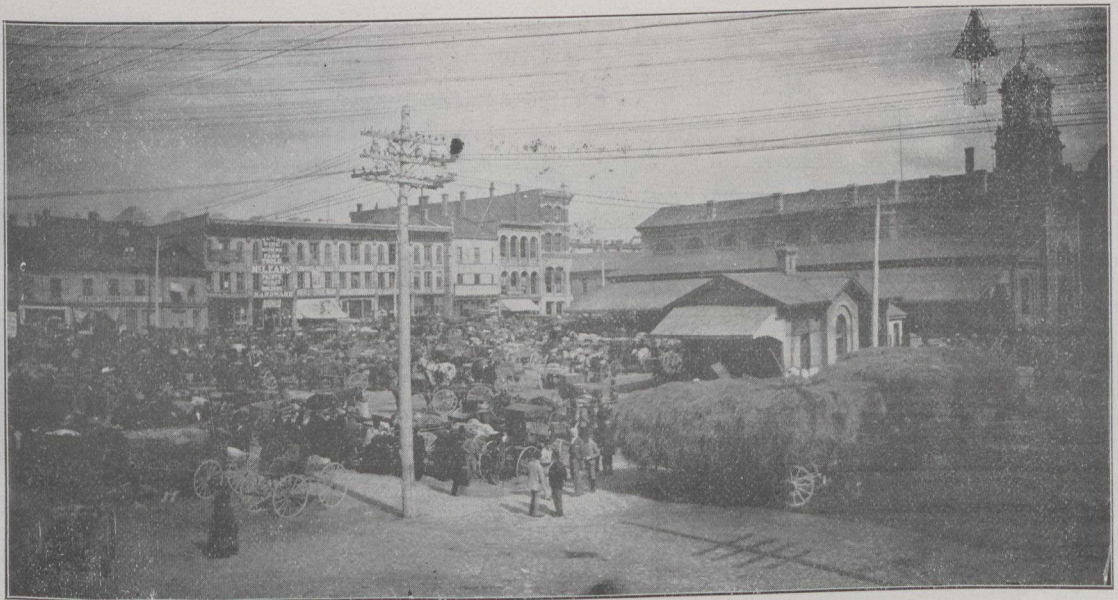
DUNDAS STREET BRIDGE—LONDON.



LONDON—LOOKING WEST.



NO. 1 STATION FIRE HALL—LONDON.



MARKET, LOOKING NORTH-EAST—LONDON.



COLLEGIATE INSTITUTE—LONDON.



SCENE, VICTORIA PARK—LONDON.

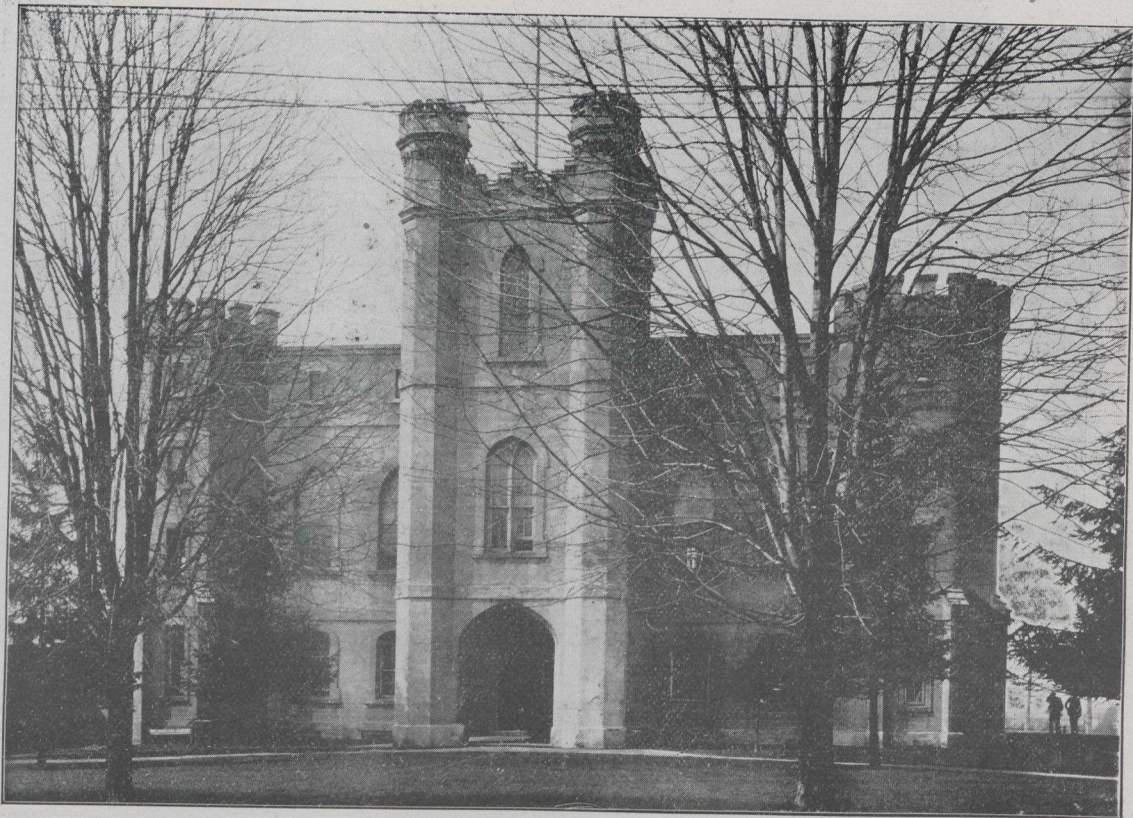


SPRINGBANK ROAD, LEADING TO LONDON.



SPRINGBANK—NEAR LONDON.

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



JAIL AND COURT-HOUSE—LONDON.

## A GARDEN DIALOGUE

"My, I've been rushed to-day," complained the can.

"I've been rather pushed myself," remarked the lawn-mower, "This grass makes me tired. It's the greenest thing I've seen in some time," he continued, "Here it stands, out in the sun and rain, growing greener all the time, and then it is terribly cut up if I happen to be a little sharp with it."

"Well, it's the gardener I blame for all my troubles," sighed the can. "If it weren't for him I wouldn't be full so often; and then he is so rough with me, I am frequently very much upset. The rose was very much nettled with him the other day, he was so

cutting with her; just as she was nodding at some very well read English cherries, over the garden fence, he came along with his friends the shears and nipped her sweet smile in the bud."

"I saw him, just yesterday, in company with a toothless old rake," the mower observed.

"Yes" sighed the can, "and when I chided him about it, he said that he had seen me, hanging on the arm of a tree whose reputation was decidedly shady. I have an iron constitution, but this will wear me out; but I don't expect much sympathy from you, you're such a rough blade yourself."

—JAS. P. HAVERSON.



“CANADA by reason of its vast geographical extent—its area is more than thirty-five times as great as that of the British Isles—its inexhaustible mineral deposits, its unrivalled fisheries, its limitless forests, grazing lands and wheat fields, its bracing climate, and above all its free institutions, the Dominion of Canada seems marked out to be one of the great future homes of the Anglo-Saxon race. What the United States now is, the Dominion seems destined at a time not very remote to become.”

PHILIP VAN NESS MYERS

Formerly Professor of History and Political Economy in the University of Cincinnati; Author of “A History of Greece,” “Rome: Its Rise and Fall,” and a “General History.”

# THE DRYAD

By ELIZABETH ROBERTS MACDONALD

IT was mid-September; the hills behind the little sleepy town were sweet with fern, and touched here and there to brilliance with the vivid red and pale clear gold of maples in their autumn dress. The air was full of sparkle and vitality, yet with a faint foreboding of mysterious change.

It was Ralph Winslow's last day in Fredricton. The week before, he had graduated from the grey old college "standing half-way up the hill;" to-morrow, he would have begun the voyage of young manhood in quest of fortune and adventure. This was his halting-place, his time for looking backward with the inevitable regret, forward with indefeasible uncomprehended hope.

The hill-top meadows lured him on and on; he reached a part of the uplands that he had not visited before, and threw himself down on the grass to enjoy the perfect air, and the great over-arching dome of blue and pearly sky. He had gone far beyond the familiar first and second cross-roads. Now he lay facing a beautiful, and very symmetrical grove of spruce and fir; beyond that was an open space, and then thick woods extending to he knew not what far fields. While he gazed at the grove, the branches parted, and a girl stood there, holding back the boughs and looking in deep admiration over the landscape. She did not see him at first, and he held his breath and lay still. The picture she made, standing there in her wood-colored gown against the background of green, never left his memory. She had woven a wreath of immortelle, and wore it as a crown on her light-brown, fluffy hair; sprays of golden-rod were pinned on her breast. Her face was delicately flushed; her large brown eyes were full of dream, yet looked, Ralph thought, as if they could sparkle on occasion. Suddenly they left the distant scene, drooped, and met his. Ralph wondered afterwards just how much ardor was in his absolutely unconcealing gaze; at any rate, the slight flush deepened on the girl's face—she stood hesitating a

moment, then moved back, dropped the woodland screen between them, and was gone!

Ralph lay still till he thought he had given this wood-nymph time to be well on her way, wherever that might lead; then he rose, and went to the grove to reconnoitre. It was quite dense, with the narrowest of paths; this he followed, and came out on a wide ferny space beyond which lay the thick woods. In these woods, opposite the path through the grove, was an opening, which he entered with a boyish feeling of adventure. It proved to be an old, long-disused road, over which now the moss grew greenly, and the branches stretched protecting arms. Ralph went on and on till at last he emerged on the outskirts of one of the little straggling hill-settlements. An old grey farm-house confronted him. Smoke curled up briskly from one chimney, as if the fire had just been lighted for tea. An alert young collie sat on the door-stone, otherwise there was no live thing to be seen. Ralph stood for a few minutes gazing, then turned disconsolately away, and began to retrace his steps toward town. That bare, grey house did not look, he thought, like the home of such a girl as he had seen; and, even if she were there, he could not very well march up and insist on an introduction! So he told himself whimsically that she was certainly a Dryad, and had her dwelling in some great ancient tree.

And on the following day he set out to seek his fortune!

Two years had passed when he saw her again. Fortune seemed not much nearer, but Ralph had done honest work, holding fast to his ideal of life, and—this last without an effort—to the memory of a girlish face framed in green branches. He intended some day, to edit a first-class magazine, and to edit it on a plan of his own that should make it the most strong, beautiful, and altogether delightful publication in the world. Later in life, much later, he would

publish books, too; and be to many struggling authors the friend, sincere, discriminating, and inspiring, for whom they long had sought. In the meantime, he did newspaper work in Toronto, studied assiduously, and wrote articles with a distinct literary charm that found their way into some of the leading monthlies.

He was on a mission out West for his newspaper, to write up a newly-opened mining district, when he caught the second glimpse of his forest maiden. The train had slowed up at a tiny way-station to let out a solitary passenger. There was evidently a summer resort near by, for though the little platform seemed set in the midst of the woods, with not a house in sight, there was a crowd of gay people there to meet the arrival—at least twenty young men and girls, with a stately chaperone, and a patriarchal *pater familias* in charge. The young people were all freakishly decorated with ferns and flowers, and carried green boughs, which they waved in greeting. Ralph was watching them with quiet enjoyment, when he saw one girl who stood a little apart from the rest, her branch of fir held droopingly, and, he thought, a rather sad expression on her face. She, like the others, was flower-crowned—honeysuckle formed her wreath—and surely he had seen before that light, fluffy hair, and that lovely forehead! Yes; she raised her eyes and they met his, it was indeed the Dryad!

Her eyes dilated, and her fair face flushed. The train moved away. In desperation Ralph leaned out of the window and frantically waved. The girl's flush deepened, but she smiled, and her whole face lit up with that, and the sparkle of her eyes. That sudden change turned Ralph's head completely, and for the next twenty miles or so he thought of nothing else. Then it dawned on him that he was really no nearer to her acquaintance, and getting rapidly farther away from her dwelling-place. When he asked the conductor the name of the way-station where only one passenger got off, that individual answered rather hastily that it was just a little summer resort—perfect nonsense their stopping there—and its name was Roseneath. Ralph turned over many plans in his mind, but

the only feasible one seemed to be to stop at Roseneath on his way back, try to get board there, and leave the rest to what we foolishly call fate.

But, alas and alas, for the best-laid schemes of men! Though his business took him little more than a week, he found the summer resort forsaken, the cottages closed, and a general air of bleak desertion over all. There had been an outbreak of typhoid fever, the people at the nearest farmhouse told him; three or four of the visitors had come down with it, and had at once been taken to the nearest town; and, of course, even those whose families had escaped were afraid to stay. Having selected the kind-looking housewife for his *confidante*, and lured her out on the door-step away from her curious family, Ralph summoned courage to ask questions, and found her responsive and sympathetic. Oh, yes, indeed she remembered the young lady with such pretty light hair and large brown eyes. She was an orphan and was governess in the Mathewson family. Good to her? Yes, indeed! They seemed to set great store by her, and no wonder. She certainly was the sweetest-mannered, best-tempered, funniest young lady she had ever seen. Clever, too! My, the stories she used to tell them children! No, no, she didn't have the fever. No, indeed! Her name? Well, it was a queer sort of name—Langdom or Landen or some such outlandish word. But her given name was right pretty—she remembered that very well because it just seemed to suit her—Rosalind—Rosalind Lang—something; she should think a lady with a last name like that just ought to change it. Here, unaccountably, Ralph felt that the conversation was becoming too personal. Where she lived Adams did not know, not to say exactly, at least; but it was somewhere or other in Nova Scotia or New Brunswick, or one of them Merrytime Provinces.

With this meagre information Ralph had to content himself for the present as best he might. It was something, at least, to know her "given name." He agreed with Mrs. Adams that it was "right pretty, and seemed to suit her." Then, it was good to know that she was with friends who cherished her; that little sad look in her face had awakened

in him the protective instinct which is one of the strongest characteristics of man. So he went back to his work with fresh ardor, feeling life very well worth living, and the world a strange and wonderful place.

When the next spring came he went up to Fredericton to take his M.A. degree. The examination was safely passed, and one day still remained free before Encoenia Day, when the degrees would be conferred with imposing ceremony. How should he spend that day? The air was Eden-like with the full tide of spring; the blue river beckoned him, and the softly greening hills. He thought regretfully of all the people who had been kind to him, and on whom he ought to call, then hired a canoe and spent the morning in re-visiting his old haunts on the Nashwaak, and the Nashwaaksis. That was delightful, but still, like the clansmen of old, his "heart was in the highlands," and when afternoon came Ralph followed the lure of the hills. He went on the old trail, up and away, through pale just-opened ferns, and shrubs covered with blossom, till at last he came out opposite the grove where, that autumn long ago, he had seen the fair vision of Rosalind. Though he did not in the least expect to see her now, he was yet conscious of a feeling of blank and utterly irrational disappointment that the miracle of three years ago was not repeated. However, his part of the episode, at least, he would re-live; so he marched up to the little wood and plunged again into the deserted road.

It was more overgrown than ever, and blocked here and there by fallen trees. Ralph had not gone far when a sound like a moan caught his ear, and he paused to listen. It came again—yes, it was certainly a moan—then, as he started hastily forward, came a vigorous cry of "Help, help!" The voice was a woman's, clear and sweet. Ralph rushed forward with an absolute certainty in his heart as to whom he would find, and a dreadful wonder as to what perils surrounded her. In a minute he brought himself up with a start; he had almost fallen over her—the wood-nymph, indeed, as he had known it would be—where she lay in a curled, uncomfortable heap. She had tripped on a fallen tree, and

one foot was twisted under her. At the sound of Ralph's hasty approach she lifted her head, and her face, a moment before drawn with pain, sparkled into a smile.

"I thought you would come," she said, then blushed furiously, and began to talk with assumed lightness.

"I mean—I thought *some one* would come," she explained. "I am afraid I have broken my leg—a mere trifle, you know, but rather inconvenient. If you would be so very kind as to go to the nearest house, and send help!"

Her face had paled again, and her voice shook.

"Where is the nearest house, Dryad?" Ralph asked, kneeling beside her, "and what will you do while I am gone?"

"Oh, I will wait here!" she assured him. "The nearest house is Mr. Mead's—an old, grey farmhouse; you go right on along this road till you come out on a cleared place, and there it is. But—please don't be long!"

Ralph remembered well the old grey farmhouse, and the way to it.

"There may be tramps," he said. "I won't leave you alone; you must let me carry you."

"You cannot, indeed," she protested. "I am too heavy!" Ralph laughed, remembering the weights he had lifted at college (for he had been the "strong man" of his class), and thinking how easy this burden would be to bear.

"I don't think I would hurt you as much as any one else would," he said, and Rosalind lifted her eyes to his, and answered with perfect confidence:

"I know you would not—not nearly so much!"

That settled it, and Ralph lifted her at once with the tenderest care, and set off through the woods at a swift, yet cautious, pace. She whitened to the lips with pain, and then lost consciousness. When Ralph reached the farm-house he found a stout, comfortable-looking woman seated on the door-step knitting. She sprang up and came forward with consternation on her pleasant countenance.

"Miss Rosalind!" she cried, casting the

knitting away quite recklessly. "Oh, whatever is the matter with Miss Rosalind?"

"A broken leg, I fear," Ralph gasped. "Where can I put her?"

"Here, here! Oh, my poor dear little lady! Put her right here on her own bed!" and she rushed ahead of him and threw open a door leading out of the stiff country parlor. The room they entered was cosy and tasteful—though Ralph scarcely noticed anything then, except the enormous size of the mahogany bedstead, and the snowy whiteness of its draping.

"Who can go for the doctor?" he asked, as he laid his dear burden gently on the "land of counterpane."

Mrs. Mead wrung her hands.

"There's no one home but me!" she cried in distress. "The men-folks are two miles off to a barn-raising, and Molly's gone to town with eggs! Whatever will we do?"

"I'll go!" Ralph cried. "Have you a horse?"

"Oh, yes, yes! There's three in the barn, and four saddles. Take them all—any of them, I mean! And oh, hurry, sir, hurry!"

"Give her something to bring her to!" Ralph said. "And tell me what doctor!"

"Any—any! We haven't one in particular, and they're all good," the dame cried, fairly pushing him toward the door. "And I'll get her out of the faint, don't you worry!"

So Ralph fled to the barn, saddled the first horse he came to, and dashed away at a reckless pace in search of a doctor. Alarmed though he was, he could not help smiling as he pictured himself appearing in the streets of Fredericton on three horses and four saddles, according to Mrs. Mead's directions; but he made good use of the more ordinary equipment he had chosen, and very soon returned triumphant beside the carriage of Dr. Malone, whom he had selected on the same principle as that by which he had picked out his horse.

The break—just below the knee—proved a troublesome one, and the doctor was strict in his injunctions that no one but Mrs. Mead should see his patient, for some days at least.

Ralph glowered fiercely at the doctor when he heard this dictum. Small wonder,

for in five days he had to be back at his post in Toronto. His salary had just been raised, and his position greatly improved, so he felt that it was absolutely necessary not to out-stay his time. And now this fiend of a doctor—! However, he resolved to circumvent him, and went home full of hope and determination.

The next day was the great one of the taking of his degree, but now that seemed a very secondary matter. Still it would be pleasant to have those initials after his name—if Rosalind wrote to him. To such a pitch had our ambitious scholar come! In the morning he visited a florist, and secured a large delicious bunch of lilies-of-the-valley. With these in his hand he climbed the hill to the old grey house—a long walk even by the shortest road—and set to work to win Mrs. Mead entirely to his side.

This he did not find such a very difficult task. The good woman was one who believed in intuitions, though, perhaps, she did not call them by such a dignified name. She had an intuition as to Mr. Ralph Winslow, his character and attainments, which made her quite willing to talk to him freely that morning, and to promise at last that she would manage it so that he should certainly see her charge on the following day.

"You see, I must leave on Saturday afternoon," Ralph said ruefully. "It gives me very little time, don't you think?"

Mrs. Mead shook her head, and her little blue eyes twinkled.

"If it's just to make a formal call, like, and ask after the young lady's health and so on, seems as if all of one afternoon ought to be enough," she answered.

"But—dear Mrs. Mead—I thought you knew—" Ralph faltered. "*Of course* I want her to marry me—if I can ever persuade her to, I mean!"

It sounded very bald and bold to the chivalrous lover as he said it, but to Mrs. Mead it was highly satisfactory.

"Well," she remarked, with a sigh of relief, "I don't mind saying as it's just what I hoped you would say. You see, the dear little lady's not used to fighting for herself, and this life's mighty hard on gentle, clever, high-minded folk like what she is.

She just does need someone to take care of her, that's sure!"

"And you think I could?" Ralph asked with a smile. "Well," she answered, "even before you told me who you were, I knew *what* you were. And as for your family, I knew your father's father, and six of your uncles, and they was all the right kind, every one. Now, don't you want to know something about Miss Rosalind?"

"Yes, thank you," Ralph answered slowly. "I think I would like to know her surname!"

Mrs. Mead fairly gasped.

"Do you mean to tell me," she cried, "that you don't even know that blessed child's surname, nor what stock she comes of, and yet you want to marry her?"

"Why, as to her surname," Ralph answered, laughing, "if she does as I wish, it won't matter very long!"

"You do beat all, sir, if you'll excuse my saying so," Mrs. Mead exclaimed. "My, you do beat all!"

She paused as if overcome by his rashness. Evidently "family" and "stock" meant a great deal to Mrs. Mead.

Presently she resumed: "Well! I suppose I'd better tell you a little something, then, as quick as I can! My young lady's name is Rosalind Margaret Langdyn. Her father was Mr. George St. Ives Langdyn. He was one of those English gentlemen that come out here and think they know everything about farming, and really don't know as much as a babe unborn! My, the sight of money he wasted, with all the wrong things he bought, and all the right things he used wrong! But a perfect gentleman he was, and the mildest, consideratest man in his own home as I ever saw. Well, he bought a big farm on the river-side, about fifteen miles below town. Then he married—a lovely lady, too. She was a Bliss, and everyone knows what the Blisses are. Clever, every one of them, and hasty, and that generous they'd give away their heads and not think twice of it! Well, my Miss Rosalind has all the goodnesses of both of them—and that's not saying little—and not any faults whatsoever, as *I've* even been able to find out. And I've known her ever since she was three months old. Yes, I was her

nurse, and then when she was too big to need one, they kept me on, and after they lost most of their money, I was the only help Mrs. Langdyn had. You see, *he* died when Miss Rosalind was only eight years old, and when she was thirteen her mother went too. So the poor dear was sent to a boarding-school, and there she stayed till she was eighteen. She spent most of her holidays with her aunt in St. John, but for part of every summer she came to me. Yes, I got married when dear Mrs. Langdyn died. You see, I could hardly help it; James had been waiting for ten years, off and on!"

"Off and on!" Ralph exclaimed. "How did he wait off and on?"

"Well," Mrs. Mead admitted, looking rather ashamed of this part of her narrative, "he got married once in the meantime! But that wife only lived a year, poor silly thing!"

Ralph opened his mouth to ask another question, but noticed the cloud on Mrs. Mead's usually sunny face, and paused in time.

"There, I must hurry," she went on. "You say you must be at the college by two, and it's near twelve now. So to make a long story short, when Miss Rosalind got through with her schooling she found that her bit of money would just about clothe her and that was all, so she got a situation as governess, and went to work with a will. That was four years ago, and she's been with the one family ever since."

\* \* \* \* \*

There were many thoughts quite foreign to the encoenial exercises chasing each other through Ralph Winslow's head that afternoon. Their trend may be gathered from the fact that when the Chancellor rolled out the sounding phrases: "Ad honorem Dei Optimi Maximi, et ad Profectum Patriae Provinciaeque, Ego, auctoritate mea et tolius Universitatis—" he answered, "I will,"—and then blushed furiously, as well he might.

The next day he took his way to his Mecca on the hill, carrying with him an offering of fruit and a fragrant handful of purple heliotrope. Mrs. Mead was true to her word, and soon Ralph was seated in the little room off of the parlor, talking in quiet

conventional fashion to the white-faced girl whose hair spread out around her like an aureole.

Presently, when they had quite exhausted the subjects of the weather, the view, and Mrs. Mead's good-nature, silence settled over them. At last in desperation, Ralph began: "Do you remember—" then he looked at her suddenly and caught her eyes. The next moment he was kneeling by the bed with both her hands in his.

"You do remember," he whispered exultantly.

Tears filled Rosalind's eyes. "Yes—I remember—both times!" she answered.

"You had just that expression. I—I never forgot."

"Do you know what it means, Rosalind?" he breathed.

"It means—oh, we do not know each other well enough," she faltered.

"It means love," he said, very white and grave now. "It means everything that is worth having, Rosalind. And I have to go away to-morrow. Say that I may come back for you. Please, say it, Rosalind!"

When Mrs. Mead came in a little later, she was puzzled to hear Ralph saying: "And if the worst comes to the worst, Dryad, we can live in one of your family trees!"

## "HURRAH FOR OUR OWN CANADIAN HOME."

BY W. D. O'BRIEN.

In eighteen sixty-seven, midst the sunshine and the flowers,  
When throwing off her baby clothes this "Canada of ours,"  
Felt that her strength was equal to many ruling powers,  
And "Hurrah for our own Canadian Home."

This giant young Dominion sketched out her future plan,  
With banner, "Equal rights for all," we placed it in the van,  
We dine with Mother England and flirt with Uncle Sam,  
But "Hurrah for our own Canadian Home."

Our fighting boys soon ceased the war with England and the Boer  
The "granary of the world" stands at our own back door,  
With cereals, fish and minerals we're flowing o'er and o'er,  
Then "Hurrah for our own Canadian Home."

Vast prairie lands of virgin soil is pining for its seed,  
"Jack is as good as his master," we know no race or creed,  
The horny-handed sons of toil is all Canadians need,  
To "Hurrah for our own Canadian Home."

Both sun and moon together shine upon our vast domain,  
And snorting engines roll along with the world's supply of grain,  
The flag of freedom floats aloft, its rights we shall maintain,  
And "Hurrah for our own Canadian Home."

Our rivers, lakes and brooklets go murmuring to the sea,  
There's music in the woodman's axe when hewing down a tree,  
Our noble sons and peerless maids whose hearts are light and free,  
All "Hurrah for our Canadian Home."

Our sunsets in the autumn tints our sky a golden hue,  
"Baptiste" glides o'er our waters in his tiny bark canoe,  
Dear "Canada" we love thee best and ever shall be true,  
To "Hurrah for our own Canadian Home."

Ottawa, 1903.

# THE OUEST OF A GHOST-GIRL

BY M. MACL. HELLIWELL.

**B**EDLINGTON was very tired. He had been working all day over his report, and body and mind were numb with the dull ache of utter exhaustion.

It was still early in the evening, but in the late autumn darkness falls quickly in the Yukon, and already his little shack was enveloped in a soft enwrapping twilight.

He had sent his men down to Dawson City that morning. He could get his papers into shape with more ease and celerity when left quite alone, and when he was ready to go, Black Bess could carry him back to civilization in a few hours.

Perhaps it was his unusual fatigue, perhaps the soft, deep stillness of that glorious autumn night had something to do with it, but, as he lay back in his rudely improvised arm-chair, tranquilly smoking the pipe of peace, a curious mood fell upon him. All at once a great loneliness filled his heart, a sudden deep, almost tender, yearning to speak with his own kind. He shook his great body in impatient protest against this incomprehensible and unaccustomed mental condition.

"Gad," he murmured, "if I had a fixed local habitation, or any kind of family, I'd think I was homesick!"

A desire came upon him to saddle Black Bess and ride up to the Verabianca, though the distance was not inconsiderable. It would be rather a joke to surprise Tom Brummel; his last letter to Tom had been written four months before from Ottawa. Then he remembered that Tom had gone out to Vancouver in the spring, and he had not heard anyone speak of his return.

He settled back in his chair with a curious sense of self-pity. The words of an old song ran through his head, and in half scoffing indulgence of his mood he crooned them over softly:

"No one to love, none to caress;  
Roaming alone through this world's wilderness."

By Jove, I'm getting deuced sentimental! Failing anything more material, I'll be in love with Love directly if I don't watch out!" Then, after a moment, "I wonder how it *does* feel," he mused, "to know that somewhere in the world there is a trustful little girl whose universe revolves round you. Tom seemed to think it a pretty pleasant sensation."

The grateful, listless relaxation that presages perfect rest was stealing over him. He blew out great clouds of smoke, and with half-closed eyes, he followed their slowly gyrating upward course, barely discernible in the dim light shed by his one tiny, sputtering candle.

Bedlington, the unsusceptible, the scoffer at sentiment and tender passion, was for the first time in his life giving free rein to his imagination, and as he lay back half drowsing in his chair, fancy made of each nebulous ring a misty aureole to frame a woman's face, a face vague, undefined, elusive, yet tantalizingly alluring, the same face over and over, appearing dimly for a moment, then vanishing slowly with the melting of its halo into the ever increasing darkness.

But all at once Bedlington's half-closed eyes opened widely. The face of his fancy seemed to be materializing before him, no longer vague and undefined, but softly distinct, and a hundred times more bewitching. The formless smoke halo resolved itself slowly into a shining aureole of tangled golden curls, and, through their fringe of long black lashes, straight into his there looked a pair of wonderful blue eyes, brilliant in the narrow shaft of light that filtered from the solitary candle full upon them.

For one long moment the vision held him spell-bound, then, with a long-drawn sigh, he gradually pulled himself together and rose stumblingly to his feet. But with his first movement the apparition vanished, and as his chair struck against the table, the bottle which served him as a candlestick rolled



noisily to the floor, leaving the place in darkness.

With a half smothered imprecation, Bedlington groped his way across the room, but where the face had been, there now yawned only the little open square which he called a window. He thrust his head into the night. Perfect silence brooded everywhere. His eyes, straining through the darkness, could distinguish only the indistinct outlines of a few stray poplars, and off in the distance the shining Yukon, glinting and sparkling with a thousand broken reflections of the brilliant northern stars. Confused, amazed, bewildered, he returned to his chair, half hoping that by concentration he might again conjure up the vision. The golden hair, the lustrous eyes, the perfect mouth, were burned indelibly into his brain, but fix his mind upon them as he might, the black wall before him remained blank and visionless.

Then suddenly his practical common sense, and his scientific training asserted themselves, and he laughed aloud at his own foolishness. "I was dreaming," he said to himself, "I've been driving my brain too hard of late."

Nevertheless, despite this solution to the mystery, before turning in, the young engineer lit his lantern and made a careful examination of the ground surrounding the shack, even following the trail towards Dawson for a couple of hundred yards. Nothing rewarded his search. The night frost had hardened the ground, and he could discern no tracks save those made by his own men that morning.

Two days later Bedlington jogged easily into Dawson City. It was his custom to rattle through the streets on a full gallop, but this morning the reins hung slack across Black Bess's glossy neck, and he whistled softly as he rode, a far-away expression in his eyes.

Robert Bedlington, M.E., the practical, the unsentimental, the scoffer at all believers in signs and superstitions, had not yet been able to satisfy his scientific mind as to the whence and whither of his fleeting vision, and now, as he rode slowly along, it was still with him, the blue eyes still smiling into his.

As he drew rein before the post-office

door, the group of men surrounding it greeted him with noisy welcome, for he was one of the most popular men along the Yukon.

"Haven't come for letters, have you, Bob?" cried one. "Oh, you jolly backwoodsman, didn't you hear the painful news? Our last batch of mail came a cropper in the Yukon, and most of our precious secrets are locked forever in its stony heart."

A handsome young officer from Stanley Barracks clapped Bedlington on the shoulder, crying reassuringly:

"Buck up, old man, all is not lost! They've rescued a few; perhaps your fair lady's is one of them, and there's a regular beauty show inside. They fished out a lot of photographs with the addresses washed off, and Bert has tacked 'em up all over the walls for identification. Better go in and have a look at 'em. There's one there that'll make your eyes dance!"

It was a curious sight, and one not devoid of pathos—the oddly assorted, blistered, water-marked photographs, sent from afar to gladden the exiled husband, father, brother, or lover, patiently waiting to be claimed. There were old, old faces, worn with care, mellowed by time and trial, side by side with faces too young to speak of anything but wide-eyed wonder at it all; sweet faces, plain faces, pretty faces, faces sad and faces merry, faces grave and faces gay, the faces of honest toilers, the faces of light-hearted triflers—all sorts and conditions of faces.

But of them all Bedlington saw only one. With a half-articulate cry he sprang forward. Tacked up amongst a medley of babies was the face of his vision, his lady of the tangled golden hair, and the wonderful eyes which looked out from the picture straight into his!

He took down the card tenderly. The postmaster came round beside him. "Hallo, Bob, found a friend? Great scheme of mine, wasn't it? Thought of it all myself, too!" And his proud smile embraced the group.

"Immense," commended Bedlington. "Can't thank you enough, old man!"

"Bobby, Bobby," came a wail from the

Fort Stanley man. "You've taken my lady, you've ——"

Bedlington turned upon him almost fiercely.

"Yours, Bruce, what do you mean? She's mine—don't you see I've taken her?"

"Oh, keep cool! I didn't say she wasn't yours. I don't dispute your claim. But I can tell you this, if you'd been a day later you'd have lost her, old man. I've come in here to see her every ten minutes since she was put up, and I vowed if she wasn't claimed to-day I'd pocket her myself to-morrow. Confound it, Bob, you ought to be ashamed of yourself to leave a dainty little girl like that stuck up to the vulgar gaze in this hole all these days!"

Bedlington laughed half happily, half fatuously.

That night the young engineer sat in his room in the hotel, the water-stained photograph set on the table before him.

"I don't understand it at all," he apostrophized the smiling face. "You can't be the ghost-girl, of course—though I have heard of spirit photographs—but you're the photographic materialization of her; and, by Jove," he continued slowly, resting his chin on his great fist and gazing at the pictured face with a strange intensity, "I'm going to wind up this mine business and go in quest of my ghost-girl till I find her—or go stony broke! Gad, life must have been worth living in the old knightly days!" He jarred the table suddenly, and the photograph fell face downward. There was some writing across the back which he had not noticed before. As he read it now, an even sterner resolution set his firm jaws. "With love to my dear old Tommy," ran the words.

"This slightly complicates it," murmured the engineer. "Tommy against Bedlington, and," he added with a short laugh, "I'm going to stake my all on Bedlington!"

Once or twice during the months that followed Bedlington's going out from Dawson, that gentleman asked himself seriously if he were not becoming a doddering fool. Then, when his practical common sense was in the ascendant, he told himself that this notion of finding his ghost-girl, as he called her, was merely a whimsical fancy which amused him, but of course meant nothing.

His speculations had suddenly borne fruit an hundredfold, and he was naturally taking a tour of the country for rest and change of air, the idea of making the pursuit of his vision, the *raison d'être* of his trip, being thrown in merely to give the zest of the pleasures of the chase to his journeyings. Nevertheless, no fair-haired maiden in street-car, railway train, boat, or hotel, escaped his eager scrutiny, and, whenever he expected a friend to call upon him, he put his stolen picture in a conspicuous place in his room, so that, if one came who chanced to know the original, the photograph could not fail to attract his notice. But all devices to establish an identity came to naught.

Then all at once, and when he was least expecting it, he found his clue. He had come as far as Toronto, and was about to enter his name in the register of the "Queen's," when a signature at the top of the page caught his eye. It was not the name which attracted his attention, for that was quite unfamiliar to him, but as he looked at the writing a curious sensation passed through him, and the conviction fell suddenly upon him that the hand that had written in the hotel register, "Lady Carteret, Miss Vera Maitland, and maid," was the same impetuous hand that had dashed across the back of a certain photograph, "With love to my dear old Tommy." Bedlington hesitated for an instant, then he turned to the clerk: "Are Lady Carteret and Miss Maitland still here?" he asked. "I am travelling to overtake them, but did not expect to catch up so soon."

"They left last night for Montreal," was the answer.

"Ah," said Bedlington, then, with a sudden inspiration, he remarked, with his frankest and most engaging smile, "It is such a surprise to me to find they have been here, I don't quite know what to make of it. There can't be two Lady Carterets, and two Miss Maitlands. Is this the Miss Maitland who has been stopping here?" and he drew the blistered photograph from his pocket, and, regardless of what that individual might think, thrust it under the clerk's nose.

"That's the lady," was the instant reply. "One wouldn't forget that face in a hurry."

She's one of the most beautiful young ladies I've ever seen."

That night Bedlington followed the trail to Montreal.

"The thing's getting quite hot," he mused. "I can imagine now how poor little Evangeline felt when she came at last to the home of Basil the Blacksmith only to find that her bird had flown that very day."

He had never had a very high opinion of Evangeline. To his mind it would have been in much better taste, and more in accordance with his ideas of maidenly modesty, if she had bided quietly in the first town she came to, and had left Gabriel to do the hunting up. Her pursuit of her elusive lover had always rather jarred upon his masculine idea of the fitness of things, but now he felt quite a tender sympathy for the hapless maiden, and he resolved to present to the "Gabrielle" who had inspired his wanderings the handsomest copy obtainable of Longfellow's poem as soon as his quest was fulfilled.

Upon his arrival in Montreal he went straight to the Windsor, but after one look at the register, he proceeded to the Place Viger, and, gleaning nothing there, he looked into all the hotels he could think of as being suitable for the housing of a Lady Carteret and a glorious materialization of a radiant ghost-girl. He returned to the Windsor at night, weary and discouraged.

The next day as he was wandering aimlessly through the streets, he happened to pass the offices of the Allan Line Steamship Company, and, as his eye fell upon the window, a bright idea came to him.

"By Jove," he gasped, and dived into the office.

The clerk was most affable—yes, the *Parisian* had sailed from Quebec for Liverpool that morning—the list of passengers?—Why, certainly—Smith-Robinson—h'm h'm—Lady Carteret, Miss Vera Maitland, Rev. E.—pardon? Yes, the following Tuesday—Certainly, any particular choice as to location of cabin?

"It's a modern version—or rather inversion—of Evangeline, without a doubt," quoth Bedlington, as he swung himself on the Quebec train a few hours later, and he kicked his heels impatiently in the ancient

city until his ship went out. Three days after his arrival in England, Bedlington attended a semi-official reception given by Lord and Lady Strathcona. The rooms were thronged when he entered, and, after paying his respects to his host and hostess, he managed to edge his way to the lower end of the great drawing-room, drawn thither by a distant gleam of golden hair.

It was almost too much for him to fully realize, but, as he was squeezing his way through the gay, chattering groups, suddenly he found himself face to face with his old friend, Ralph Gordon, and—his ghost-girl—a radiant, laughing, flesh-and-blood materialization of his golden-haired, blue-eyed vision!

The two friends greeted each other with delight, and as Gordon presented Bedlington to Miss Maitland, neither man observed the startled, questioning glance which the girl flashed at the young engineer.

How it came about she never clearly knew, but all at once Vera Maitland found herself seated in a quiet, secluded little corner, with Gordon nowhere to be seen, and her new acquaintance looking down at her with a curious expression in his grey eyes, which she found it rather difficult to meet.

She tried to utter something commonplace, but, before she could frame a coherent sentence, Bedlington broke into speech.

"Who is Tommy?" he asked abruptly.

Vera's deep blue eyes were raised to his in undisguised astonishment. "Tommy? Why, Tommy is my brother, Tom Brummel—my half-brother, you know."

"Brummel!" echoed Bedlington. "Why, he owns the Verabianca mine. I know him as well as I know myself! He's the finest fellow in the Yukon."

"I think he is," said Vera, with a little nod of her golden head. "We own the Verabianca together. It's named for Tommy's fiancée and me, Blanche and Vera. Tommy and Blanche are here to-night. We all came with my aunt, Lady Carteret. The Verabianca is a good mine, isn't it? Tommy says there are millions in it. Can you be Bobby Bedlington? How very queer! Tommy has so often spoken of you, but I never dreamed of connecting you with—" she stopped suddenly, blushed a little, then

asked quickly, "What made you ask about Tommy like that? How did you—why, of course, Tommy told you about me!"

"Tommy certainly did speak of his sister sometimes, but my dull mind never associated her with you. I did not know he was a half-brother and so, naturally, Maitland never suggested Brummel to me. However, the explanation is really very simple. I happened to find a photograph of you in the post-office at Dawson City. It was amongst that consignment of mail matter that took a header into the river, perhaps you remember about it. The photograph was among the few they managed to rescue, minus the address, and as no one claimed it, I could not resist commandeering it. It had 'With love to my dear old Tommy' on the back, and I've worried about the relationship of that blooming old Tommy ever since."

Certainly Vera should have reproved him for his presumption, but, alas, she merely looked down, blushed, and began to talk of more impersonal matters. They conversed upon life in the Yukon, the charms of British Columbia, mines and mining, until by the most natural process in the world, the conversation came round again to Tom and Tom's chum, who straightway proceeded to relate to Tom's sister thrilling tales of the escapades and adventures that the two men had been through together, and other anecdotes that unfolded a good deal of the speaker's life.

Vera was a most attentive and sympathetic listener, and it was almost two hours later, when Bedlington said:

"Miss Maitland, may I keep that photograph? It's really horribly water-marked. I am quite sure Tom would not care for it now, and I want it for a birthday present. That important anniversary is due to-morrow, and I have not received a single remembrance yet."

"If it is in such a dreadful condition, I think you had better burn it," answered Vera demurely. "Where is it?"

Bedlington plunged his hand into his pocket. "Never far from me," he replied, as he drew out the little silver-mounted case in which he had enshrined it; but, instead of putting it into Vera's outstretched hand, he kept it in his own, and gazed at it mus-

ingly for several minutes. Then he raised his head suddenly, the light of determination in his eyes.

"Miss Maitland," he began, "I am going to tell you a little story and then ask you a little question. I have never been able to account for what I am about to tell you. I can only say that it is true. Perhaps you—well, you shall hear for yourself."

"One night I was sitting alone in my little shack up at the Roaring Glory mine, striving to coax, with my good pipe, the cares that had infested the day to fold their little tents and poetically steal away, when I chanced to look up at my window. There, looking in at me, was the dearest, sweetest face I ever saw. While I gazed, petrified, it vanished suddenly. Instead of rushing out to find it, I stood, like the half-dazed fool I was, waiting for it to come back. When my senses did deign to return, I could find no trace of anyone. If I believed in spirits, I should say I had seen a supernatural being. She had golden hair and big blue eyes. What do you think? Do you imagine I could have dreamed it?"

Vera's cheeks were burning. She looked unaccountably uncomfortable.

"I don't know, I'm sure," she answered, with an uneasy little laugh. "Have you ever seen her since?"

"That's the queer part of it," pursued Bedlington. "Two days after I went down to Dawson and, by George, if there, in the post-office, wasn't the photographic double of my ghost-girl, looking right down at me with those glorious big eyes! I didn't find that picture, Miss Maitland, I deliberately stole it. They thought it was all right, and let me keep it—just as well they did, for I'd have stuck to it, anyway. When I found 'dear old Tommy' on the back, I longed to run that Tommy to earth and slay him on the spot. If I'd only thought of my old chum! Miss Maitland—"

Something in his voice caused Vera to break into rapid speech.

"Mr. Bedlington," she began, a trifle breathlessly. "I can explain your—your vision to you. It's not so mysterious as it seems. You see, just after I mailed that photograph to Tommy from London, where I was visiting Aunt Carteret, I got a dread-

ful attack of homesickness, and simply *had* to pack my trunks right off and take the first steamer over. Aunt Carteret, who is a perfect dear, came with me, and we were only one boat behind my photograph. Funny, wasn't it? In the meantime, Tommy had come out from Dawson, but soon after Auntie and I reached Vancouver, he found he had to take a flying trip up to our mine, so I made him take me with him. The mail was lost while we were up at the 'Verabianca,' and, as we got back to Dawson just in time to catch the boat going out, and didn't expect to get any letters, we didn't go to the post-office at all. If we had, of course, we'd have got my photograph."

"One evening when we were on our way down to Dawson, we passed a funny little shack not far from the trail. I had fallen a little behind the others, and I—I could not resist a sudden impulse to ride up and peep in at the little window. There was a man smoking inside—an exceedingly nice-looking man, I thought—but while I was looking at him, he raised his head and I fled wildly after Tommy. It was a shocking thing to do. I—I'm awfully ashamed, Mr. Bedlington."

The golden head was bowed, the big blue eyes were hidden. "Miss Maitland," said

Bedlington. "I've always believed in going straight to the point. Ever since that night I've been hunting for my ghost-girl. I tracked her to England, and it was to interview this gentleman"—he placed a finger on the address of the photographer at the bottom of the card—"that I came to London, in the hope that he might be able to point me to the dwelling-place of the original of this charming picture. But you see I have discovered her without his assistance!"

For the fraction of a second the blue eyes were visible.

"Well, now that you've made the important discovery—"

"Yes," cried Bedlington, made suddenly bold by that instant's revelation, "Now, that I have found her unaided, I am going to claim all the privileges of the discoverer, and take immediate possession."

Vera's protest was somewhat feeble.

"You—you can't have everything," she managed to say. "Which will you take for a birthday present, the photograph or—me?" Bedlington laughed happily.

"You don't know my capacity for taking!" he exclaimed. "I mean to take both—the photograph for a birthday present, and you for life!" And in the end he did.



# PHIL LINDSAY'S DOG BY KNOX MACEE

THE roof of the cabin cracked like a rifle. A few minutes elapsed. A tree, far up the hill, split and groaned. The roof snapped twice in quick succession. Then from the river a great, hollow boom rolled up and rattled through the trees on the bank. The ice of the Yukon was split for half a mile.

The three men seated around the rough table in the cabin began to show interest in what was taking place without. They shifted on their stools and sat erect. One laid his cards upon the table and pulled his cap down till it covered his ears.

"Whew! Ain't that a corker?"

The speaker was the man who had pulled down his cap—Phil Lindsay, the host. He was a huge, broad fellow, with a full, red beard that crowded high up on his cheeks, and gave to his face a ferociousness that was not endorsed by the humorous, though somewhat dissipated, eyes.

His companions presented few points of similarity. One was tall, but very gaunt, with a thin yellow beard and a pale skin. This was Alf Maurice, an Englishman. The other was a little, dark man, with a long nose, a thin beard that grew in spots, and a thin-lipped mouth that turned up humorously at the corners—Jean Altmose, sometime of Ottawa.

Again the river boomed.

"Say, she's rippin' herself up real handsome to-night—eh!" Phil rose to his feet and shook himself. "Reckon a little more steam wouldn't do no harm." He stepped unsteadily to the stove and kicked open the door.

"She's all right," the Englishman growled. "You'll melt the blooming thing if you put on any more fire." But he blew into his stiffened hands as he protested.

The sides of the stove were red, and the fire roared in the pipe. Indeed it was hard to see what could be gained by forcing more wood into a stove already full; but in went another stick.

"He won enough. He like to pass the time. That is safe," the Frenchman sneered.

Lindsay swung round and straightened himself up. "Say," he roared glaring at the others, "who's runnin' this show—you lobsters or me?"

Maurice took a pull at his beard and another at the bottle. Altmose shrugged his shoulders and stretched wide his fingers in the manner of his race. His eyes were blazing, but his mouth retained its humorous twist.

Jean was not drinking that night; he had made use of every sharp trick that he knew; and yet he had lost—lost heavily. For hours he had sat and watched the last of the season's wash-up steadily cross the board. He looked ahead to to-morrow and the day after—and he saw himself without money—without money in the middle of winter—and in Dawson! He would starve—or freeze—and hark!—the side of the house cracked as if it had been wrenched apart! Jean shivered and wet his humorous lips with his tongue. To be sure, Maurice had lost as heavily as he; but Maurice was not sensitive; he was a Stoic—an Englishman—Maurice did not care—so long as the whiskey lasted. But Jean!—ah, Jean must win! To starve was too painful; to freeze was too cold. It was very late. They would soon stop play—Jean would soon have to stop! There was no time to waste. He would take *un long hasard*. Again he moistened his lips; but his eyes no longer blazed—they twinkled.

He glanced at Maurice. The English-

man was nodding half drunkenly over his cards. Lindsay's back was turned—he was fixing the draft in the stove-pipe. A lean and dirty hand stole across the table to where Lindsay's cards lay; but Phil grunted and turned around—so the hand darted back to the centre of the table, and the fingers beat a careless tattoo on the board.

"Let her go, boys. Here, waken up, Alf!" Lindsay shouted in a voice that made the lantern rattle. "Come, get in the game. What do you do?"

But something scratched at the door, and a dreary howl arose.



Jean sprang to his feet. "By damn! What's that?" he muttered.

Maurice pulled at his beard and blinked over his shoulder at the door.

Lindsay grunted. "You can bet your wash it's a cold night, boys. There's my dog. He never shows up till the liquor drops below fifty."

He rose and opened the door as he spoke—and while his back was turned the lean, dirty hand made some changes in his cards.

As the door opened the cold atmosphere of the outside rushed within in white, whirling billows that rolled up from floor to ceiling, filled the room and stuck like heavy steam in the throat. While the cabin was thus stuffed with the white vapor a sharp patter on the floor was heard—a patter like

that made by a cat walking in walnut shells, which children sometimes stick to their feet.

The door closed. The host returned to his seat. The vapor melted. Jean and Alf looked in the direction in which the pattering had last been heard.

Phil Lindsay's dog was no common specimen. Indeed so uncommon did he seem to the little Frenchman that Jean hastily moved his stool to that end of the table which was most remote from the bed, under which the animal lay.

"I say," Maurice drawled in a hoarse, whiskey voice, "what the devil have you got there?"

"He chew us all up," Jean chattered.

Phil laughed till the bottle danced. "Ain't he a beauty?" he bellowed. "Been comin' now for three years regular—on nights like this. Must be some collie in him—eh!"

"He not come here for nothing," Jean protested.

"Huh! Tame as a citte. Feet's froze. I'd let a grizzly in a night like this." Phil picked up his "hand" as he spoke.

Maurice snored gently. Jean scratched his beard with his cards and shot swift glances at Lindsay and at Lindsay's "dog." The gaunt, shaggy animal crouched silently beneath the bed, its nose between its forepaws, its eyes, gleaming like burning coals, fixed steadily on Jean. Phil fingered his cards in silence.

Presently he put them down and pointed a heavy index-finger across the table.

"Say," he growled, drawing out the monosyllable to five times its natural length, "say, don't never try that game again. 'Cause, if you do," he added, reaching for his pocket—

But Jean, his pistol in his hand, sprang to his feet.

"Drop it!" he screamed hysterically.

An oath, another hysterical little scream, a muffled pistol-shot, a heavy fall upon the table—and Alf Maurice awakened to smile stupidly into the smoking muzzle of a revolver.

He saw Phil Lindsay still seated upon his stool; but the upper part of his body was lying awkwardly across the table—and the table jerked and trembled. The thin, dirty,

hand that held the pistol also shook, and the thin, humorous lips behind the weapon twitched and grinned spasmodically.

Still Maurice blinked and smiled foolishly. "Served him jolly well right," he drawled.

Jean lowered his weapon. A snarl came from behind him, the glass of the window crashed and a little form with a bushy tail disappeared in the cloud of white vapor that curled around the opening. Phil Lindsay's "dog" had found an exit.

Jean screamed and swung round; Alf swung the bottle—and the Frenchman crashed to the floor.

Maurice rose and lurched over to where the assassin lay. He put the pistol in his pocket and groped along the floor till he found the bottom of the bottle.

"A beastly shame," he muttered. "Only a beggarly mouthful left." He drained the last drop. "And all because a blooming, little, French pig can't lose a—like a gentleman."

He kicked Altmore in the ribs and tottered back to Lindsay's side.

"I say, Phil," he mumbled, putting a hand on his friend's shoulder. "I say, Phil, are you—are you hurt? Phil, old chap! Oh, come, I say, Phil, look sharp! Look sharp, old chap!"

He shook the shoulder roughly, but Phil made no response—his head wobbled awkwardly upon the table.

Maurice grunted. He stooped and lifted the great shoulders in his arms. Phil's head flopped to one side, and the red beard mingled with the yellow. For a long time Maurice listened with his ear at the open mouth. Then he lowered the head to the table again.

The room was becoming very cold, for the frost swept in through the broken window and destroyed the effect of the fire. The walls and roof still snapped, and now the floor took up the music of the North. But Maurice stood holding his friend's wrist and staring blankly at the logs of the wall.

"Plugged," he said presently. "Snuffed out, old chappie—eh! A case for the N. W. M. P." He was fairly sober now, but his voice was hoarse and wheezy.

He dropped the dead man's hand and

pocketed his pistol, which lay on the table. For a moment he stood glaring at Jean.

"You little devil," he croaked. "I've a jolly good mind to drill you." But he turned suddenly on his heel, and left the cabin, slamming the door as he went.

The door was scarcely closed when the Frenchman sat up and rubbed his broken head. He could hear the creaking of Maurice's foot-steps on the snow gradually dying out. He shivered and scrambled to his feet. He took a step towards the table; but his foot struck a fragment of the whisky-bottle, and he sprang back with a little gasp. Then he crossed on tip-toe to the pile of wood behind the stove, and secured the smallest stick. With this held out before him, he cautiously approached the table and poked Lindsay's shoulder. He was giggling gently now, but his laugh was not pleasant—his jaw rattled too much. Again he poked the shoulder, but this time he was bold; he even controlled his grin.

The room had become intensely cold. The white vapor was seen only near the stove where the opposing temperatures still contended. Jean's ears began to snap a warning. He put a hand to one of them, and when he looked at his fingers there was half-dried blood upon them. He pulled down his cap, though the cut on his head ached and smarted keenly.

"Good job I had on the cap," he said; but most of his words came in a whisper—his voice played him tricks.

With the thought of the blow that had felled him came a remembrance of Maurice, and of Maurice's departure—and errand! While lying on the floor he had heard the Englishman speak of the N. W. M. P. Ah! There was where Maurice had gone! He would tell the police—the swift-footed and relentless North-West Mounted Police, who never give a man up—from whom no murderer has ever made good his escape! That was not good! Alf had been gone five minutes—perhaps an hour—Jean could not decide which. Dawson was but a mile away. The big fellows in the short coats or garnet sweaters would be here *en un rien de temps*. And then Jean—*aie! petit Jean—pouf! Le long voyage!*

Jean made a wry face as he swallowed a



lump in his throat. He sprang into sudden activity. On tip-toe he ran here and there, in search of anything that he could take with him. He tore the blankets from the bed, flung the sacks beneath them to the floor, swept the canvas bottom with his fingers—but found nothing. He returned to the table and searched for a drawer. There was none. He ran to a corner near the door and pulled a heap of tools apart. A pick fell upon a pan. He sprang to his feet and gripped his stick convulsively. For a long time he stood on guard, his eyes fixed on the man at the table. But Phil did not move. Jean laughed and ransacked a cupboard. Still he found nothing.

Valuable time was passing. Jean swore and scratched a bare spot in his beard. This seemed to give him courage, for he walked round the table and approached Lindsay from the rear. Once more he poked him with the stick and sprang back to defend himself. But the other made no attack. Jean laughed again, and his hand stole into a pocket of the dead man's coat. The pocket contained nothing but a pair of mittens and a jack-knife. Jean kept the knife. Then he tried the other pocket. It was empty. He paused and scratched his spotted beard again. His task had hitherto been unpleasant; it was now becoming terrible. The position of the body made it difficult to get a hand into the trouser's pocket—but he dropped to one knee and accomplished his purpose.

*Eh bien!* There it was—*la chose meme*—a good roll of notes. Some of the notes were new—they crackled. Jean knew those notes—they were his. He felt justified when his hand closed on them. He tried to pull them out, but his hand stuck. He pulled harder, but the pocket held him. He sprang to his feet with a cry of terror. He jerked and pulled harder and screamed and beat his victim with the stick. The body wobbled and the stool upset. At last Jean was free. He rushed from the cabin, choking with giggles as he ran.

He did not know how far he ran, or in what direction. He stopped at last because his hands ached. He rubbed one against his cheek, and started when he discovered that it still held the roll of money. In his other

hand he carried the stick. He shoved the money into his pocket; but he had difficulty in releasing it, for his fingers were nearly frozen. He drew on his mittens and tried to take in his surroundings.

The night was terrible. The sky was clear and star-lit; the air stood still; the frost held everything in suspension; it seemed to kill all sound. The bite of the frost made Jean cough, as he drew in the frozen air in gasps. The ice ripped. He was on the river—but which side of Dawson he could not for the moment tell. Then he remembered. He could not have passed the city—no; he would have met the police. At the thought of the police he moved on again. But he soon stopped. Where was he going? He did not know. Was it wise to keep to the river? He thought not. On the river he could easily be traced. No; he must make a detour, pass Dawson and head for the Alaskan boundary. He did not waste time in thinking how he was to go so far without food, or clothing in which to sleep; the first thing to do was to avoid the police. He dropped to one knee and looked up, that he might catch the bank against the sky, and so judge its distance. The ragged trees sprang up amongst the stars as he stooped.

*Eh bien!* The bank was near. He ran towards it—but only a few steps. Then he stopped, his heels, his eyebrows, his hair rising; his jaw, his hands, his toes, pointing to the ice.

Between the man and the river-bank a dark spot could be seen on the ice. In the star-light it might have been passed unnoticed, if it had remained stationary. But Jean had seen it move. It trotted in a little semi-circle for a few yards—then it stopped again.

Jean tried to swear, but his voice stuck. He stamped his foot, but his moccasin made no noise. He pulled the peak of his cap far over his eyes, clenched his jaw to inspire courage, and crept forward, his stick held ready at his hip.

But the dark spot did not move.

Jean stopped. He now saw the thing more clearly. Two little red points burned in the black mass. The black mass? It looked black; but Jean *felt* that it was grey.

For a moment the points of fire disappeared, and the dark form moved back to the position from which it had been driven; but when the lights appeared again they were not so far away.

Jean turned and ran. He had never run so fast before. He ran very quietly; he did not know why, but he held his breath. Presently he swung round and, running backwards, came to a stop.

A shiver of terror jerked back his head and shook it from side to side. He tried to shout or call, but the shiver broke his words into fragments and scattered them to right and left. The dark thing was only a few yards away. He had suspected it before; now he was convinced; it was Phil Lindsay's "dog."

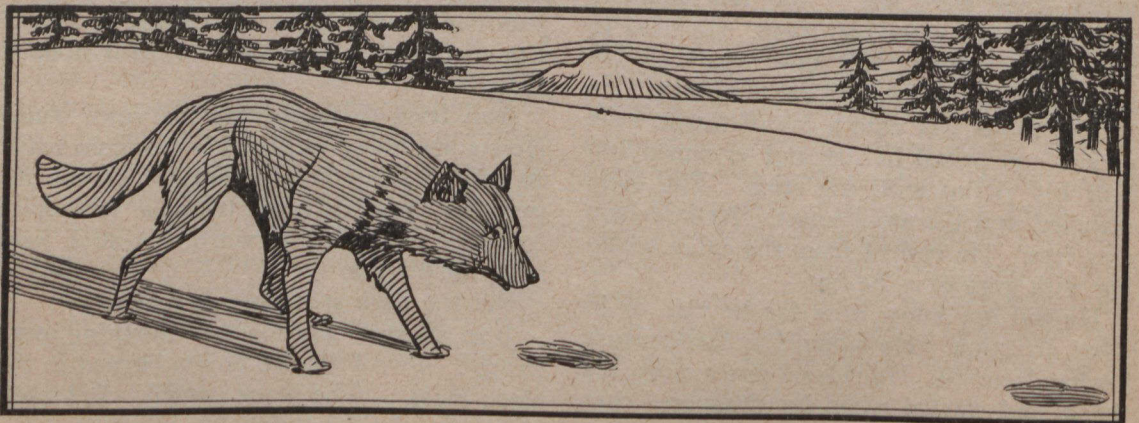
Jean struck the ice with his stick; but the frozen snow on the surface killed the sound. He shouted: "Shoo!" and the animal slunk off sideways—but only for a few yards. If he could make the thing bark or howl he would feel that he had gained a victory; but this silence was maddening. He knew that he would soon scream or laugh again. He must not do that, for then he could not think. But the silence! The silence was terrible. And the cold! The cold made his senses wander. Even the "dog" was suffering from the frost; he saw it lift a foot and lick it. He must do something, and at once. He tried to whistle to the animal, but his lips were too cold. He cleared his throat, but that started his giggle. And now when he tried to suppress the insane

laugh, it took a firmer hold on him. He laughed louder and louder and in many keys. He gasped for breath, and the frost made him cough; but still he giggled. He began to speak through his laughter. He shouted at the "dog," and cursed it in a mixture of French and English; but his words were all broken by little screams and giggles. He ran at the animal, and shrieked when it dodged his rushes; but even while he shrieked he laughed. In one of his futile attacks his stick struck against his knee. He stopped, raised the stick above his head, and hurled it with all his strength at his antagonist. The animal snarled and snapped at the wood as it passed. Jean shouted and dashed for the river-bank.

But he did not run straight; his path was winding; he ran like a drunken man. His face was turned over his shoulder, his mouth was wide open, and his hoarse laugh—the only sound on the river—rattled amongst the trees on the hill-side.

Presently there was a cry, a heavy fall and a tossing in the snow. Jean, running at full speed, had struck the bank, tripped, and his temple crashed down on the ragged top of a stump. His arms beat the snow-crust for a few minutes—then all was still.

A soft patter of feet stopped a few yards from the bank and a keen nose sniffed inquisitively. The wolf raised its head and uttered its dismal howl. The white vapor curled from its mouth as the smoke curls from the muzzle of a pistol.



# ONWARD CANADA

A DEPARTMENT DEALING WITH THE FACTS OF  
ENTERPRISE, GROWTH, ENTHUSIASM, PROGRESS AND  
MATERIAL PROSPERITY OF THE GREAT DOMINION

## Toronto Industries

THE amount expended in the erection of factories, and in the extension of those already established, shows a considerable increase over the amount expended for similar purposes last year and for several years preceding.

## Canadian Launches

CANADIAN manufacturers are still coming to the front. The Canadian Launch Works, of Toronto, recently secured an order from England for one of their sixteen-foot gasoline launches. If the boat proves satisfactory, the English firm will take twenty from the same model.

## New Locomotive Works, Longue Point

A SUBSTANTIAL evidence of the belief in Canada's industrial growth is furnished by the construction, at Longue Point, of the works of the Locomotive and Machine Co., Limited, of Montreal. The company is also actively engaged in the manufacture of structural steel. The new enterprise already promises well, although recognizing the fact that it takes time to establish a reputation; and expects to compete, on a purely commercial basis for a share of Canadian trade.

## The Pulp Industry

RUMORS concerning the pulp industry in British Columbia have now begun to assume a practical form in the construction of docks and buildings for the manufacture of pulp and paper at Swanson Bay, B.C., by the Oriental Power and Pulp Co. Its managing agents promise that a fifty-ton pulp mill will be running inside of a year. British Columbia possesses great possibilities as a pulp-producing province, and Old

Country capitalists are rapidly becoming alive to the fact.

We understand that several other similar enterprises are also on foot.

Several new pulp and paper mills are also promised for Quebec.

## Big Increase Over 1902

CUSTOMS receipts for the Dominion are still growing. The returns show \$17,553,000 in duties for five months ending with November 30th, as compared with \$15,058,746 for the same period last year. The total exports from the first of the year were \$225,849,724; imports, \$223,790,516; customs duty collected, \$37,110,354, or an increase over the preceding year of \$15,209,438 in exports; \$31,008,921 in imports; and \$5,684,822 in duties collected. The total trade with Great Britain shows an increase from \$166,526,283 in 1902 to \$190,099,222 in 1903; trade with U.S., an increase from \$192,012,434 to \$209,389,119; with Newfoundland, from \$3,498,482 to \$3,714,157; trade with West Indies, from \$5,472,747 to \$6,021,294. The exports to Great Britain rose from \$117,320,222 to \$131,202,321; while with the U.S., the exports rose by a little over half a million only, or from \$71,197,684 to \$71,783,924. The imports from the States, however, show a rise from \$120,814,750 to \$137,605,195, or an increase of \$16,790,445. Imports from Great Britain were \$58,896,901, as against \$49,206,062 in 1902, or an increase of \$9,690,839. These figures are significant, and should merit some consideration now that the air is full of tariff reform.

## Shortage of Cars in North-West

WHILE matters are still in an indefinite state regarding the G.T.P. and other projected lines of railroad, the one

thing which is very real to the North-West farmer is the great shortage of cars, a condition which cannot be relieved by act of legislature other than one authorizing the construction of increased railroad facilities.

#### A Double Steel Highway from Toronto to Montreal

THE Grand Trunk Railway's double track from Toronto to Montreal was recently completed at a cost of \$1,500,000.

Every mile of the track is now supplied with 80 lb. rails; grades have been reduced, curves straightened out, and in many cases the mileage has been lessened. Everything has been removed that interferes with speed. The high steel bridge that spanned a portion of the road has been entirely eliminated, and a great granite culvert substituted, making express speed possible over what was formerly a slow part of the line. In many sections the road is now five to eight miles removed from its former bed. Perhaps the greatest advantage obtained is economy in the hauling of heavy freights. These improvements have been in progress for five years, and in the opinion of railroad men render the line between Toronto and Montreal the equal, if not the superior, of any line in North America.

#### Increase in Number, Port of Montreal

THE official report of the number and tonnage of inland vessels arriving in port during the whole season shows an increase of more than 5,000 vessels, with a tonnage of 600,000 tons. This is in part owing to the establishment of the through steamship lines from Montreal to Port Arthur.

#### Twelve New Steamers for Grain Trade

THE Canadian Transit Company has made a contract for a fleet of twelve new specially-designed grain-vessels for the grain-carrying trade between Montreal and the Great Lakes. Letters from Hon. R. Prefontaine, Minister of Marine, and Mr. Hugh Allan, accompany the company's prospectus and indicate the excellent prospects for success in inland transportation.

#### Colliery for Alberta

THE International Coal and Coke Co., operating at Coleman, Alberta, has awarded contracts for plant and machinery sufficient to enable the colliery to maintain an initial output of two thousand tons of coal daily. A prominent coal-mining expert estimates the amount of bituminous or coking coal in sight on the company's property, and located above the level of the Old Man river, to exceed 64,000,000 tons. Electricity will be the motive power in and around the mine. The present output of the mine is about 100 tons of coal daily. Building operations have already been started.

#### Development for Ontario Iron

A GOVERNMENT Commission has been appointed, upon the recommendation of the Hon. Clifford Sifton, to visit those places in Europe where the electric smelting of iron ore is carried on, and to report whether the several processes employed there would be capable of practical application in Canada. There are in Ontario and Quebec immense deposits of iron ore which cannot be developed owing to cost of fuel, but abundant water power exists for the generation of electricity.

#### Value of Ontario Farms

THE value of land is perhaps the most reliable indication of material prosperity. The fact that the aggregate value, including buildings, implements, and stock, is now \$1,044,894,322, or a gain of over forty-three millions in one year, shows beyond a doubt that farming has become more profitable. General improvement in methods has helped to increase the revenue, and, consequently, the value of the farm. This has been assisted by the policy of the Government in establishing experimental stations and agricultural colleges. Improvements in transportation and storage have made British markets more accessible and profitable for the Ontario farmer. That increased prosperity has taken place during a period of increased protection, is a fact worthy of recognition.

There are seven great ship canals in the world. Two of these are Canadian, viz., the Welland and the "Soo."

The growth of the merchant marine trade on the upper lakes during the past three years has been almost phenomenal, the fleet having doubled in number, and increased about three times in carrying capacity.

Over twelve thousand homestead entries, representing an area of nearly two million acres, were taken out this year in the Yorkton Government agency. These settlers were mainly Americans, about one-third being Englishmen.

Mr. E. W. Thomson, of the *Boston Transcript*, says the position of Western Canada is sound, and her future assured.

Alberta has now a long-distance telephone system.

Exports from the port of Vancouver during the month of November, 1903, were greater in value by \$443,168 than during the corresponding month last year.

The present session of the British Columbia Legislature will have many newly-projected lines of railroad presented for consideration.

Lord Brassey, speaking at Rotherham on December 17th, is certainly right in saying that Canada earnestly desires a fast mail service with the Motherland. He says this should be promoted by imperial funds. Such a service would improve the commercial prospects of Canada, and would be of great value to Great Britain by providing a fleet for the training of naval engineers.

There are probably no more promising copper mines in North America than those of Northern Ontario.

Investigations have proved the existence of natural gas, abundant and rich in quality,

near Steveston, in the Fraser delta, sixteen miles from Vancouver.

Our Canadian climate has been misrepresented in Great Britain. Canadians have unintentionally assisted in this by circulating pictures showing the winter sports and beauties of Canada.

The older provinces lie farther south than Great Britain.

London, England, is 550 miles north of Toronto, Canada; 418 miles north of Montreal; and 478 miles north of Halifax.

A large part of Ontario is in the latitude of Southern France, and portions of Spain and Italy.

Toronto is farther south than Florence.

Portions of Manitoba and the Territories are south of England.

No portion of the present wheat-fields in Manitoba lies as far north as Scotland.

These comparisons are somewhat altered by various meteorological conditions; neither would it be wise to deny the existence of long cold winters for a large part of Canada; the fact remains, however, that Canada possesses a climate which is both pleasant and invigorating.

It is reported that arrangements have been completed with the Government for the construction of a floating dry-dock in Vancouver Harbor. The dock will be 500 feet long, and capable of lifting 11,000 tons.

Among the passengers of the s.s. *Bavarian* recently arriving in London, were twenty-eight prosperous farmers from Western Canada, who will spend Christmas in England. They passed a resolution expressing satisfaction with their ventures in Manitoba and the North-West, and state their determination of urging Englishmen to emigrate to Canada.

## HERBERT SPENCER

THE death of Herbert Spencer occurred at Brighton on the 8th of December, 1903. His great life-work, the "Synthetic Philosophy," was completed in 1896. His chief claim to credit lies in his great power of generalization. By this we mean his ability to grasp the principles underlying and harmonizing a mass of apparently disconnected facts. In his own language, he describes himself as engaged in "picking out the gold from the dross." He is referred to on all sides as "the last of the great Victorians," and certainly holds rank as one of England's greatest scientists. He is the last of that remarkable quartette, which, in the words of one journal, "forced John Bull, and the Philistine at large, to accept the doctrine of evolution," a theory which has revolutionized the entire world of modern thought.

It was Charles Darwin who gave form and precision to the theory, by the publication, in 1858-59, of his "Descent of Man," and the "Origin of Species." He received able assistance from Thomas Huxley, John Tyndall, and Herbert Spencer. Tyndall developed the theory from the standpoint of physics, Huxley brought to it the evidence of biology, while Spencer sought its universal application.

Spencer's system of philosophy may be said to rest on two great generalizations. The first is that of evolution, which he presents as the underlying principle of all knowledge and institutions. The second, his postulate of one ultimate energy or power, a conclusion primarily founded upon the law of the conservation of energy. This energy, according to Spencer, is the fountain-head of both nature and consciousness.

The wonderful, world-wide scope of his philosophy may be briefly indicated by the following outline, which is that of his great "System of Philosophy":

"First Principles" deals with those physical laws known as the indestructibility of matter, the continuity of motion, the persistence of force, the laws of evolution, segregation, equilibration, and dissolution.

"Principles of Biology" with the organized life of plants and animals, with growth,

development, function, individuality, heredity.

"Principles of Psychology," with the relation of the mind to the nervous system, with feelings, intelligence, instinct, will, etc.

"Principles of Sociology," with man, his evolution from the primitive condition; society as an organism, its growth, structure, functions; the institutions of society, ceremonial, political, ecclesiastical, professional, and industrial.

"The Principles of Ethics," with the evolution of conduct; ways of judging conduct; ethics of individual life, of social life; rights of property, of women, of children, etc.

Spencer was the son of a poor schoolmaster living in Derby, and had few early advantages. His early education comprised a smattering of the dead languages, and none of the modern ones. He greatly deplored this in after years, especially his lack of German, in which so many scientific treatises are written.

In his seventeenth year he became a civil engineer, and followed this calling for eight years. He was forced out of this by trade depression, and entered journalism in London.

He was never a great reader, and once said that if he read as much as other people he would know as little.

It is a regrettable fact that Spencer received so little financial encouragement. His earlier books were published at a loss, and, even at the rosier part of his career, his bank account was far from large. Mr. Spencer did not desire wealth, but felt sadly hampered by lack of sufficient money to pursue his studies at ease.

Spencer was a friend of George Eliot's and is even said to have fallen in love with her. However this may be, he fell in love with no one else, and never married.

His writings are models of literary and expository style, which is one of the secrets of his success as a writer.

Regarding the permanency of his influence it is impossible to speak, especially with regard to theories which, at best, must be regarded as provisional, and subject to change with the progress of scientific knowledge.

# THE BRITISH EMPIRE

A CANADIAN BRITISH VIEW

THE British Isles at the present time are pretty well excited over the latest proposals of the Hon. Joseph Chamberlain on the tariff policy of the country.

To some of us in Canada, this is not a matter of surprise, as we have firmly believed for the last ten years that this question would come to the front in such a way as not to be lightly set aside.

Conditions of trade and commerce within the Empire are rapidly changing, and, if the Mother Country is to hold her place as a Mother to the Colonies, she must not allow tradition or prejudice to influence her statesmen in dealing with the vast and all-important subject before them.

Any radical changes in her trade policy are sure to be heralded with great agitation throughout the country. But that is not alarming in itself. Past history has shown that only after great agitations, political meetings and discussions, aye, even riots, have great changes been ushered in, and the birth of new policies become accomplished facts.

The present agitation may result in the complete triumph, for the time being, of those who say "England's policy must be a Free Trade Policy," but the tide of events and thought roll on, and the day is fast approaching when a readjustment of England's trade policy will be adopted by her statesmen, and the Empire will go forward as an Empire, to the fulfilment of that grand destiny, to which she is destined, as the greatest political and commercial power in the world's history.

If the Hon. Joseph Chamberlain is to be the leader in this great movement, well and good. He has shown by his fearless enterprise, his grasp of difficult situations, and, above all, by his ability to familiarize himself with conditions as they actually exist, and adapt himself to the rapidly changing conditions, but if public opinion sets him

aside, it is too late, the fire has already been kindled; the great work begun by him will go on to completion.

The people residing in the British Isles are intensely conservative, hating changes, and holding most tenaciously to what their forefathers have done before them, and almost ignoring the great world facts, that changes are taking place all over the world—changes in modes of life, changes in the world's population, changes in the industrial world.

The last-named change is to-day the chief factor that is causing the unrest and discussion within the United Kingdom. England has not receded from her position as a great manufacturing power, but some of her manufacturers and statesmen, as well as thousands of her workmen, have failed to realize that other nations have been developing their manufacturing industries, until to-day England is met and challenged in every market of the purchasing world, by competitors who, twenty-five years ago, did not even command attention.

The splendid open market of England has afforded to foreign manufacturers a sure and safe return for their enterprise, and millions of pounds' worth of manufactured and finished articles are yearly dumped on England's shores, good English money sent out of the country, to help build up rival nations, while the British workman and workwoman are often working half-time, their wages cut to the lowest minimum, and untold misery thereby entailed, all forsooth that England's fetich of free trade may be worshipped and ancient traditions upheld.

German, French, Austrian, and American manufactured articles, such as hosiery, toys, hats, millinery, boots, ironmongery; in fact, a list so long and formidable as to almost stagger belief, are shown in England's trade returns, all of which should be manufactured in Great Britain, and, if she were protected, would give such an impetus to her own

manufacturers as would surprise the owners and dumbfound the "Free Trade" statesmen.

Would such a policy affect her export trade? Not at all; how could it? England has to meet and overcome a high tariff wall when she sells to a foreign nation any of her manufactured goods, at the same time allowing their exports to come into England without any barrier whatever.

The best proof of the consternation and loss that would be the result of a change in England's policy, is already shown in the discussions taking place in foreign countries, that are, and have been for years, getting rich at England's expense.

The last three years has seen the tide of humanity, which for years flowed in a mighty stream from Great Britain and Europe into the United States, turned largely into our own Dominion of Canada. Settlers from the British Isles, for years past, never hesitated in their choice of a new country, the United States was their land of promise, but a land where their identity as British subjects was quickly lost. But, presto! a change has suddenly taken place. The Americans themselves are coming in thousands into Canada, and the British immigrant has at last found out that Canada is a desirable land to settle in and make a home.

We have room for millions, and Canada will steadily grow until we have, at least, as many millions as there are in the British Isles. Our powers of production are, and will be, enormous. Wheat, flour, cattle, horses, sheep, butter, eggs, poultry, fruit, timber, fish, and minerals, are just beginning

to be exported; and Canadians are, and will be, countrymen of no mean country.

Does Great Britain desire closer relationship with Canada? Is the word "Empire" to mean nothing more than a name?

Canada is not grovelling or whining for any favors. We are more than pleased with the way our country is developing, and whether we remain in our present relations with the Mother Country, or by Britain's own actions, be brought into closer touch by commercial relations, Canada will still remain loyal, and do her part as the fairest, strongest, and most progressive of all Britain's daughters.

Some of the Old Country daily papers sound a note of warning over the American invasion, and point out that American ideas will prevail, and Canada throw in her lot with the United States. Only dense ignorance can account for any paper advancing such an argument. To these men who write such twaddle in their papers, I say, "Don't remain in such ignorance, come out for yourselves and see this country, mingle with the people, and you will quickly discover that Canadians are too justly proud of their grand Dominion to have the least desire for annexation, and the newcomers are more than delighted with our institutions of Canadian laws, and order and freedom.

I would also point out that the more British-born people come to our shores, the more closely will the ties between Canada and Great Britain be cemented, and certainly Great Britain should have a strong incentive for directing her surplus population to the shores of the vast Dominion, to the Land of the Maple.





# PROTECTION AND PROGRESS

By JOHN P. YOUNG.

“WHETHER consciously or unconsciously, protective nations have acted on the theory that creeping must precede walking.” But it is doubtful if this feeling can endure long after a nation has passed the stage when the infant-industry argument has lost its force. Unless some better reason for the retention of the protective system can be given when such circumstances arise, it must fall into disfavor. The reasonable assumption will be that the policy has served its purpose, that it has outlived its period of usefulness, and therefore should be swept aside. Unless it can be shown that protection has a sound economic basis, it cannot survive. The child, having learned to walk, would disdain leading strings.

Protection has an economic basis. Its chief function is to eliminate waste of energy and wealth. In assisting in the creation of new industries, in countries adapted to them, it performs this function by conserving the former and preventing the dissipation of the latter. No refinement of logic can obscure the fact that it must be cheaper to manufacture near the spot where the raw material and the foodstuffs for subsisting operatives can be obtained, than in countries remote from where the one and the other are produced. If in the past it has appeared that countries deficient in raw materials and foodstuffs were able to manufacture more cheaply than those well supplied with raw and food products, it was because the countries with established industries had acquired skill and capital. These are purely artificial advantages, and no nation can have a monopoly of them. Application in new countries speedily results in the acquisition of the former and the amassing of the latter. The experience of the United States demonstrates this conclusively. The skill and wealth once having been acquired, there can be no question that their application on the spot of production

will result in an enormous saving of human energy, and of that great source of energy—coal.

It is obvious that there is but one method by which a country deficient in raw materials and food stuffs can hope to compete with a rival whose inhabitants possess abundant capital, are equally skillful, and who have, in addition, almost inexhaustible supplies of minerals and a practically unlimited capacity for the creation of raw and food products. That method is to diminish the wages of workers to a point below that for which the workers in the more favored country will consent to work. But success achieved by such means would not disguise the wastefulness of the process of unnecessarily hauling raw materials three thousand or more miles to be manufactured. It could not conceal the fact that this unnecessary transportation involves the expenditure of a vast quantity of human energy, and the dissipation of enormous quantities of coal.

I believe that the facts which I have enumerated will ultimately receive general recognition, and that the prime importance of maintaining a system which will prevent the wasteful results of unrestricted competition, will be admitted. When it is clearly seen that the attempt to secure temporary cheapness is not only attended with immediate wastefulness, but that it also threatens permanent dearth by hastening the extinction of the world's supply of mineral fuel, it will be no longer possible for economists to magnify the value of external trade. The trouble with Cobdenism is that it unduly extols trade. In any economic system the distributor must play an important part; but his role is, after all, only a secondary one. No scheme which elevates the middleman above the producer can be beneficial to mankind. Not all middlemen are useless; but Cobdenism does not distinguish between the useful and the useless ones. Its theory

is that the unnecessary middleman performs as useful a function as the one really needed, to forward the work of distributing.

The Cobdenite takes no note of the waste incurred. He fails to consider that when competition is carried to extremes it makes impossible the achievement of its object. He ignores the fact that the creation of an unnecessary transportation army, and the augmentation of the number of useless middlemen of other kinds militate against real cheapness. He notes that production is on a greater scale than formerly, and he attributes it wholly to the effects of competition. He refuses to take into account that the hauling of a bushel of wheat from the plains of Dakota or the fertile valleys of California does not add to its value, although the consumer in England is obliged to pay twice as much for it as it is worth at the place of production, or that if it were consumed in feeding men employed in gainful occupations near the fields in which it was raised, it would be conferring a greater benefit than it does at present. In short, he refuses to see that there is no economic excuse for the gathering of great masses of people in contracted areas destitute of resources sufficient to maintain them, and that there would be a positive economic gain by their dispersion.

In my opinion, the demonstration is conclusive that the free trade policy, which stands for absolutely unrestricted international competition, if it could win, would result in continuous waste and ultimate

dearness; while, on the other hand, it is equally plain that protection, by bringing producer and consumer together, is an eliminator of waste. Therefore, the latter is the system which must finally prevail.

The cheapest market for the time being must necessarily be that in which an industry is already established. No matter how great the resources of raw materials, or how abundant the facilities for converting them into finished products may be in an undeveloped country, in practice it is impossible to utilize them profitably unless artificial aid is extended to overcome the advantages enjoyed by those carrying on industries in older lands.

Had the free trade theory, that it is the part of wisdom to buy in the cheapest market, been generally accepted, it would have resulted in the arrest of that almost simultaneous universal progress which is one of the most conspicuous features of the closing years of the nineteenth century. Had the advice of Cobden and his adherents been followed by Americans and other peoples the world would have witnessed the singular spectacle of one nation becoming its workshop. Had considerations of the immediate benefit of the consumer prevailed, England must inevitably have maintained her industrial supremacy, for there is no doubt that it would have been impossible for rivals, if the disposition to engage in rivalry could exist under such circumstances, to produce as cheaply as that country.





### Free Trade or Protection

WITH all the discussion at present waging around the subjects of free trade and protection, the common citizen may be excused for feeling a trifle undecided, or even somewhat "mixed." A few current arguments are deserving of notice, and may assist us in coming to a decision. According to a prominent statesman, "free trade" means "competition on equal conditions," but are the conditions equal? Certainly not. The British producer finds rivalry on all sides. He is forced to fight, without government assistance, against competitors with a strong national backing. The Canadian manufacturer also finds himself competing with the highly-protected industries of the United States and other foreign countries. According to the Canadian Manufacturers' Association our need is, "the adoption of a general tariff framed especially to meet Canadian conditions, based in principle upon, and approximate to, that now in force in the United States, a tariff that shall protect Canadian industries as efficiently as the tariff of the United States protects the industries of that country." Again, a preference without protection is an impossibility, and preference is admitted to be the only way to Imperial unity.

One important result of protection has been the transplanting of American factories to Canada. Under a higher tariff others

would find it necessary to follow or relinquish the Canadian trade. Why are we annually importing into this country millions of dollars' worth of goods that Canada is adapted to produce? One cause has been a want of confidence in ourselves and our country's resources; another, the lack of a strong, definite policy to keep our industries safe against the operation of those principles which our commercial rivals to the south have followed consistently and successfully for years.

### Why We Need a Revision of the Tariff

We cannot do better than quote the resolutions of the Canadian Manufacturers' Association. Tariff revision is needed—in order that manufacturing in Canada may keep pace with the changed conditions and the needs of our market; in order that capital and labor in Canada may be properly protected against the specialized and highly-protected industries of foreign countries, which use the Canadian market as their dumping ground; in order that Canada's resources may be developed and Canadian industries built up; in order that the surplus requirements of the Canadian market may be supplied from British rather than foreign sources.

The adoption of the U.S. tariff is not advocated, as all manufactures may not require the same measure of protection given by the American tariff.

Further, it is necessary to have a tariff framed from a national standpoint, for Canadian interests, and designed to build up an increased trade with the rest of the Empire.

### Teach the Boys to Shoot

In a speech before the Canadian Club at Ottawa, the Hon. Clifford Sifton expressed himself regarding home defence as follows: "He was glad that Sir Frederick Borden was building up the militia. We have no use for an immense military force in Canada. Perhaps from 100,000 to 150,000 men was sufficient. But there should be a trained force to call upon. We want to be prepared for defence, not offence. Every boy that goes to school in Canada should be trained to shoot with a rifle. He approved the Swiss system. There the State presented every young man with a rifle as soon as he learned to use it. Sir Frederick Borden, discussing this plan, said to him that it was a good one, but that no minister of militia could carry it out except after a spontaneous movement. Mr. Sifton believed that if the young men were equipped as suggested they would make it interesting for any nation that attempted to invade the country."

### New Guns for the Dominion

During the visit of Sir F. Borden to England, two matters will probably be decided upon. A conference will doubtless be had with the War Office regarding the provisions of the Militia Bill, in which it is proposed to appoint a Canadian officer to command the Canadian militia, also the purchase will be made of field artillery, siege, and maxim guns. It is thought probable that ten or a dozen batteries of field artillery will be bought, also enough Maxims to establish a Maxim company in every city corps. To insure the purchase of none but the best, an experienced artillery officer accompanies the minister.

### To Strengthen Quebec

Reports have been recently circulated that the defences of Quebec were being allowed to fall into decay. We can hardly credit this assertion in the face of evidence that

considerable sums have been expended annually in repairs to the fortifications. There is now talk of materially strengthening the fortress, and adding to the number of guns, thus enabling it to effectually protect the St. Lawrence route. In addition to this there will be batteries farther down stream to command the approaches to Quebec.

### The Acquisition by the United States of St. Pierre and Miquelon

In the first place, it is not thought likely that France will part with the islands, which serve as a base of supplies for French fishing operations. In fact, France needs them, unless she is going "out of business" as a naval power.

The proposition comes as a result of a visit by Senator Lodge to Paris.

The *New York Mail and Express* thus expresses itself: "The possession of these islands would be of immense strategic, and large commercial, consequence to the United States. They command the entrance to the Gulf of St. Lawrence as truly as Gibraltar commands the entrance to the Mediterranean. In a military sense, they might be made to counterbalance the advantage which Great Britain has in the possession of Halifax."

As a piece of brazen effrontery this surely caps the climax.

It is a satisfaction to learn that the matter has been taken up by representative Canadian associations; and that a strong protest will be made to the British Government against any projected acquisition of the islands by the United States.

### Rights in the Hudson Bay

The aggressive policy of the United States has awakened in Canadians the feeling that unless the proper precautions are taken we may have a repetition of the Alaska incident on the shores of the Hudson Bay, as well as the Atlantic seaboard. The fishing rights of the United States in Hudson Bay have no existence in fact. That has been settled by treaty forever. The Republic has no more rights there than we have in New York Harbor. Canada's claim is indisputable, and the government should be heartily endorsed in having sent an armed cruiser to assert our rights.

# SOME GOOD THINGS FROM THE WORLD OF PRINT



JOHN D. ROCKEFELLER

## Standard Oil Ethics

**M**R. ROCKEFELLER had the powerful imagination to see what might be done with the oil business if it could be centred in his hands, the intelligence to analyze the problem into its elements, and to find the key to control. He had the essential element to all great achievements, a steadfastness to a purpose once conceived which nothing could crush. The oil regions might rage, call him a conspirator, and those who sold him oil, traitors; the railroads might withdraw their contracts, and the legislature annul his charter; undisturbed and unresting, he kept at his great purpose.

The producers and independents of the oil regions believed in independent effort—every man for himself and fair play for all. They wanted competition, loved open fight. They considered that all business should be done openly; that the railways were bound as public carriers to give equal rates; that any combination which favored one firm or one locality at the expense of another was unjust and illegal.

Mr. Rockefeller's point of view was different. He believed that the "good of all" was in a combination which would control the business, as the South Improvement Company proposed to control it. Such a combination would end at once all the abuses the business suffered. As rebates

and special rates were essential to this control, he favored them. Of course, Mr. Rockefeller knew that the railroad was a public carrier, and that its charter forbade discrimination. But he knew that the railroads did not pretend to obey the laws governing them; that they regularly granted special rates and rebates to those who had large amounts of freight. That is, you could bargain with the railroads as you could with a man carrying on a strictly private business, depending in no way on a public franchise. Moreover, Mr. Rockefeller knew that if he did not get rebates somebody else would; that they were for the wariest, the shrewdest, the most persistent. If somebody was to get rebates, why not he? This point of view was no uncommon one. Many men held it, and felt a sort of scorn—as practical men always do—for theorists, when it was contended that the shipper was as wrong in taking rates as the railroads in granting them.

This lack of comprehension by many men of what seem to others to be the most obvious principles of justice is not rare. Many men who are widely known as good, share it. Mr. Rockefeller was "good." There was no more faithful Baptist in Cleveland than he. Every enterprise of that church he had supported liberally from his youth. He gave to its poor. He visited its sick. He wept with its suffering. Moreover, he gave unostentatiously to many outside charities of whose worthiness he was satisfied. He was simple and frugal in his habits. He never went to the theatre, never drank wine. He was a devoted husband, and he gave much time to the training of his children, seeking to develop in them his own habits of economy and of charity. Yet he was willing to strain every nerve to obtain for himself special and illegal privileges from the railroads, which were bound to ruin every man in the oil business not sharing them with him. Religious emotion, and sentiments of charity, propriety, and self-denial seem to have taken the place in him of notions of justice and regard for the rights of others.—Ida M. Tarbell, in *McClure's Magazine*.

### The Contagion of Work

ABOUT two years ago a Russian firm of shipbuilders sent over several workmen to learn American methods, and to get the American spirit. Within six months these Russians, naturally bright and teachable, became almost the equal of the American artisans among whom they worked. They went back home. A year later they had lost all traces of the peculiar American energy and spirit, with which they had returned saturated. They were Russians again—docile, imitatively skilful, but without ambition, and without a trace of individuality in their work.

In this instance are hints of many things, two notable and important: That American excellence is in the democratic American atmosphere, rather than in the individual men; that the most unpromising of our immigrants can be made over into men, as a rule, by breathing that atmosphere.—*Saturday Evening Post*.

### The Empire of the North

NO longer is Alaska, even in popular conception, the lone land of ice and snow which fiction and tradition long presented it. Northward in the last five years, swift on the heels of the gold-seeking pioneers, have gone railroad-builders and telegraph linemen, engineers, capitalists, bankers, teachers, and settlers, until not only Alaska, but the whole vast stretch of the far North-West is repeating California's marvellous story of development. Steamers, many of them palatial in their fittings, now navigate the Alaskan rivers; towns with organized systems of government are growing fast, with schools, and banks, and churches and streets lighted by electricity and paved. The telegraph and the telephone connect the principal settlements.

From end to end of the Yukon, mightiest of the rivers of the world, the traveller may wander during four months of the year and never see snow. Instead there will be a tangle of rich vegetation, of great forests, of grass that grows as high as a man's shoulder, and endless fields of beautiful plant life. Wild berries in great variety—raspberries, currants, huckleberries, blackberries, etc.; beautiful ferns waving in the

soft breezes, great beds of the purple lupine and the red columbine, wild celery and wild parsnip growing many feet high, ponds on which float great yellow lilies, with the purple iris bordering their banks, are everywhere.

The development of the North has only begun. When the cod banks of the coast have been exploited, the salmon industry placed on a more systematic basis; the deposits of gold, iron, nickel, copper, and coal worked by adequate modern machinery; the vast tracts of fertile land brought under cultivation, and the railroads briefly indicated have been completed, the great North will be no longer the lone *terra incognita* of the past, but will throb with an active and productive civilization.\* — William R. Stewart, in *World's Work*.

### A Ship Brake

THE Canadian Government has recently equipped one of its vessels—the steamer *Eureka*, plying in inland waters—with a ship brake. As the name indicates, the brake is intended to check the speed of a vessel. It can also be utilized to assist in turning about in a limited shipway. In a trial made near Montreal, the steamer was driven ahead at an indicated speed of eleven knots an hour. Steam was then shut off, and, simultaneously, the brake on each side opened. The vessel came to a full stop within a distance equal to her own length. When the engines were reversed, all headway ceased after she had gone about half her length. In manœuvring the *Eureka* at full speed, she was turned within her own length, with one brake thrown open. An examination of the hull and brake mechanism after the tests showed apparently no harmful strain, and in operating the brakes no jar or vibration was observable by those on board.

The brake, which is placed on the sides of the hull, consists of a stout plate of steel, heavily reinforced, folded snugly against the side of the ship when not in use. The movement of the brake can be controlled entirely either from the bridge or from the engine room.—*Scientific American*.

\*All this applies equally to Canadian territory in the North-Yukon, etc.—EDITOR.

# LIFE INSURANCE

## II.—THE THREE SYSTEMS

By MAX JESOLEY

IN our first article we outlined the history of this beneficent institution from its insignificant beginning to its present vast development, and we have now to describe the three systems under one or another of which every form of life insurance that may be devised must be ranked, viz., the Level Premium, the Natural Premium, and the Assessment Systems.

If the classic apothegm, *quot homines, tot sententiae*—"as many opinions as there are people"—were not so true, it is possible that, as in fire and marine so in life insurance, only one system might have been required. But the different notions and conditions of the insuring community have demanded variety of choice, and the supply must needs be forthcoming.

One person, for instance, regards investment as the main thing. He would not take the insurance, however cheap, without the investment, but to secure the investment he will accept the insurance.

Another man wants life insurance as an estate. He thinks that everyone that has a family to support ought to make due provision for them in the event of his death. The investment idea cuts no figure with him. Indemnity first and an estate afterwards are what he has in mind. He wants a good policy contract, one that will be non-forfeitable and incontestable after several premiums have been paid upon it. Dividends are a secondary consideration, but the premium payments must be limited to a certain number of years, ten, fifteen, or twenty, at the most.

For both of these classes the Level Premium System is the only one to be considered, as it alone can supply what they desire.

Another class is represented by the man who believes in life insurance, but is controlled by the conviction that he can handle

his own money better than any insurance company can handle it for him. He can make his own investments he asserts. He therefore wants pure insurance for a definite amount guaranteed in the policy, he wants it only for the working period of his life, and he wants it cheap.

He prefers to pay for it quarterly in advance, and when paying he wishes to know how much he is paying for insurance, how much for expenses, and how much for contingencies. He is willing to pay for such insurance at an increasing cost from year to year, as his age increases. To his requirements the Natural Premium System responds.

There is yet another and altogether different class of insurers. Their idea is to pay for a thing when they get it, but not before. The conception of a number of individuals forming a society, the object of which is that whenever one of the members dies all the others contribute towards the payment of a certain sum to the bereaved family, commends itself warmly to him, and he readily joins such an organization. In consequence a great number of these societies exist. They are called Assessment Societies, and, while it is true that not one scientific principle upon which sound life insurance is based enters into their constitution, yet it cannot be denied that, in their actual working they have, by the payment of sick, death, and funeral benefits, prevented a vast amount of suffering, and rendered incalculable service to the fatherless and the widow.

Some of these Assessment Societies have grown to proportions rivalling those of the ordinary life insurance companies, despite the unsparing antagonism of the latter, but, of course, they do not possess the same qualities of permanence.

We will now proceed to point out the distinguishing characteristics of the three sys-

tems, and the requisites for soundness and permanency in each.

### I.—THE LEVEL PREMIUM SYSTEM.

1. The premium is required to be paid in advance.

2. The contract between the Company and the insured is called a Policy.

3. This policy always designates a definite sum to be paid by the company to the person or persons mentioned therein, and called the Beneficiary, or Beneficiaries, as, for instance, the wife, the children, the creditors of the insured, or the legal representatives.

4. This premium is a "level premium," that is, it does not either increase or decrease during the period of payment, unless, of course, reduced by profits declared and applied in that way.

Such are the chief characteristics of policies upon this system, and in order that the business should be sound and permanent it is necessary—

(a) That the premium be based upon safe calculations of death claims, interest earnings, and expense ratio.

(b) The Company must have in hand from year to year the amount of reserve required by law, safely invested in securities yielding a rate of interest not less than that assumed in making up the premium. If a higher rate be realized, then a dividend can be paid, which may be taken by the policyholder in cash, or applied towards reduction of the premium.

As the reserve is the heart of the whole thing, some further explanation seems desirable. Upon the payment of the first premium it is required that a part of it shall be invested by the Company, and compounded annually at a certain rate of interest until the policy becomes a claim by death or maturity, when it is applied in part payment. With each succeeding premium the same must be done, and the accumulation of these investments constitutes the reserve which, of course, becomes larger the longer the policy remains in force, until at last it equals the face value.

When a company has not in hand the amount of reserve required by law, it is not solvent, and it is the duty of the Govern-

ment Insurance Department, whereof Canada possesses the best in the world, to compel the company to make up the deficiency, or retire from business.

The Level Premium is composed of three elements which will be understood by the following statement. For a policy of \$10,000 on the ordinary life plan at age 35 the first premium would be, say \$264.90, made up in this way:

1. The Reserve Element.....	\$110.39
2. The Mortality Element .....	88.27
3. The Expense Element.....	66.24

\$264.90

Thus of the three constituents of the premium, one may be said to belong to the policy-holder, while the other two are his contribution towards the necessary outgo of the company.

The reserve must not be confounded with surplus. It is an altogether different thing, for a company may be perfectly solvent although it can show no surplus, but it is insolvent unless it has a sufficient reserve to satisfy all the demands of insurance law and actuarial experience.

The reserve, nevertheless, may produce a surplus by earning a higher rate of interest than was assumed at the start. For instance, the rate assumed may be only 4 per cent., whereas the investment may earn 5 or even 6 per cent. Then, in that case, the extra earnings would result in dividends payable to the policy-holder.

The special function of the reserve, however, is to obviate the inevitable increase in the cost of insurance as the policy-holder grows older. Out of 1,000 persons living at the age of thirty-five, the mortality tables show that 9 will die in the ensuing year; out of 1,000 living at forty-five, 11 will die; out of 1,000 at fifty-five, 18; out of 1,000 at sixty-five, 40; out of 1,000 at seventy, 62; out of 1,000 at eighty, 145; at eighty-five, 236; and so on, in rapidly increasing ratio. Therefore, the older one is, the greater the likelihood of death, and the greater the cost of insurance.

Now, if the policy contract, instead of calling for the same premium each year, should call for a gradually increasing premium, there would be no need of reserves.



The company and its members would do business on the rule of pay as you go, and while the cost at the start would be less than on the Level Premium plan, in later years it would be much heavier. Thus, in the case of a policy issued at age thirty-five, the level premium is greater than the actual cost of insurance up to age fifty-six, but after that it grows rapidly less. Just here the reserve comes in, and, by meeting the increased cost, prevents the Level Premium from being raised.

Thus understood, the reserves of life companies do not, as so many suppose, constitute the wealth of these companies; but, on the contrary, are a debt due from the corporation to its members—a great trust to be faithfully administered.

The Mortality Element requires little explanation. Theoretically, it is the maximum amount chargeable to the insured in any one year as his contribution to the payment of the death claims. One often sees in the advertisements of successful companies the statement that the death claims for the preceding year proved to be considerably less than was estimated. When this results it means, of course, that every policy-holder profits thereby just as he would if the interest earnings exceeded the estimate.

As for the Expense Element, that is the addition made to the net premium for commissions to agents and cost of management, and also for possible excess of death claims over the estimate. The amount of this is a matter for the management. The reserve and mortality elements are determined by careful mathematical calculation, but the expense element or "loading," as it is technically called, is entirely at the discretion of the officers of the company, and its proportion to the net premium is the best possible proof of good or bad management.

## II.—THE NATURAL PREMIUM SYSTEM.

In common with the previous system, this one requires that the premium be paid in advance, and that a definite sum be designated in the policy to be paid by the company to the beneficiary on the death of the insured.

The essential difference between the two

is that the premium is not a fixed, but a progressive one—it grows larger every year. This is because, instead of being comprised of three elements like the Level Premium, the Natural Premium has only two, namely, the mortality element and the expense element, the reserve element being eliminated.

In consequence of this difference, the natural premium is at the start much less than the level premium, but, as the years go by, it overtakes and passes the other, and, if the policy-holder live long enough, will inevitably become altogether excessive and intolerable.

On account of this feature, the Natural Premium system has not assumed large proportions, although many efforts have been made to popularize it, and there seems no likelihood of its ever becoming a serious rival to the Level Premium.

## III.—THE ASSESSMENT SYSTEM.

The Assessment System has more variety about it than either of the preceding ones, because, not having to conform to any mathematical theory or ascertained experience, it may represent the unrestricted ingenuity of the human mind as applied to the problem of insurance.

It has certain distinguishing characteristics, however, which may thus be summarized:

1. The premiums, usually called assessments, whether collected before or after the death of a member, are not limited except by the actual mortality needs of the society. Some societies collect after each death, others at fixed dates, monthly, bi-monthly, or quarterly, the amount of the assessment being determined by the number of deaths which have occurred since the preceding assessment.

2. The contract between the society and the insured is called a certificate of membership.

3. The certificate usually designates a definite sum to be paid by the society on the death of the member, but the payments by the member must be flexible, and capable of increase or decrease, in most cases the former. If the assessments be inflexible, then the benefits under the certificate must be variable.

4. The rate of assessment is as varied as the amount in the different societies, and it would be out of the question to give details of each. Some have the same rate for all members without reference to age. Others have a sliding rate according to age at entrance. Others still have a classified rate, the member paying an increased assessment when, by process of years, he passes from one class into another, and so on through a veritable legion of rates and classes.

For the continuance of business of any assessment society, however organized, it is imperative that there should be a constant infusion of new blood, that is, of members in the prime of health and youth. Therein lies the supreme distinction between the Level Premium System, and the Assessment System. Were any Level Premium company, whose reserves have been kept up to the standard, to cease issuing new policies, the policy-holders already on its books would in no wise suffer thereby. They would simply continue to pay their premiums as before, and all their claims by death or

maturity would be met out of the accumulated reserves. There are several English companies in this position at the present moment. They have long ceased to accept applications, but they are paying in full every claim as it becomes due.

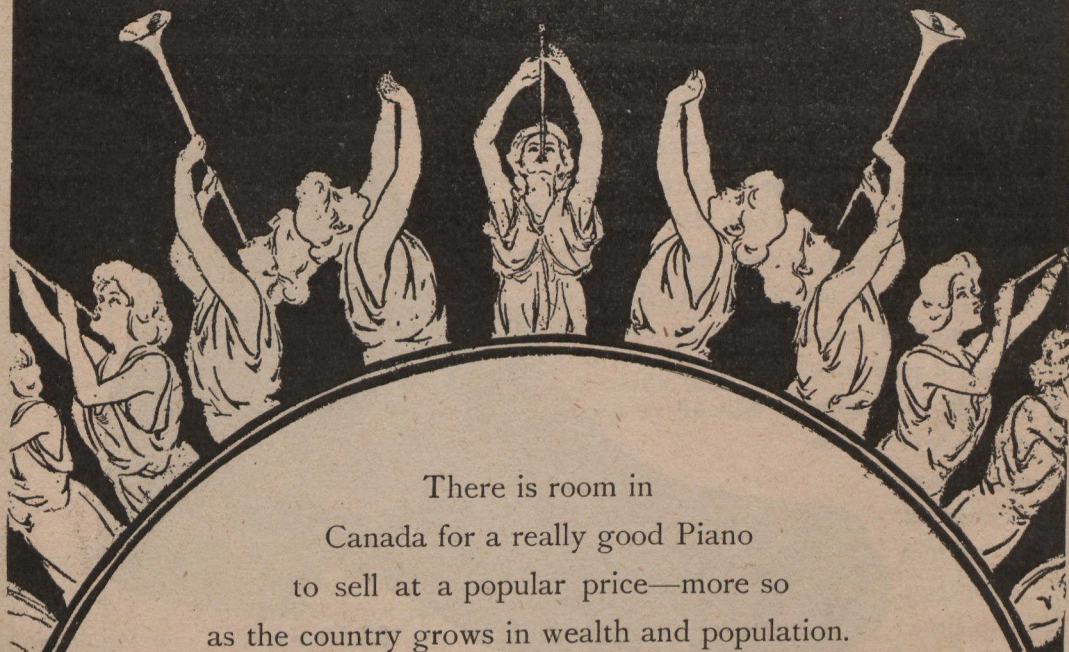
Not so can it be with an Assessment Society. Once the supply of new blood diminishes, the society begins to languish. If members then drop out, the process of disintegration goes on with increasing rapidity, until the inevitable collapse occurs, and all those who have been paying assessments for a longer or shorter period are left with nothing to show for it save a valueless certificate of membership.

The three systems, therefore, stand in this order of merit: First, Level Premium; second, Natural Premium; and third, Assessment.

In our next article we will take up and explain the different policies and contracts entered into by standard life insurance companies with their policy-holders.



# LISZT PIANOS



There is room in  
Canada for a really good Piano  
to sell at a popular price—more so  
as the country grows in wealth and population.

A company was recently organized for the manufacture of Liszt Pianos, backed by ample capital and the best possible facilities. There has been encouragement enough already to ensure success. The factory is working now to its full capacity. Don't order a piano without seeing first what we have to offer. We believe in co-operation and can make it worth your while to buy a "Liszt."

## Liszt Piano Company

190 WRIGHT AVE., TORONTO

H. H. FUDGER,  
President.

THE **SIMPSON** COMPANY  
ROBERT LIMITED

J. WOOD,  
Manager.

## Special Winter **Victor** Shoes

WE have gone to great pains, and after much experiment have produced a special type of boots in the "Victor" Series for winter and rough weather. It is a new idea, and in no other **\$3.50** Shoe may it be procured. The uppers are of the best box calf, lined with fine felt instead of cotton, the insole consisting of pure white felt,  $\frac{1}{4}$  of an inch in thickness, with an outer sole of the closest heavy German felt,  $\frac{1}{2}$  an inch in thickness. A welt of leather ex-



**\$3.50** is the Price—All Widths and Sizes  
Add 25c. extra for Express Charges.

tends between the outer and the inner sole for the full length of the boot, the heel being also one full thickness of solid felt. For all those whose business or pleasure calls them outdoors in the winter time—**driving or walking**, in the snow or on the ice—this is the Ideal Shoe. For **Curlers** it is the exact shoe—nothing else made in footwear so precisely filling the bill. For **Motormen, Cabmen, Teamsters, Policemen, Postmen, etc.**, this boot will give the fullest amount of warmth and comfort, with the maximum of neatness and style. **\$3.50 IS THE PRICE** of this style in the Victor. For anything resembling it in any other make of boot you pay \$5.00 and \$6.00.

**Add 25 Cents Extra for Express Charges**

FOR SALE  
ONLY BY **THE  
ROBERT**

# SIMPSON

**COMPANY,  
LIMITED** TORONTO,  
Dept. N.M.

*The*  
**NATIONAL MONTHLY  
OF CANADA**

**CONTENTS, VOLUME II.**

(First Three Numbers)

**JANUARY, 1903**

Current Comments  
The Utilization of Natural Resources  
The Levelling of Hodgson's Summer Island  
The Man Who Did Not Swear  
A Message from Benedictus Levita  
The Impressions of Janey Canuck Abroad  
Literature: Of Interest to Ladies: Home Department

**FEBRUARY, 1903**

Comments on Current Events  
Current Events  
A Paolo of the Pine Lands  
The Fencing-Master  
In Time of Need  
The Impressions of Janey Canuck Abroad  
Of Interest to Ladies  
Home Department: Financial

**MARCH 1903**

Current Comments  
The Spirit of the North  
His Sweetheart  
"Pickles" and the Election  
Rainy Weather  
Borrowed Plumes  
The Impressions of Janey Canuck Abroad  
Of Interest to Ladies  
Household Economy  
Home Department: Literature: Financial

Any of the above numbers will be supplied by applying  
to Publisher, 245 Roncesvalles Ave., Toronto

**SINGLE COPIES, 10 CENTS**

"A financial experience which has been long and wide has profoundly convinced me that, as a rule, the company or society thrives the best which dives the deepest into the heart of the community, and adapts its arrangements to the wants of the greatest number."—Gladstone.

# 11<sup>TH</sup> ANNUAL STATEMENT OF THE York County Loan and Savings Company

(INCORPORATED)

.... OF ....

TORONTO, CANADA, DECEMBER 31, 1902

TORONTO, March 9th, 1903.

To Members:

The Management have pleasure in submitting the 11th Annual Report of the Company, for the year ending 31st December, 1902.

The business of the Company shows a very satisfactory progress.

The figures embraced in the Report bear evidence to the vast business the Company is handling.

Cash paid members amounted to \$736,348.06, an increase over last year of \$222,992.69.

The gross assets have increased from \$1,282,808.26 to \$1,572,135.78, making a net gain of \$289,327.52.

An addition of \$10,000.00 has been made to the Reserve Fund, which now stands at \$55,000.00.

Since organization 11 years ago, this Company has paid in cash to members \$2,266,659.08. In the handling of all this business, no member has lost a dollar of the money invested. The whole amount paid in with interest being returned when the required period has been reached.

Every care and attention will be given to the business by the management, so as to ensure a continuance of the progress and prosperity which the Company has so far experienced.

Respectfully,

JOSEPH PHILLIPS, *President.*

## ASSETS.

Mortgage Loans on Real Estate	\$683,250 00
Real Estate	578,598 21
Loans on this Company's Stock	72,231 45
Accrued Interest	3,592 34
Advances to Borrowers, Taxes, Insurance, etc.	2,820 40
Accounts Receivable	968 08
Furniture and Fixtures	7,162 88
The Molsons Bank	222,368 04
Cash on hand	4,144 38
<b>Total Assets</b>	<b>\$1,572,135 78</b>

## LIABILITIES.

Capital Stock Paid in	\$1,253,438 90
Dividends Credited	42,504 34
Borrowers' Sinking Fund	46,697 03
Mortgages Assumed for Members	10,800 00
Reserve Fund	55,000 00
Contingent Account	163,695 51
<b>Total Liabilities</b>	<b>\$1,572,135 78</b>

TORONTO, February 28th, 1903.

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, } Auditors.  
G. A. HARPER, }

## Results of Systematic Savings.

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

## 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, L.L.B., *Vice-President.*

R. H. SANDERSON, *Building Inspector.*

V. ROBIN, *Treasurer.*  
E. J. BURT, *Supervisor.*

HEAD OFFICES: CONFEDERATION LIFE BUILDING, TORONTO, ONTARIO.

When writing advertisers, please mention THE NATIONAL MONTHLY

## Sanderson Percy & Co.



MANUFACTURERS OF

## PEARCY'S

Pure Prepared Paints

Fine Varnishes  
and Colors



61-65 Adelaide St. West  
TORONTO

## THE MOLSONS BANK

Incorporated by Act of Parliament, 1855

Head Office, Montreal

Capital Authorized - - - - - \$5,000,000.00  
Capital, (paid up) . . . . . 2,856,420.00  
Reserve Fund, . . . . . 2,720,778.00

### BOARD OF DIRECTORS

WM. MOLSON MACPHERSON, S. H. EWING,  
Inspector. 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,  
Assistant 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.

**AGENTS IN EUROPE**—London—Parr's Bank, Ltd., Messrs. Chap-  
lin, Milne, Grenfell & Co., Ltd. Liverpool—The Bank of Liverpool,  
Ltd. Ireland—Munster & Leinster Bank, Ltd. France—Societe  
Generale, Credit Lyonnais. Germany—Deutsche Bank. Belgium  
Antwerp—La Banque d'Anvers. China and Japan—Hong Kong and  
Shanghai Banking Corporation.

**AGENTS IN UNITED STATES**—New York—Mechanics' Nat.  
Bank, Nat. City Bank, Hanover Nat. Bank, The Morton Trust Co.  
Boston—State National Bank, Kidder, Peabody & Company. Port-  
land, Maine—Casco Nat. Bank, Chicago—First Nat. Bank. Cleve-  
land—Commercial Nat. Bank. Philadelphia—Fourth St. National  
Bank, Phil. National Bank. Detroit—State Savings Bank. Buffalo—  
Third National Bank. Milwaukee—Wisconsin Nat. Bank of Mil-  
waukee. Minneapolis—First Nat. Bank. Toledo—Second National  
Bank. Butte, Montana—First Nat. Bank. San Francisco—Can-  
adian Bank of Commerce. Portland, Ore.—Canadian Bank of Com-  
merce. Seattle, Wash.—Boston Nat. Bank.

**Collections** made in all parts of the Dominion, and returns  
promptly remitted at lowest rates of exchange.  
Commercial Letters of Credit and Travellers' Circular Letters issued,  
available in all parts of the world, also "Bank Money Orders" payable  
at all banking points in the Dominion.

## BOOKBINDING ART

Is justly receiving  
more merited attention

AN...

## ELEGANT WELL-BOUND GOOD BOOK

Is second to no Work of Art or  
Ornament in the well-regulated home.  
After an experience of Half a Cen-  
tury, we are still doing the finest  
binding, using the Best Leather and  
Material, employing the most com-  
petent and artistic workmen. Every  
style from the most elegant to the  
plainest and cheapest, giving in every  
case undoubted value. Gold, Silver and  
Bronze Medals whenever exhibiting.

## BROWN BROS. LIMITED

Bookbinders and Stationers

61-53 Wellington Street West, Toronto.

## THE ACME BINDER

Patented February, 1903.

Is the most effective thing we know of to-day for  
filing all papers that require to be kept in their  
proper order bound up in book form.

Size for Sheets 8 1/4 x 11 1/2, Price, 60 cents

Any Size to Order.

## The Acme Perforator

Is made to perforate all papers intended to be filed in  
the Acme Binder. It perforates the paper 5/8 inches  
from centre to centre, the standard size of the Acme  
Binder.

Price, . . . \$2.00.

G. D. CASE

General Agent for Canada

84 Harvard Avenue, - Toronto, Ont.

**I**F you are in the market for a new typewriter you would do well to wait and see the New . . . . .

## **L. C. SMITH VISIBLE**

Inscription machine, which we will shortly introduce. It is a  
**PERFECTED VISIBLE TYPEWRITER.**

### **Newsome & Gilbert**

**SOLE DEALERS**

**68-72 Victoria St., - - Toronto, Ont.**

## **Boys and Girls A Business Education**

**May Lead You to a Fortune**

**Our course of Individual Instruction is of the highest grade.** It is endorsed by leading business men. We have splendid equipment. Finest class rooms. Qualified experienced teachers--each a specialist. Highest record of successful results. We receive calls from all leading business centres between Montreal and Calgary for office help. Are you ready to take advantage of these opportunities? **Write Now for full information.**

### **DOMINION BUSINESS COLLEGE**

Confederation Life Building,  
4 Richmond Street, East, - - TORONTO

J B. MCKAY, President. R. D. NIMMO, Principal.

## **ROYAL Insurance Company**

OF LIVERPOOL, ENGLAND.

The Largest and Wealthiest Fire Insurance  
Company in the World.

### **HEAD OFFICE FOR CANADA, MONTREAL**

**GEORGE SIMPSON, MANAGER.**

WM. MACKAY, *Ass't Manager* | NOEL H. TORROP, *Life Superintendent* | J. H. LABELLE, *2nd Ass't Manager*

### **TORONTO OFFICE:**

**Royal Insurance Building,  
27-29 Wellington St. East.**

C. McL. STINSON,  
LOCAL MANAGER

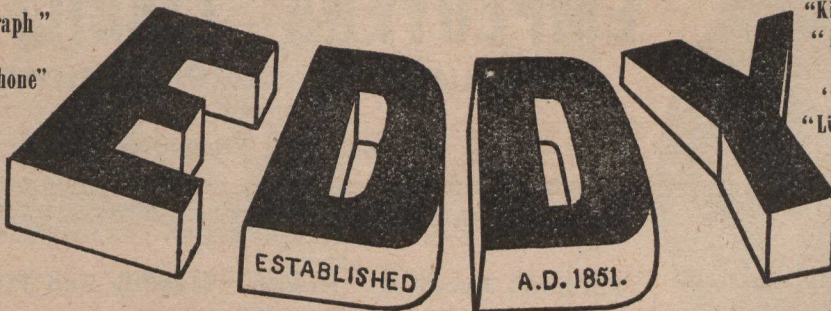
==== **Telephone Main 839** ====



**MAKE IT A POINT** to see that your Grocer supplies you with

"Telegraph"

"Telephone"



"King Edward"

"Headlight"

"Eagle"

"Victoria"

"Little Comet"

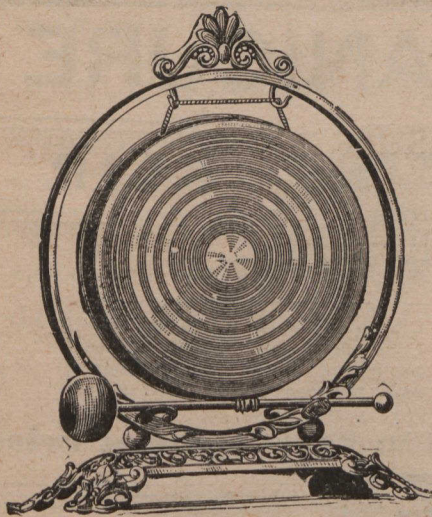
# MATCHES

A QUICK FIRE

results every time from using any one of these brands.

**FOR SALE BY ALL FIRST-CLASS DEALERS**

DON'T EXPERIMENT WITH OTHER AND INFERIOR MAKES



## ENGLISH Table Gongs

We have just received a new assortment of English brass goods, including Dinner Gongs, Ink Wells, Trays, Pen Wipers, Paper Holders, Candle Sticks, etc.

Prices from \$3.00 to \$15.00 each

# RICE LEWIS & SON

LIMITED

Cor. King and Victoria Streets, - - TORONTO



... THE ...  
**EMPLOYERS' LIABILITY**

**ASSURANCE CORPORATION**  
 Limited

OF LONDON, ENGLAND

Capital - - - - - \$5,000,000.00

Reserves for Policy-Holders - \$836,805.00  
 (Independently of Capital.)

**Personal Accident — Health — Liability and Fidelity Insurance.**

STANDS FIRST in the Liberality of its Policy Contracts—In Financial Strength—In the Liberality of its Loss Settlements.

**Total Available Resources, \$6,000,000**

**Deposited with the Receiver-General in Canada for the Benefit of Canadian Policy-Holders, \$120,450.00**

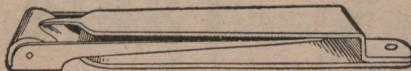
**GRIFFIN & WOODLAND, Managers for Canada**

HEAD OFFICES:

BRITISH EMPIRE BUILDING - - - MONTREAL  
 TEMPLE BUILDING - - - TORONTO

**POCKET MANICURE**

**KLIP**



**KLIP**

EXACT SIZE WHEN CLOSED.

**A UNIQUE TOILET ARTICLE**

Made of **SOLID GERMAN SILVER** except for the cutting blade, which is of tempered steel—it will stay sharp and last a lifetime.

Clips around the corners and delicately shapes and files the nails—but cannot cut the nails too short, or cut the flesh.

**RAZORS in cases—CARVERS in cases Special Price**

**SKATES**

**Mic-Mac - Tube - Hockey - Spring**

**HOCKEY STICKS**

**New Goods - Best Makers - Prices Right**

**The VOKES HARDWARE Co., Limited**

111 Yonge Street (Cor Adelaide), TORONTO.



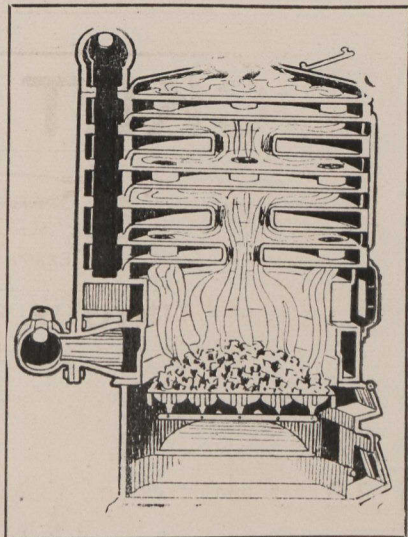
Sudden drops of temperature are impossible in the home heated by hot water. Stove fires die out, hot air furnaces heat unevenly, and the hot air switches to other parts of the house leaving the remaining rooms cold and drafty. But with the heating system of the

# Oxford Hot Water Heater

in connection with the Oxford Radiators, an even, steady circulation of hot water is kept up throughout the house. Each radiator is diffusing the same temperature of heat in sufficient quantities for the size of the room.

The illustration below shows that the distance from the fire to the first surface is less than in any heater made, and the water has a shorter distance to travel, thus a more equal temperature is maintained in the water of the several sections.

Write for our booklets, they are of interest to everyone with a home to heat.



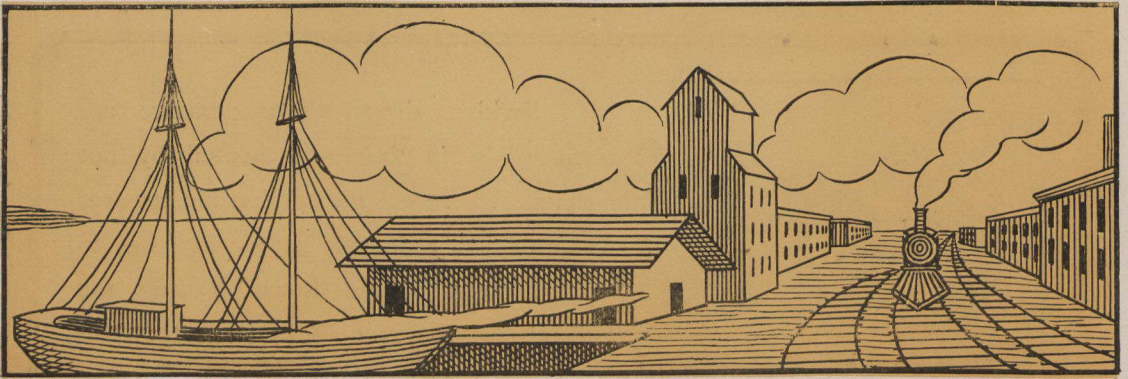
**The Gurney Foundry Co. Limited**

**Toronto, Canada**

**Montreal**

**Winnipeg**

**Vancouver**



## **A WONDERFUL START**

THE TORONTO LIFE has taken over the largest agency force in Canada. This agency force is worth a large amount of money, and would take ten years to train and build up. It has not cost THE TORONTO LIFE a dollar. That means THE TORONTO LIFE starts out with exceptional advantages, and ten years ahead of any other insurance company just starting. It is a good company to insure in.

# **The Toronto Life** **INSURANCE COMPANY**

(Incorporated)

**JOSEPH PHILLIPS**  
President

**HEAD OFFICE**  
Toronto, Can.