Vol. XIV. No. 19

October 11th, 1913

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The Canadian

DILIE ET

THE NATIONAL WEEKLY



Boosters and Blunderers

By B. B. COOKE

A Man Who Does the Unexpected

No. 30 in a Series of Character Studies

By AUGUSTUS BRIDLE

The Widow Harris

Story by EDITH G. BAYNE

Are Conditions Sound?
Three Months on Exchanges

By THE FINANCIAL EDITOR

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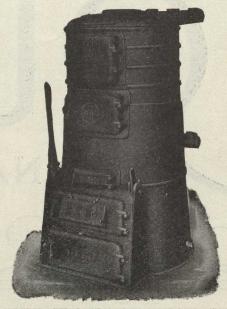
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Steamer.

From Bristol.

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Sat., Oct. 4th
Sat., Oct. 4th
Sat., Oct. 18th
Sat., Oct. 18th
Sat., Nov. 18t
Sat., Nov. 1st
Wed., Nov. 19th
Wed., Nov. 19th
Wed., Nov. 19th

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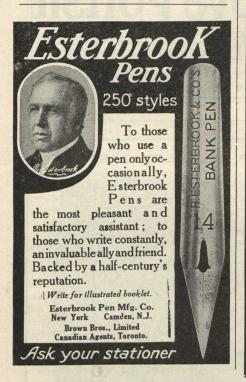
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The Canadian Courier

A National Weekly

Published at 12 Wellington St. East, by the Courier Press, Limited

VOL. XIV

TORONTO

NO. 19

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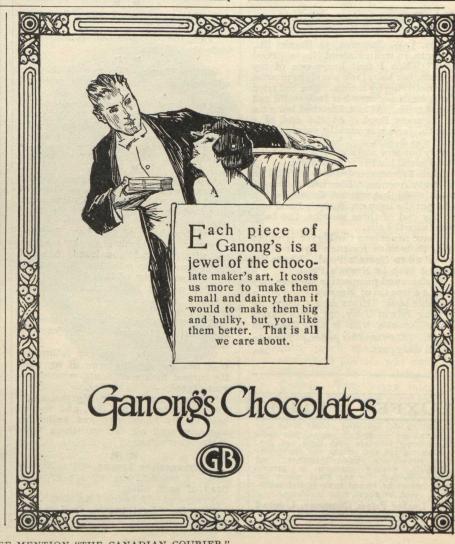
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glass, paint, doors, shingles, hardware, nails (everything but the masonry).

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This Mother is quite Enthusiastic over a well Known Food.

Mrs, J. W. Pateman, 34 Harriet St., Toronto, in writing about Neave's Food says "When I first knew one of my friends, her baby Jack was eight months old and dying by inches. She had tried three foods because her Jack could not digest milk. At last, I fetched her a tin of Neave's Food. At the end of a month, Jack was rapidly gaining flesh and was bright and happy. He is a lovely boy now and she declares Neave's Food saved his life. And it did.

Then I recommended it to a friend on Victoria Avenue. She had a baby 6 months old that was not thriving a bit. She put the baby on Neave's Food and at the end of three months, the baby was twice the size.

at the end of three months, the baby was twice the size.

I have never seen two bigger, stronger boys than mine for their ages and we owe it all to Neave's Food. I have the utmost faith in Neave's Food."

Mothers and prospective mothers may obtain a free tin of Neave's Food and a valuable book "Hints About Baby" by writing Edwin Ittley 14 Front Street

writing Edwin Utley, 14 Front Street East, Toronto, who is the Canadian agent. (Mention this paper.) For sale agent. (Mention by all druggists.

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Catch the daylight and deflect it at any required angle into dark rooms, thus making gloomy interiors both light and dry, and saving the cost of gas and electricity. For store-fronts, sidewalk-natches, roof skylights, window canopies in narrow streets—in fact, for any place where the light has to be turned inwards and multiplied. Ask us about your problems.

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100 King St. W., Toronto, Ont.

In Lighter Vein

Same Line of Business .strange that he could plunder a great corporation like that for years without being found out."
"Well, you see, the corporation was pretty busy itself."—Chicago Journal.

Just in Time.—One day, returning from a hunting trip with the usual accompaniment of an empty bag, it occurred to him that his wife would make fun of him if he returned without even one proof of his oft-boasted skill. So he purchased a brace of partridges to deceive his trusting spouse. As he threw them on the table in front of her he observed:

"Well, my dear, you see I am not so awkward with the gun after all."

"Dick," replied the wife, turning from the birds with a grimace, after a brief examination. "you were outteright in shooting these birds to-day; to-morrow it would have been too late."

What's in a Name?

Dey call him "Bash" to rhyme mit gash, and "Balk to rhyme mit chalk:

Dey call him "Bosh" to rhyme mit-gosh, I neffer heard such talk!

gosh, I neffer heard such talk:
I thought I'd find some pupils in America, but ach,
Mein Gott! How can a fellow play
who can't pronounce it "Bach."
—Chicago Record-Herald.

A Favourite Death.—The fervent temperance spellbinder stopped in the midst of his campaign speech.

"Mv friends," he said impressively, "if all the saloons were at the bottom of the sea what would be the inevitable result?"

And from the recommendation.

And from the rear came the loud and emphatic answer: "Lots of people would get drowned."—The Argo-

The Reason.—Jack (whose twin has been isolated owing to measles)—
"When's Teddy coming back to sleep,

Bee—"Why? Do you miss him awfully?"

Jack (promptly)—"Rather! Only this morning I turned over to biff him in the eye and he wasn't there!"

A Disagreeable Trait.—"Can she keep a secret.?"

"Yes, the disagreeable thing."—Detroit Free Press.

Will be Tame.—"Do you think your wife will be happy when she gets the vote?"

"I'm afraid she won't," replied Mr. Meekton. "Merely going to the polls and casting a ballot will seem pretty tame compared to organizing these great suffrage demonstrations."—Washington "Star."

Washington "Star."

Legal Magic.—A Canadian named Morgan was appointed to a Government place which technically had to be occupied by a lawyer, which Mr. Morgan was not.

The benchers of the Law Society, however, undertook to obviate the technicality, and appointed one of their number to examine Morgan as to his knowledge of the law.

"Tell us, Mr. Morgan," said the examiner, "what do you know about the law, anyway?"

"To tell the truth," was the modest response of Morgan, "I don't know a single thing."

Whereupon the examiner intimated

Whereupon the examiner intimated that the questioning was at an end. He turned in his affidavit, wherein it was stated:—
"I have examined Mr. Morgan as to

his knowledge of the law, and to the best of my knowledge and belief he has answered all the questions with entire correctness."

A Thoughtless Spouse.—Mrs. Newlywed—"I wonder why we are growing tired of each other."

Newlywed—"I haven't an idea."

Mrs. N.—"Yes; maybe that is the reason."—Boston "Transcript."

Most Velicious

BECAUSE OF UNVARYING GOOD QUALITY . . .

HIGHEST AWARD-ST. LOUIS. 1904.

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No. 19

People Talked About

HOUSANDS know Henri Bourassa, the picturesque schoolmaster of the Nationalists; tens of thousands have read his articles and heard him speak. Very few know much or anything about his father, Napoleon Bourassa. But to the select little world of art and literature in the Province of Quebec, the patriarchial old man of letters, upon whose face is writen nobleness of character and loftiness of thought holds a larger character and loftiness of thought, holds a larger share of respect and affection than is even claimed by his brilliant offspring from the most devoted of

his followers.

Napoleon Bourassa epitomizes the highest type of the cultured French-Canadian of the old school. At the age of eighty-five he can look back upon a life of noble endeavour to cultivate a taste for art life of noble endeavour to cultivate a taste for art and letters among his people. In this he laboured not in vain, and old Quebec has many lasting monuments to his genius. When a very young man he courted and won the hand of the youngest and most talented daughter of that famous French-Canadian reformer, Papineau. She died in 1869, after twelve years of a happily married life, and Bourassa, still a young man, threw himself heart and soul into painting. He studied for some time under the late Theophille Hamel, at Quebec and Toronto, and was later for three years at Florence and Rome. During this time he was much with Overleck, the German this time he was much with Overleck, the German religious painter, and followed his methods closely. In 1880 he was chosen by the Marquis of Lorne as a member of the newly-established Royal Academy

of Arts, and served as its vice-president.

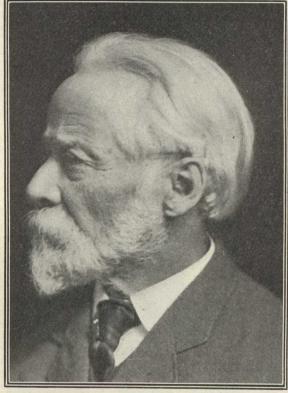
The church of Notre Dame de Lourdes, Montreal, is an example of his powers as architect, painter and decorator, and even in recent years he has designed many fine churches in Canada and the United States.

Mr. Bourassa is not unknown Mr. Bourassa is not unknown to French-Canadian literature, and is the author of "Jaques et Marie," an historical romance relating to the departure of the unhappy Acadians in 1755, as well as several volumes of lectures. At the age of eighty-five he is still hale and hearty.

A Single Taxer

WILLIAM SHORT, K.C.,
Mayor of Edmonton, will
be remembered a very long
while as the man who, in 1902, became for three successive years Mayor of what was then a fur town, and in 1912, because he had taken a very live bull by the horns and successfully got him cornered, was re-elected chief magistrate of a city. In the eight years that William Short was a private citizen Edmonton changed from a clat-tering furpost town to an ener-

tering furpost town to an energizing young city of modern ideas and progressive business. But it didn't succeed in outgrowing W. B. Short. He was born in Elora, studied law in Ontario, and in 1894 was admitted to the Alberta bar—which was then about as serious as the bottom bar in a fencegap. Mere legality never made W. B. Short the character he is to-day. It was the country and the town. Short was always a public citizen. He took a keen interest in the civic and religious and educational affairs. He was chairman of the Edmonton School Board in the last few years of the 19th century. He was Clerk of Sessions or some such dignitary in the Presbyterian Church. He was senior partner of the firm, Short and Cross, long before Charlie Cross dreamed of being Attorney-General of Alberta. He



THE FATHER OF HENRI BOURASSA Napoleon Bourassa, Litterateur and Student of Art.

FOUR TIMES MAYOR OF EDMONTON William B. Short, a Progressive Municipal Worker.

drove a good horse and was a splendid driver. In a day when after-dinner speakers were supposed to take their cue from Frank Oliver, he stuck to his own facile and effective style of delivery and got away with it.

And in 1902, when he became Mayor of Edmonton, when there was nothing but a switchback railway on the flats and a cable ferry to connect Edmonton to the civilized world, beginning at Strathcona. Short was far-sighted enough to recognize a very large bull on the edge of the field which he expected to tackle some day, or somebody else expected to tackle some day, or somebody else would. The bull was taxation. The thing that W. B. Short more than any other one man was responsible for inaugurating in that part of the world was a form of single tax which remains to this day as a partial leveller in Edwards and to this day as a partial leveller in Edwards and the state of the this day as a partial leveller in Edmonton and has been an example to other cities in the West.

The Battle of Chateauguay

O N Monday of last week the Hon. Sydney Fisher was nominated as the Liberal candidate in the by-election, to be held in Chateauguay county, on Oct. 11th. After the nomination Mr. Fisher was telephoned for and motored over to the convention. He then delivered an address in French, as half the delegates represented the French-Canadians of the county. Honourable Rodolphe Lemieux followed in both English and French. Sir Wilfrid Laurier, it was announced, would make two addresses during the campaign, one at Ormestown and one at St. Martine.

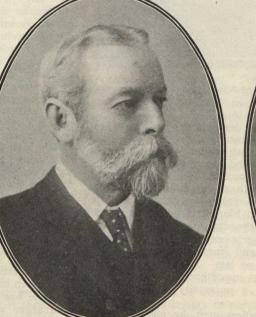
These are the bare facts. The romance is that

and one at St. Martine.

These are the bare facts. The romance is that the Hon. Sydney Fisher, having been defeated in the general election of 1911, now seeks to re-enter the House of Commons. While the constituency is Liberal by a small majority, it is just possible that Mr. Fisher will not be elected. The whole force of the Government will be against him. Further, the Liberals of Chateauguay would have preferred another candidate who was not available. In face of these circumstances Mr. Fisher has shown great courage in has shown great courage in undertaking the campaign.

Mr. Fisher is a native of Montreal and a graduate of McGill and Cambridge. whole business life has been devoted to farming, and "Alva Farm," at Knowlton, is one of the famous places of the Province of Quebec. To enumerate the offices which Mr. Fisher has held in agricultural associa-tions, high and low, would re-quire much space. His first attempt in politics was made in 1880, when he was defeated in Brome. Two years later he redeemed the same constituency and has been in the House of Commons almost continuously

commons almost continuously ever since. When the Laurier administration was announced in July, 1896, he was named as Minister of Agriculture and held that portfolio until 1911. There may be differences of opinion as to Mr. Fisher's services as Minister of Agriculture, but all agree that he has been an industrious and painstaking public servant. He has given unselfishly of his services and his wealth to his country as well as to the Liberal party. Further, his administration has always been clean and national. He represents the highest, if not the most brilliant, type of Canadian statesmen. Even his worst political enemy, and he has no other kind, will admit as much. he has no other kind, will admit as much.



A Man Who Does the Unexpected

Concerning J. W. Flavelle, Merchant, Capitalist, Public Citizen and Honorary LL.D.

No. 30 in the Series, Personalities and Problems

ALLING at the office of the William Davies Co., down on the Don, I asked an obliging

office boy at the inquiry desk,
"Is Mr. Flavelle in?"
"Mr. Who?" said he; and the name was repeated, but the boy looked quite bewildered.

"Well, you see, sir, I haven't been here very long and I don't know who Mr. Flavelle is."

"Well, he's the president of your company, and he's the man that built it up into the very powerful

concern it is. There he is now."
"Oh! Which is him, sir?"
That boy took a long look at the president, who That boy took a long look at the president, who came so softly past in a grey cutaway coat, reading a letter. Mr. Flavelle is probably the only corporation president in Canada who wouldn't be known to a new office boy within twenty-four hours. He went into one of a row of offices like big box stalls along the front of the building; one of the homeliest offices in Toronto, plain as a board fence, three survey maps of Toronto on the walls, no Turkish rug or elegant brass cuspider, no mahogany Turkish rug or elegant brass cuspidor, no mahogany drawers or even a litho. of old John A. On the desk the president's Christie hat stood beside a little black bag.

J. W. Flavelle is the most impersonal capitalist in this country. In all his twenty-odd years with the Wm. Davies Co. he has seldom if ever been known to raise his voice beyond conversational

known to raise his voice beyond conversational level. He is one of the most-talked-about and the least-known-about men in public life. No man in Canada has taken so many public service bulls by the horns without going into parliament; and there aren't ten men in the House of Commons who have made such a practical study of public affairs as this easy-smiling, well set up, unemotional Flavelle.

S CAN the list of Mr. Flavelle's extra-mural activities: Chairman of the Toronto General Hospital Trust, which has recently opened a new hospital costing \$3,500,000 in the heart of Toronto; one of the most completely equipped hospitals in the world.

Member of the Hospital Board since 1895. In 1905 chairman of the Commission that reorganized the University of Toronto. For five years proprietor and president of the

Toronto News.

In 1905 chairman of the Toronto Board of License Commissioners.

Several years member of the Methodist Board of

Missions.

Once superintendent of a big Sunday-school.
President of the National Trust Co.
Director of the Bank of Commerce.
Vice-president Robert Simpson Co.
Vice-president Toronto Penny Bank, 1905.
Sundry other items too numerous to mention.
And if you ask anybody associated with Flavelle in any of these concerns you will be told that he took hold of every one of them as though for the time being it was the only business he had in the world, with the possible exception of the News, which cost him more money than all the others put together, and less energy than any of them.

which cost him more money than all the others put together, and less energy than any of them.

Merely as an incident of his career, J. W. Flavelle became a millionaire. Just when doesn't matter; probably he himself doesn't know. In fact the number of things this impersonal, easy-going dynamo doesn't know about himself are enough to puzzle any would-be biographer. From boyhood up till 1913 actively and passionately interested in the affairs of other people, he confesses with a peculiar certainty of tone and manner that he finds no paracertainty of tone and manner that he finds no particular quality in himself that should have dragged him into so many roles on the public stage. He doesn't pretend to think that he has ever taken a role. As he says,

"Since ever I came to Toronto a great many men more or less in public affairs have been very kind to me. I have been given more acceptantic.

to me. I have been given many opportunities to do

things outside of my own business."

And he glanced placidly through the glass partition at a small army of bustling clerks in the big general office, quite well aware that in the huge factory and plant beyond, hundreds of men were busy converting live hogs into prime bacon, lard and so forth, for more than one of the world's markets. He remembers that when he took hold of the pork-packing business he knew nothing about hogs on the hoof. In his provision business in

By AUGUSTUS BRIDLE



One of the Most-Talked-About and Least-Known-About Men in Public Life.

Peterboro' he dealt in dead hogs and potatoes, butter and eggs and flour and feed. That happened to be the thing that came his way. He took hold of it. He never had any ambition to be the chief pork-packer of Canada; and at the present time J. W. Flavelle, with all his public affiliations, has no false pride that makes him want to belittle the Canadian hog. To him facts are plain facts; work is every man's opportunity, no matter what it may be; every man gets out of life what his own ability and industry and lines of interest entitle him to—no more and no less. And from his chair in the office it looks as important to economize the hog as to reorganize a university or establish a hog as to reorganize a university or establish a

An obviously passionless man, he placidly leans back in his chair, opens a casual letter, gazes out of the window at a box-car bumping along a siding; back into the office where it looks as though everybody works but father. And he takes a long period of extremely valuable time to convince the interviewer that there is nothing in his personality worth any that there is nothing in his personality worth any one's while to investigate, nothing in his career that ought to interest anybody as a spectacle, but if people choose to take an interest in whatever it has been his privilege to do, why there's no real reason why they shouldn't know at least the plain facts of the case. the case

Just back from two important corporation meetings down town, his car at the door ready to whisk him away again any moment, he talked quietly about his life and work. There were no cigars in any of his drawers. He has never smoked; never taken a drop of liquor; never played poker; never gambled on the races; never owned a yacht or a motor-boat or a private car or been honorary. motor-boat or a private car, or been honorary colonel of a regiment or bowled on the green—well I guess that's about as drab a list of negations as it's possible to set down about any full-blooded,

as it's possible to set down about any full-blooded, healthy millionaire in the world.

Perhaps that's one reason why Flavelle has been able to do so many big things for which he got no salary. He cuts out every form of energy-dissipation. Calmly as a high priest at an altar he proceeds to carry out the one thing at a time, with no merely human interest in the passing show about him. Other men may smoke and tell yarns and clink glasses and guffaw their heads off; he has no objections, but having no particular talent along that line he simply doesn't do it.

But he is no ghost. Physically, J. W. Flavelle would be about as hard to tucker out as Van Horne, who says he never was weary in his life, or D. D. Mann—or the very devil. Nature gave him the strength of a lion and the apparently unsentimental character of a man to whom everything has its appointed place in a world of law regulated by an

appointed place in a world of law regulated by an ever-present, all-seeing Providence. Early in life he learned the calm joy of self-mastery. He would have made a good Brahmin. He could go hungry and lean and half sick if need be through the turmoil of a busy life and spile and self-section. and lean and half sick if need be through the turmoil of a busy life—and smile and smile. Some think he smiles too much. That's his own business. There's a Christianity about smiling in the world's face. I don't think Flavelle ever had the blues visible to anybody else; but there were times in his career, if he would only permit the writer to set them down, when he had the stage all set for blue ruin, and when nothing but his calm kind of Christianity ever could have fetched him out to a happy last act.

SOME men keep business and benevolence in two compartments. Mr. Flavelle runs them as a team. He put the William Davies Co. on its feet and made it a small empire of stores. He set out to run the branch banks a tight race for the occupation of prominent corners all over Toronto, and if the branch banks hadn't been as appropriate head with the probability of the probabilit banks hadn't been so numerous he might have won out. He demonstrated that consolidation is a good thing in the provision business; and that it pays not only to be a middleman, but to be both a middleman and a manufacturer. The big pork middleman and a manufacturer. The big pork factory down on the Don, and the Harris Abattoir, are the production end of the business. The hundred stores or more in Toronto and other towns are the distributing machinery. But when people go to a butcher shop there is no reason why they shouldn't be as much interested in a package of tea or a bottle of pickles or a pound of cheese as they are in bacon and sausages and tenderloin steak. There was a reason why all these things should be handled by one organization; and why every store of that kind should look as much like every other store of that kind as one pea resembles another.

kind as one pea resembles another.

But outside his own business he was always dealing with the unexpected, somewhat because he never thrust himself in the way of a mortal thing outside his own office. Things happened to Flavelle, just as they do to many other men who seem to have had a chart of their lives from the beginning, when the Lord knows most of them hadn't. He had a the Lord knows most of them hadn't. He had a tremendous capacity and appetite for work, and a clear perception of where work needs doing. Other men have some of one and some of the other. Flavelle has both in a high degree. Where many men argue about the thing that ought to be done and raise Cain about the hit-and-miss way in which a lot of public people do things, Flavelle eliminates the argument, quietly takes off his mental coat, looks the need square in the eyes and says, "Well, gentlemen, let's see what we can do right away. If we have information enough let us go ahead. If not, by all means let's get it. This job needs the knowledge and opinions of all of us. But there comes a time when we can't afford to have more than one opinion, and that's only useful as a way in to the work. Now, then, let's clear up the underbrush."

underbrush."

From his youth up interested in public affairs, Flavelle has never cared much for the mere appre-

ciation of the public and never had any desire to go into politics. He has never aimed to be popular, and the fact that he is not a spell-binder doesn't worry him. He has never pushed himself into the front row for the sake of getting a seat among the mighty. In fact he says,
"I have only done whatever seemed to come my

way as well as I know how. You can find scores of men like me who have done likewise."

"But you believe in individuality?"

I never believed that a man was the mere product of a system. Men make any system either valuable or the reverse."

You believe in efficiency?"

"I do. The man who gets himself pitchforked into a responsible position for which he was not fitted by nature and for which he has no intentions of fitting himself by industry—well, I'm afraid he sometimes has a very hard time with me, for I have very little patience with him."

"Then you don't believe in page 1 industry."

"Then you don't believe in personal influence?" I know very well that Mr. Flavelle does believe in personal influence, but there happen to be two kinds. Wire-pulling is the name of the kind that he does not believe in. Never having pulled wires himself he is death on the men who do-if they

happen to come in his way.

A PPLYING this doctrine to his own career you find that every time Flavelle got hooked up to a public job there was some need why he should do so, and some reason why he should have been asked even when he himself didn't know it. He never would have been on the Hospital Board if he hadn't been needed. There was a vacancy. Two benefactors had the nomination of a successor. One was away from town. The other nominated Flavelle. He went on quietly and worked. He was not a hospital man and didn't pretend to be was not a hospital man and didn't pretend to be. But here was a job for a man who of his spare time in the public interest. He took it on. When the chairmanship became vacant his leading asked him to take it. He did not refuse. By the turn of events and the hard work of a few men and the enthusiasm of others, hospital affairs developed to the point where it became necessary for a revolution and the raising of a huge sum of money for a new hospital. Flavelle never caused the revolution. But when it came he was the one man most thoroughly posted by investigation and trained by hard work to pilot it through. It was his personal influence over Cawthra Mulock, though he himself does not say so, that got the first \$100,000 subscription. And when the big project of a down-town hospital, costing nearly \$4,000,000, evolved into a necessity, it was always J. W. Flavelle who, by his tireless study of the thing and the doing of the work day by day, naturally had to take the initiative at the head of an enthusiastic band of supporters. He may not be a hospital man; but if there is any man in America better posted on hospital problems and better able to grapple practically with conditions that arise out of them, he must be as much a hospital man as Robert Raikes was a Sunday-schooler or John Howard a prison

Take the Toronto News as a sample of Mr. Flavelle's extra-mural activities. The main story of it is pretty well known and there has been conof it is pretty well known and there has been considerable gossip about the reasons that led him to spend a large fortune in that kind of way. He no longer has anything to do with the News. But that doesn't worry him. While he owned the News he was not its dictator. He put his money into it because he believed that some paper should be reasonably equipped to give some man a chance to say what he thought about public affairs independent of party. He believed that J. S. Willison was the man. Previous to that he had never personally known Mr. Willison. When the editor of the Globe consented to become the partner of Mr. Flavelle, it was not stipulated or expected that he Flavelle it was not stipulated or expected that he should say anything because Mr. Flavelle wanted him to. The financier's unwillingness to run the newspaper show as he does his own business is merely proof that having got the man he wanted connected up to the thing he thought best, he left it to that man's own judgment as to how it should be worked out. The *News* did a good deal for Mr. Flavelle. It brought him in touch with public questions in a more concrete, practical way. It gave him a new interest in life. It expressed his own indea new interest in life. It expressed his own independence in politics. It was a phase of development; too expensive to be a mere hobby. For some years it did the kind of work that he expected of years it did the kind of work that he caption to it. When that was done he had no objection to

pulling out.

That's the dispassionate way of the man. ably if he had wanted to he could have made the News a way into public life. But he never wanted to go into politics. Interested? Yes, and in a most peculiar way. He tells it best himself. He is a Conservative, at the same time a Radical. He believes in efficiency of government; not in governments that pull wires. If he had ever gone to Ottawa he would have given some practical politicians a hard time. In some ways it seems a pity

he has never done it.

It was probably his connection with the News that placed Mr. Flavelle in line for the University Commission. He was never told so. The News had done a good deal of university discussion. He had himself been practically interested, first in Victoria College, later in the University. But he never had any desire or design to become a governor or member of Senate. When Sir James Whitney plumply asked him if he would go on the University Commission, he said,

"Yes, if your government thinks I am the right

man for the place."

He went on. Before that time the nominal chairman, Mr. Goldwin Smith, had been quite put out with the News for some editorial concerning him. That made no difference with Mr. Flavelle, who hugely admired the Professor for just the kind of qualities that he himself most lacked. When Goldwin Smith decided that he was too old to be chairman of so radical a commission, Mr. Flavelle was unanimously asked to take the chair. murmur-he took it.

"Weren't you a bit nervous over it?" he was

asked.

"No," he said, with a smile. "I thought that if my colleagues wanted me for that position because I was the right man for it, why I naturally ought to take it. That's my only idea of public service."

Ask any of these same colleagues and see whether or not this plain man of business that never knew what it was to be physically tired, did the thing that came to his hand in a big, capable way. Consider the man's own almost uncanny clear-headedness and capacity for mastering strange details. Nervous! Why of course not. He had been called to the post; and he went.

"But some men think that you are domineering," I said. "They explain some of your success that

He smiled. "I daresay they do. I daresay there is some reason why they should. The public is not always altogether wrong. Yet, if you will go to any of my own associates in business, to the men in my own office, you will not find that they think I am domineering. Neither will those with whom I sit domineering. Neither will those with whom I sit on boards in other capacities. However, I am quite sure that I have no patience with the man wants to work schemes for his own betterment, nor with the inefficient pretender, nor with the men who merely want to argue instead of acting as quickly as possible on the evidence submitted. I

am a man of action, not of theories. I have no theories about myself. I do not consider myself particularly interesting. The work—always is."

And there's always some work for Flavelle to do. If heaven is always to be a superior of the su

If heaven is what some preachers used to say it was, he won't be happy when he gets there. He likes music well enough, has a pipe organ in his house; studies the work of the Mendelssohn Choir, to which both of his daughters belong; takes a keen interest in the church choir and the playing of the organ; believes that a Methodist choir should wear surplices, and knows a large number of hymns by heart; but you will never find him long content to

play upon a heavenly harp.

In the matter of religion, he believes in it seven days a week. I don't think you could find a Bible in Mr. Flavelle's office, as is said of one prominent business man in Montreal. He doesn't often quote Scripture, and has no use for the man who does so flippantly. He has a particular reverence for the form and substance of religion. He doesn't mind discussing it practically as it concerns everyday life. But nobody ever caught J. W. Flavelle handing out smooth sermons to his employees upon their obvious duty to him based upon his knowledge

of the Bible.

A ND when he finishes a big day's work—always without fuss, and as quiet as a noiseless typewriter—he has a clear head for the enjoyment of his home. He doesn't go home fagged out for the women folk to wait on him and coddle him into good-humour. He has the self-mastery that makes it possible to cut out methods that waste his time and irritate his temper. And when he gets into his library with the pipe organ at his back and a few well-chosen good pictures on the walls, and plenty of well-digested good books to his hand, he doesn't call for his pipe and call for a light and chuck matches into the grate with his feet cocked up on a second chair. No, he quietly reads and marks and inwardly digests, talks to his friends, entertains a few, has no particular desire for society or the smart set or snobbery of any sort—

Oh, he's what some people would call a colour-less, unpassionate, dehobbyized sort of man; but he doesn't lack temperament. No, if he had ever gone into intellectual pursuits he would have become a very learned and very complacent professor or litterateur, for he knows how to merchal him. or litterateur, for he knows how to marshal his words because he knows how to use language as an instrument of thought, not as an advertisement

of the man.

And I rather think that is, after all, a pretty interesting sort of man to know. Anyway, there don't happen to be very many like him. And if there's anything in this article he doesn't like, he won't write a tart letter about it, either.

National Service and Party Politics

By SIR HENRY CRASIK

THE following article, by Sir Henry Craik, in the "British Review," for September, is reproduced without apologies. It protests against the "futilities of party politics" and shows how partisan feelings are holding back imperial progress in Great Britain. Curiously enough, a similar protest is now being made in Canada by the Canadian League. Can it be that the party system is running the Britannic Alliance on the rocks?

GREAT question and a great opportunity now lie open to this nation. It is for the nation itself to say whether it will rise to the dignity of the occasion. With all the greatness of our historic past, with all the momentous issues that hang upon our decision, with all the experience that the past has given us, can we rise superior to the trammels and futilities of party politics, or are we to fritter away our inheritance in meaningless attempts to perplex the question by striving to gain some petty party gain, to depress our opponents under some cloud of misrepresentation and to make the vital interests of the empire the sport and plaything of the old fruitless party

Or shall we, calmly and patiently, strive to lift this question out of the mire and turmoil of our old ceaseless fight between the Big-endians and the Little-endians: to ask the nation to consider it impartially in the light of common sense and experience: and to exclude from the arena all the miser-

able figments of party recrimination?

Let us weigh carefully the actual issue which now demands our deliberate judgment. We are not

asked to decide as to the intricate problems of foreign politics. We have not to weigh one foreign power against another, nor to pronounce an opinion upon the bearing of policies, or the possible issue of European complications. As to all these, various views may be taken, and he would be rash indeed who should venture to predict their possible results. But this we know for certain. We possess an Empire larger and more open to attack than any that the world has ever seen. Other nations have ambitions like our own, and must necessarily watch our great inheritance, not with jealousy or hostility perhaps, but with the consciousness that it represents much which might stay the progress of their own advance. These other nations are not slumbering, in serene contentment, amidst the neverceasing struggle between the world's forces. are striving with restless and unsparing effort to take their part in that struggle: they are multiply-ing their armaments and developing from month to month their efficiency. They are sparing no sacrifices that will help them to gain their end, and they are deterred by no craven fears of other possible combatants. We are anxious for peace and we are conscious to ourselves that our motive is not aggressive. But can we not understand that, in holders of a world-empire such as ours, such a desire for peace may easily appear to others only a mark of arrogance? May not our professed desire for peace easily be translated by them into a claim that a system which gives us all that we possess had better not be disturbed by any inconvenient ambitions on the part of others? Can we not recognize the teaching of all history—that great

power inevitably brings upon itself attacks from those who think that their own position might be enhanced by a disturbance of the system under which we secure so much? We know that our Empire means peace so long as its influence is unbroken. Does not this conviction increase our responsibility for its maintenance? That maintenance is impossible if we trust only to supine inactivity.

WE see then what the responsibility resting upon us as a nation means. And what responsibility does it throw upon each citizen of the Empire? National responsibility means neither more nor less than the sum of individual responsibility. not escape, each of us, our separate share by throwing it upon our neighbours. In the long run and by the inevitable action of fate, that personal responsibility will bring itself home to each of us. But if we await its stealthy approach, and do not go out to meet it, that responsibility will have to be paid for not in the shape of active service, but in the more miserable and degrading guise of the loss of all that makes life dear to us. It will then be the responsibility, not of effort, but of suffering; the responsibility not of the free citizen, but of

We know that other nations possess military resources far greater than ours, and are constantly developing them. We know that our professional army may at any moment, by circumstances quite beyond our control, be called abroad upon the shortest notice. We know that we are exposed to sudden attacks upon our shores, which, as even the reluctant admission of the War Office allows, might be carried out by trained and disciplined forces of 70,000 men. Whether such raids come or not will depend upon circumstances in which we count for nothing, and which we cannot control. To meet them, a sufficient and efficient force for Home Defence is absolutely necessary. If this is impossible, then the maintenance of a Territorial Force for Home Defence is a useless expense and an encumbrance. If this is possible, then the maintenance of a Territorial Force in anything but a state of ample efficiency is nothing short of a state of ample efficiency is nothing short of a crime. To maintain that force, and to trust its size and its efficiency to chance, combines both the crime and the futility.

At present we trust the chance patriotism of a few, who have to show their patriotism under every circumstance of injustice. We ask that patriotic few to sacrifice their own interests, to hazard their progress, to incur heavy loss of time, labour, and money, in order that the selfishness of their less patriotic fellows may reap the advantage.

But, it is said, we must avoid the equal distribu-tion of this responsibility, and the fair sharing of its burden, because to act otherwise would be to increase a spirit of militarism, would be to impose a strain of patriotic duty upon those who would prefer to see that duty discharged by others, and would interfere unduly with the independence of those who consider that their freedom is lessened when any sacrifice for their country is demanded. The argument is not a very lofty or dignified one: the pride of free citizenship is not likely to be valued highly by those who repudiate its responsibilities. But let us set aside its selfishness. If we look only to the interest of the class whose we look only to the interest of the class whose selfish ease is to be the chief object, is it even in their interest to abandon them to the certain penalty that their selfishness must entail? If calamity fell upon the country, military service under the strain of pressing and imminent danger would become a matter not of choice, but of necessity. Stern compulsion would force us to send into the field, to meet trained and disciplined troops, not those to whom we had given some knowledge of the art of war, but raw recruits, to be food for shrapnel, and to go, not to struggle for their independence, but to fall like so many sheep in the shambles. Short indeed would be the shrift then for those who had lulled the nation into a slumber out of regard for the ease and selfishness of those who shirked preparing themselves for a duty which they hoped would be discharged by others.

T HIS brings us to our main contention. Is there anything in the plain statement with which we began, or in the simple propositions which we have just set forth, which ought to be perverted and twisted into material for one of our dreary contests of party politics? Is the lesson of history more plain for Unionist than for Radical? Can either party read into the annals of empire-building some new idea which is concealed from the other? Dangers may be real or imaginary; the other? Dangers may be real or imaginary; but can either division of our political leaders deny that dangers may arise? And can there be any difference in judgments as to the need of being prepared against them? Surely, for once, the prepared against them? Surely, for once, the nation may fairly demand that in the supreme matter of Imperial Insurance, her politicians may drop their contentions, and look at the matter in the clear light of day, and not through the distorted

and coloured spectacles of party wrangling?
We firmly believe that in this matter the mind of the nation is more clear, her judgment more sound, and her perception of the situation more accurately adjusted, than is the case with her political representatives. It is nothing less than a calamity if in regard to an issue so momentous the decision is to be absorbed into the dusty and arid decision is to be absorbed into the dusty and arid arena of party politics. It will inevitably be distorted with all its faulty perspective, and tainted with the mean and ignoble motives which obtrude themselves there. By all the cunning tricks which the political intriguer knows so well, the advocacy by one political party of a reasonable measure of security for Home Defence, and of a just and equable division of its burden amongst all, will be made an excuse for identifying that party with a policy of militarism, with a restriction of personal freedom, with a desire to introduce all the galling conditions of continental conscription. The art of political lying is a highly developed one, and the political lie which has got a short start is not easily overtaken. Once the struggle has been tainted with this ignoble poison, it will be difficult, perhaps impossible, to recover for it the fair chance of an impartial tribunal in the Court of National Common Sense. One party will be identified with some policy that would interfere with the selfish ease of what may well be a numerical majority and will have to bear a new and distasteful burden. The other party will court support by preaching the doctrine of a false security and so buttressing the apathy that drowns all sense of responsible citizenship. It may find in such an ignoble course, perhaps, an easy path to new political triumphs and to prolonged tenure of political power. But these triumphs and that power will be dearly bought if the nation has to reap the penalty. And it will be too late then to exact the punishment due to such

too late then to exact the punishment due to such political gambling.

It is not then to the politicians that we should appeal. They may see the threatening danger. They may be conscious of the injustice of a burden unfairly distributed. They may feel sympathetic towards the cause which pleads for the raising of the standard of citizenship by enforcing its primary duty. But the party platform must be jealously guarded, and the intrusion of possibly unpopular topics must be cautiously watched. Political leaders do not, in these days, inspire ideas or rouse the do not, in these days, inspire ideas or rouse the nation to a sense of duty. The nation must brace itself to a task which is too high for those who

The Widow Harris

A Domestic Romance of the Prairie Country

THE corner grocery store at Squashville, upon a warm October evening, was the hub around which the spokes of society in the village revolved. Autumn on the prairie is one long, golden dream, and until the first snow flurry reminds one that winter is skulking about in the vicinity the grocer continues his flourishing ice-cream trade and nightly dispenses the cooling dainty in a curtained-off portion of his establishment. Here each evening throng the youth and beauty of Squashville. Here as they refresh themselves they may contemplate the rows of hams overhead or speculate upon the price fluctuations in prunes, pickles, potatoes, cheese, mixed biscuits and other commodities which flank the counters. Every Monday the Squashville Band gathers itself together on the market square and discourses valiant martial strains, calculated to arouse the fighting spirit in every citizen.

fighting spirit in every citizen.

In the rear of the grocery store were gathered a few congenial spirits—Joe Pierce, the postmaster; Hank Butler, the village news-vendor; Martin, the grocer's clerk, and Ezra Willett, retired merchant and rejected suitor for the hand of the leading local beauty, the young and charming Widow Harris.

"I say, the widder's puttin' through some deal in real estate," Hank was avowing, "an' that's what takes her into Calgary every week."

"More like it's dressmakin'," said Pierce, "or millin'ry. A woman's always blowin' herself to hats."

"No. Ye're all off," drawled Ezra, "she's got too good a head on her to be buyin' up land now the slump's on. Besides, though she is comfortably fixed, I doubt she could touch any Calgary prices now. An' it ain't clothes. She's been goin' in reg'lar each week an' has no great showin' of new duds yet—if I'm any judge."

"P'raps it's mat-er-i-mony."

Hank lingering on the word leared at Fare

Hank, lingering on the word, leered at Ezra

By EDITH G. BAYNE

Poor Ezra, once "on the inside," was knowingly. now decidedly on the outposts of the lady's regard. The next moment the subject of their talk, a plump, well-favoured woman, obviously not yet fifty, entered in the escort of a gentleman who was evidently a stranger. They seated themselves behind the chintz-curtains, and the grocer's clerk hastened to receive their order.

"Now, who can he be!" whispered Joe.
"Didn't notice anyone git off the night train," said Ezra, peering out from a space between a box of finnan haddie and the fixture containing "eighteen-karat collar buttons."

But the widow was out of his line of vision.

"Mebbe he rode in on that broncho," ventured ank. "Saw a strange critter tied up at supperne over at Lawson's"

time over at Lawson's

"Him ride a broncho!" scoffed Ezra. "I should worry! That there grey suit of his 'd scare a beast into climbin' a telegraph pole."

OING upon the assumption that green is the most restful colour to the eye, Ezra, being short-sighted, began the eye-tonic seven months ago by loafing daily for hours on his south verandah, which overlooked the widow's trim emerald lawn. Then he called on the fair newcomer. Each pitied the other's lonely state. Many a succulent pie or loaf of home-made bread found its way into the Willet kitchen from the widow's oven. And Ezra shovelled the snow from Mrs. Harris's front steps, declaring that it was "only a pleasure," although he had a man hired to perform that service at his own residence. Moreover, he carried home the widow's mail at noon and loaned her a small carload of magazines and papers each week. This happy condition of affairs might have continued indefinitely but that Ezra inadvertently mentioned

his "political leanings" one evening. Far better for him had he hung Miller Watson's millstone about his neck and thrown himself into Squashville Creek. The platonic friendship went up in smoke. Ezra was a well-starched Conservative, while the lady had exceedingly strong Liberal notions and—what was vastly more to the point—a municipal vote. Since the disagreement Mrs. Harris had developed a penchant for regular weekly trips to town, and it a penchant for regular weekly trips to town, and it was with difficulty that Ezra could conceal his curiosity as to the object of these Tuesday excursions. As surely as that day came around the widow would hurry through her simple morning tasks, snatch a light lunch, take her pet Maltese over to a neighbour's for safe keeping, and concealing her front door key under the mat, would hasten to the little red station and depart on the one o'clock train. "Oh, I kin make up with her agin if I like," Ezra said, loftily, to Hank, "but I don't hold with wimmen interferin' in politics. Wimmen are supposed to lay low an' let the men-folk run the country. Consequence is, as long as she talks so all-

try. Consequence is, as long as she talks so all-fired Grit I leave her alone."

"He ain't got over the way the widder worked for the new school-board an' got it, too," explained Pierce to Hank.

"The old cock's jealous now—ain't ye, Ezra?" said Hank. "Ain't ye bitin' verself to know who that gink in there eatin' ice-cream with the widder

"Tell ye what, Ezry," said the grocer's clerk, returning to his box-seat, "I bet anything ye want to put up that ye'll be taken in yet an' marry a suffragette."

"If I do, great snakes, I give you fellers leave to—to fling all the antique eggs in Squashville at

me!"

"But to go back to the old question," said Hank,
"what d'ye s'pose does take the widder to town

(Continued on page 23.)

Boosters and Blunderers

Second in a Series of Four Articles on Phases of Municipal Life

NDUSTRIAL commissioners, publicity agents and boosters have damaged more towns than they have helped. Nine times out of ten the commissioner and the agent are hirelings who have no real stake in your community, and the booster is once out of twice only a real estater playing "bull" until such time as prices touch ton playing "bull" until such time as prices touch top notch and he can unload. The best promotion any town can have is citizenship, just plain, honest, intelligent citizenship—which is almost the scarcest thing in the Dominion of Canada. Mr. Average Citizen, who is indifferent to the welfare of his community until its ills begin to affect him personally, and Mr. Booster, who has only another form of the same disease—are both objectionable, the one perhaps a little more than the other. But between the two is Mr. Intelligent Citizen, a rare specimen, but the best promoter any community

A good industrial commissioner or a good publicity agent is worth more money than the average community can afford to pay him. Very few Canadian towns or cities are likely to bankrupt themselves on just that sort of an investment, because these good men are too scarce: There are very few on this continent. The average city of forty thousand or more that wants a commissioner finds him, as a rule, among the friends of the aldermen, some man who wants a job or more pay than he has been getting or perhaps a newspaper reporter, who has the glad-hand talent. Or it may indeed be some ex-alderman who lobbies himself into the position through lodge connections or personal pull. The usual qualification for the work is thought to be a speaking acquaintance with the newspaper world, prowess as a retailer of jokes and container of drinks, and a general proficiency in the art of looking agreeable, sounding plausible and offending no-body. This type is sometimes varied by the addition of a fine speaking voice and a stentorian way of saying, "Have a drink, boys?" The stentorian voice is considered an asset particularly if accom-panied by a woolly moustache and a stock of jokes.

C OMMUNITIES of less than 40,000 are prone to adopt young and enthusiastic newspaper reporters lately engaged on city dailies and known to have a "racey" way of writing. These young men command anything from thirty to fifty dollars a week. Sometimes they are worth more than that. On the whole they are better men than the more imposing sor employed by the larger centres. Like their fellow commissioners of that other class, they require travelling expenses and a large allowance for entertainment: Sometimes the entertainment has to be disquised as "cab-fare." They know a little chart where advertising and has to be disquised as "cab-fare." They know a little about explay advertising and succeed occasionally in an ing the town's name or picture into some paper in a bigger city, which is considered quite an active vement. The commissioners of larger cities follow much the same principle, except that they buy wine where the others buy whiskey, and Martini's, where the others buy beer. Also, the big publicity commissioner goes in for elaborately decorated and illustrated folders, describing his victim. One man in a certain western "Progress" club spends thousands a year on de luxe booklets which nobody ever reads. That sort of thing means good business for some local printer, but not much more than that. I may add that this type of commissioner can sometimes make speeches and deliver missioner can sometimes make speeches and deliver lectures—probably good ones. He can always be relied upon to consume his share of spirits. It would be considered a faux pas amongst most of his brotherhood for any commissioner to refuse a drink or to neglect to urge a prospective citizen or a guest into every bar in the block.

THINK I have not over-drawn this. I venture to believe if you go down street and have a look at your particular sample, whatever title he wears, you are more than likely to find him of this type. He may indeed be the exception to the rule; there are commissioners who combine with the art of buying drinks and the glad-hand habit, other and better qualities. Your commissioner may be a man who really knows your town, who has a real interest in it and sits up at night thinking of ways to help make your town a good little town that will grow up to be a great little town. But don't think he is a horrible exception if you find he is thinking more about some lots he bought at a bargain. He is probably only reflecting the general indifference or carelessness of your community.

By B. B. COOKE

Who brought the commissioner to your town? The boosters, of course. Who are the boosters? Are you one yourself—because you have some lots ten miles from the post-office which you want to unload? Is that why you voted a salary for a commissioner or "secretary to the Board of Trade," as sometimes you call these appointees? Is that why you are a booster? Or is it because everybody else was boosting and you caught the fever? Or is it because you were afraid they would call you a knocker? Thousands of good people who have wanted to "knock" have been forced to "boost" Taking it by and large an honest knocker who knocker it by and large an honest knocker, who knocks because he believes something and not because he is dyspeptic, is worth twenty boosters who don't know treasury note from a blue print-and don't care.

A certain western town aspired to be the divisional point for a certain new railroad. The railroad was planned to pass the town. The Board of Trade,

Ontario town and was now bent on improving his opportunity in the west. Already the west had given him successes the frigid east had denied him. He began to know the taste of success, the feel of money in his pocket and that sense of being something to the community instead of mere item in the landscape as he had seemed in the east. He was grateful to the west. He felt an affection for the bald, ugly town that had given him a chance. He opposed granting the money.
"But why?" his brothers demanded.

"Because it isn't right."

"But why isn't it right?"

"Because we're saddling this town with a debt to pay for something that is bound to come to it

anyway."

"Shucks! Don't be a knocker, Jim. Why, this money wouldn't cost the town much—and look at the good it would do us! Let's submit it to the people. Get the council to pass it. You're just grouchy, Jim!"
"I'm no more grouchy than you are. If that rail-



"Shucks! Don't be a knocker, Jim.

Why, this money wouldn't cost the town much—and look at the good it would do us."

which consisted of good-natured men who had been school teachers, doctors, butchers, school boys and dock-labourers back east, got together to consider the matter. "Boys,"

the matter.

"Boys," said the President, who used to teach school in Garafraxa township, "we gotta have those round houses and things in this town. It means everything to us. It means just so many dollars and cents in wages and in supplies. It's money and work and population for our little old town—the best little city on the map! Now, boys, are we going to sit still and see this opportunity walk past the end of our noses? Are we going to make an effort to get the railway located here or make an effort to get the railway located here or are we not? Gentlemen! The railroad asks that we give them a free site and a bonus to have them come here. What do a few acres of ground and a few dollars mean to us if for these considerations we can bring this new road to our town?"-and so on, ad infinitum.

Now, it happened that the railroad had sized up Now, it happened that the railroad had sized up this town very shrewdly. It saw that the town would one day be a big one. It appreciated points about its situation which even the Board of Trade did not suspect. Moreover, on account of the broken land and slight grades elsewhere on this particular division the railway engineers would be compelled to locate the yards in this town. To place them elsewhere would mean an outlay of thousands of dollars for grading. Yet, being a shrewd railway and not unconscious of a need of money it decided to play upon the feelings of the Board of Trade and to demand the bonus and the free site referred to by the youthful president. free site referred to by the youthful president.
There was one "knocker" on that Board of Trade,

a lean man who had failed to get rich in a certain

road won't come to this town on its merits as a

town, then it oughtn't to come for a cash bonus. I'm going to oppose it!"

Now just here let it be said that this man should at least get credit for courage. Very few of us have the nerve to even threaten to do something which is known to be unpercular at the recommendation. which is known to be unpopular at the moment. And when the first flush of enthusiasm dies away we usually slide out by saying, "Oh, well, I'll go with the majority." This man was better than the majority. This man was better than the average. Very few of us are that, especially in municipal matters. When it comes to courting the good opinion of our fellows we are below average.

He did oppose it, through the newspaper. He made speeches. With what cash he had to spare he went to the provincial capital to get more facts about the railway's side of the matter. All of this he succeeded in laying before the people of the town. He was called "knocker" by half the children in the town. He was jeered as a man who had no patriotism, and he was beaten! The by-law was carried by the people; the railway got the money it asked. And why? Because it is always easier to boost than to knock. It takes only shouting to lead the average city to spend a million for a new city hall, but it takes brains and courage and genius to say the old one is good enough. The knocker in this particular instance became mayor of the town four years later, when the town realized its mistake. He went in on a policy of "No trunk sewer this year." The real estate offices wanted the trunk sewer and so did some of the retail merchants who yearned for the trade the additional labour would bring; it did not matter to them that the money being paid those labourers, if they had

been employed, would have been a tax on future generations in that town, and all to pay for an unnecessary public work.

I NTELLIGENT citizenship must be based upon loyalty to and faith in the town you live in. If a man has these two qualities and has ordinary brains it is possible for him to play his part in the day to day affairs of the community so that that however small it may seem, counts and helps to build up the structure of a really great community. I do not mean that to be great a city must necessarily have a million inhabitants or have the only patent fire extinguisher system in America. A city can be great that has only ten thousand inhabitants and only a small city hall. But if such a city has the qualities which make it worthy to be called "great," the other things will be added to Factories will come if there is the slightest excuse for them.

A potentially great city is one that knows its own strengths and its own weaknesses, that has a conception, sane and clear-headed, of what its destiny is likely to be. It is one that knows its limitations thoroughly and has an inkling of its natural endowments. It is a city whose people take an interest in its affairs and who know what it means to work together for good—without being at all to work together for good-without being at all socialistic—and who recognize that in accepting the privileges of citizenship they accept more than the mere responsibility for the frontage tax and local improvement charge, but accept also their share, however small it may be, of moral re-

There are many towns in the Dominion of Canada that have no reasonable expectation of ever growing. There are scores of villages that hope to become towns, but never will, because they are fundamentally villages. Their only raison d'etre is a social one. They are founded upon man's instinct to get together, once or twice a week. The post office, the hotel, the blacksmith shop and the livery stable are there only because of the social function the village performs. In such a village you need not expect large municipal feeling, because the man who wants to be part of a big and successful community is quick to see the limitations of the village. He does not mistake it for a coming city. The village that is going to grow into a town and some day to a city is the one founded on an economic some day to a city is the one founded on an economic basis, whose site is at a point where great currents of trade are likely to intersect. There are great trade intersections and lesser ones. Not all of us can hope to become New Yorks or even Torontos or Montreals. Some can only hope to be small distributing and collecting centres—places where the retail business is good. Others may become wholesale and manufacturing centres. Others may have the peculiar distinction of being the seat of a provincial government or a university. Even climate and scenery have their part in the making of a community, but it is not the great part. Traffic makes the city.

S UPPOSE that a man chose his place of abode either because he can secure the largest salary or the most business, or because he has social rela What, then, is the part of intelligent Not indifference. Not boosting—for citizenship? Not indifference. Not boosting—for boosting is like whiskey, good in its place, but dangerous, and implies a dead-weight which needs to be shouldered out of a mud-hole. But to take a healthy interest in the administration of the civic funds; an intelligent interest in questions of policy and large improvements; and to bear in mind that the town is not just something to be exploited for his particular trade or real estate advantage, but is a heritage which he leaves to his children and their children's children.

If Mr. Intelligent Citizen wants to be in an especially great city he will choose one he believes can achieve that destiny. If not, he will accept the comachieve that destiny. If not, he will accept the community he finds himself in—placed there through one factor or another—and will apply himself and bend his energies to making the best of the possibilities there to be found.

To-day the great part Mr. Intelligent Citizen can play is to see that his unborn grandchildren that

may live in this town one day are not being saddled with debts to pay for the extravagance of the booster, or the other kind of extravagance which comes from indifference. He will govern himself, in relation to civic affairs, so as to throw his weight against the creation of slums, or narrow streets, or other forms of unlovely and unhygienic development which will handicap future generations. In short, the intelligent citizen does not consider only to-day, but to-morrow, not only himself, but the children he hopes to leave after him in the community, and

their children's children.

Granted this kind of citizenship, the publicity commissioner and the industrial commissioner may

almost be left to take care of themselves. The advantages of that city, such as they are, will become known in much more effective ways than by the circulation of distorted maps showing the town located in the exact centre of the universe, or by noisy circulars. It will not likely be burdened with industries that cannot thrive there, nor with public works which it never needed nor ever will. Extravagant statements about your city don't make travagant statements about your city differences for it amongst the people you want. They attract only the undiscerning. The substantial attract only the undiscerning. The substantial citizen who is thinking of moving west, or of establishing a branch of his business there is not impressed with superlatives. pressed with superlatives. These serve in reality to make him suspicious of your offers. The capitalist

who is thinking of investing in a new industry in your town is not won over by drinks or cigars or brilliant display advertising. He is not more likely to be persuaded because you have a \$10,000 a year industrial commissioner than if your agent be only a \$1,500 a year clerk. But a reputation for municipal prudence—the result of intelligent citizenship in the individual—is likely to go a long way in helping bring him and his business to your town.

There is no blunderer so bad as the bogus booster.

He is infinitely worse than the most cantankerous knocker. The first duty of every live, modern community is to keep a sharp eye on the professional boosters, the paid *claquers* at the show. The knockers will take care of themselves.

Occasionalities

By J. W. BENGOUGH

ORD NORTHCLIFFE gave a boost to the pride of Torontonians (which some people in Hamilton and elsewhere would call work of supererogation) by mentioning, in his address at the Canadian Club, that this is the only city of half a million population in the British Empire which can boast six daily newspapers. This is really a notable distinction; and when it is



added that these journals are all clean, able, prosperous and sound in their political principles—aside from being mutually polite and brotherly—the distinction is heightened. It is, of course, a compliment to the intelligence and discrimination of our citizens—many of when a distribution of the course, and the course of the course citizens—many of whom, as his lordship was informed, make a habit of buying all six—that they so generally support high-class journalistic literature. What a paradox it is that such an intellectual centre should consent to muddle along with an utterly inadequate municipal system. 继继继

FOR it is generally agreed that Toronto is badly in need of a new and up-to-date governmental mechanism—I carefully avoid the use of the word "machine" in this connection. It would be an admirable piece of civic patriotism for our six dailies to enter upon a symposium—backed by our numerous weeklies—for the full and frank discussion of this great subject. And not discussion only, but settlement; the evolving of a plan for the business-like administration of our affairs. This would, ness-like administration of our affairs. in my opinion, be almost as important as what is now being done by our able editors under the head of municipal journalism—thrilling reports from the council chamber of the slangwhanging battles between McBride, Foster et al.

OF course, the Thaw affair is settled and done with so far as Canada is concerned, but I note with regret that the facts of the case do not seem to be clear to many people, and the future historian may have a lot of trouble unless a simple, understandable statement is put on record. I feel it my duty to supply this. Well, in the first place, Thaw, having made his escape from an asylum, notwithstanding the vigilance of incorruptible officials, crossed the Canadian border and appeared in Coaticook, Quebec. Here he was arrested and put in jail. Announcement of this fact having been made, twenty-five lawyers from the United States and thirteen from Montreal immediately proceeded to the scene of retainers, accompanied by thirty-four alienists and one hundred and forty-three newspaper correspondents. A writ of mandamus having been issued by the supreme court, action was immediately taken to head this off by application for a change of venue, and the prisoner was cited to appear for trial at Sherbrooke the following week, but many bile or efficient but meanwhile an affidavit was prepared under which an injunction was issued returnable at the next term of the court, whereupon the prisoner's

chief counsel obtained a writ of habeas corpus which had the legal effect of compelling his appearwhich had the legal effect of compelling his appearance at the oyer and terminer and general jail delivery, by reason of which the Minister of Justice took summary action and had Mr. Jerome taken into custody on a charge of gambling. Meanwhile, the writ of certiorari, which had previously been issued by the county judge, was non-suited, and Thaw having been forcibly taken from prison was put in an automobile and whisked into United States territory by order of the Immigration Department territory by order of the Immigration Department acting on a writ of replevin issued by the surrogate court on the ground that he was an undesirable alien. Any future historian worth his salt will be able to grasp this.

姥 姥 姥 TORONTO TAXES SOAR.

THERE is a prospect, we are told, (With dread our hearts it fills)
That tax-bills next year will unfold A rate of twenty mills; Yes, twenty mills at least, perhaps more— That's what we have in view; Extravagance makes taxes soar, And those who pay them, too!

A PROPOS of the announcement that the Cana-A dian Government is going to present two buffaloes to the Dublin Zoo, here is a good and true story of our big game. In the Canadian detrue story of our big game. In the Canadian department at the Edinburgh Exhibition, held a few



"CASUAL ADVANTAGES." U. S.—"This is the chap I'm workin' for, you know; but if it benefits Canada it's all right—we jest love to be neighbourly."

years ago, was a fine specimen of a bull-moose, stuffed and mounted. A Scotch woman, accompanied by her little boy—probably "Wee Macgregor" himself—stood watching the big animal with deep interest. "Mither," queried the youngster, "whitna' like animal is yon?" "Yon's a Canadian moose" she replied reading the placard "A moose," she replied, reading the placard. "A moose!" gasped the juvenile—"a moose! Weel, if yon's a moose whit'll a Canadian rat be like, mither!"

M R. ASQUITH'S attention is respectfully called to the fact that Sir Edward Carson, and several other individuals of responsible character, have organized an army in Ulster, and arranged all the details of a Provisional Government to take charge of that province if the Home Rule bill is passed. This is a little matter that ought to interest the head of the British Government, and it is hard to understand how it has happened to escape his notice. If Mrs. Pankhurst were engaged in any such activity it is safe betting that some busybody would have told the Premier about it long before this, and that he would have asked his colleague at the head by the law department to look up the statutes dealing with sedition, rebellion, etc.

Women's Golf Championships

Thirteenth Annual Meeting of the Ladies' Golf Association Was Held at the Dixie Links, Montreal, Last Week. (See also page 21)



MISS V. HENRY-ANDERSON, Ex-Champion of Canada, Driving, During the Contest. the Absence of "Dorothy Campbell," the Champion, Can-



MRS. R. H. BARLOW. Of Philadelphia, Open Champion of the United States, Playing at Dixie.



Irish Champion, Driving, at the Royal Montreal Golf Links, Dixie, in the Canadian Open Championship.



MRS. J. M. ROBERTSON, "Grandmother" of Canadian Golf, Playing in the Tourney at Dixie, in Which She Finished Among the Leaders.



Contestants in Open Canadian Championship at Royal Montreal Golf Links, Dixie.

The Big Fall Fair at St. Martine, P.Q.

By STAFF CORRESPONDENT

HATEAUGUAY banks were gay with red, patriotic maples on Saturday, October 4th, when the national fall fair was opened at St. Martine, P. Q. Golden-rods, belated corn flowers and new asters, sleek spotted cattle and huge black sheep, cheerful chickadees and restless robins—and a day of pure diamonds and gold.

It was all as though staged up to order in that queer little casual old town on the banks of the Chateauguay, one hour's run from Montreal and five miles back from Beauharnois on the south shore of the St. Lawrence. All but the diabolical and desperate mud that makes fat potatoes and tall corn along the banks of the bland, blue river, but came near fizzling the fall fair at St. Martine. Sir Lomer Gouin has built some good roads in Quebec. His grading-machines have never been seen anywhere near St. Martine. Hon. Sydney Fisher has made some fine roads in the county of Brome, P. Q., where his farm is. But he came to the fall fair of St. Martine in a bus that went doddering three miles an hour through leagues of mud.

The early train from Montreal brought a number

bus that went doddering three miles an hour through leagues of mud.

The early train from Montreal brought a number of Montrealers to the station that comes next to St. Philomene. They footed the most of a mile, for the buses were all in commission, to the old stone Maison du Pension with the enormous mediaeval red lamp next the Chambre du Conseil and the Court-House. Some went to the more turbulent house of mine host Monard, by a fantastic whim of fate fair opposite the great two-towered stone church and the glinting graveyard. The inhabitants of St. Martine peered out of dormer windows and open doors. The landlords hustled their henchmen. And the Frenchman shucking corn down by the river took a fresh chew of Canada hunk and said: "By gar! dis will be some fair for me!" And he shucked like a midnight coon while the strangers and the newspaper men, who are always at home everywhere, inspected the church and the gravestones and the Maison du Pension. Because he must have that corn done and the blue jersey under his coat when all the big guns arrive in town by noon.

A very great fair! All week they had been preparing in the county of Chateauguay. The chief exhibitors were to be M'sieu James Morris, farmer, and M'sieu the Hon. Sydney Fisher, agriculturist. They would have wonderful things to show St. Martine and the whole of Canada. Other celebrated showmen would be present: Messieurs Rodolphe Lemieux, Albert Sevigny, M. P., from Dorchester, Harry Baker from County Brome, Alban Germain and Macmaster from Montreal, and so on.

A ND by noon the town was scuffling full; mud-walloping buckboards wallowed in from the flats, buggies of all builds, buses from Howick and Ormstown, but from Beauharnois town five miles away down by the St. Lawrence, none whatever, for Beauharnois is the next county, and the nomination meeting in the fair grounds concerned only the "grand old County of Chateauguay" and the whole of Canada

ada.

At the Maison du Pension the landlord laid in a slather of pork, beef and potatoes. He flung wide his folding doors, sawed down a half partition, and his good wife set clean across the house one bang-up, long, barn-raising table. She loaded it with citron pie, berry pie, pink-overalled cakes, home-made French pickles, preserved tomatoes in glass jars, glass bowls full of crackers and sweet biscuits and rafts of baker's bread—all with pork or beef and a plate of soup for 35 cents! If you took pork you supported either Morris or Fisher; if beef, either Fisher or Morris.

Pipes going under the fuzzly willow. Canada

Pisher or Morris.

Pipes going under the fuzzly willow. Canada hunk and fine cut, bar-room cigars and newspaper cigarettes, you listened to the philosophy of the Chateauguay election.

"If," says the Grit oracle, "the Tories convert this Liberal seat into a Tory, up they go to South Bruce a month from now and tell the Conservatives there how the French-Canadians of Chateauguay went back on the Laurier navy. And if they keep South Bruce Conservative—." Conservative-

Conservative——."

But by this time the Conservative has it: "If Mr. Fisher wins in Chateauguay, up go the Liberals to Ontario and say: 'Ah! See what the Frenchmen think of the Laurier navy.' If Mr. Morris wins, they say in Ontario: 'So you see the French do not approve the Laurier navy. It is up to Ontario to do so."

All of which makes the onlooker quite sure that the psychology of a bye-election is a thing that belongs to such master minds as Sir Wilfrid Laurier and Hon. Robert Rogers. And he concludes also that a good deal depends upon what use you make of the byes in playing the game. With a Liberal majority of only 43, got by the late Mr. Brown against the present Conservative candidate, it should be tolerably easy for Mr. Morris, directed by his Ottawa stage managers, to win the seat; on the principle that reasonably easy bye-elections should be won by the Government. But it was good stagecraft to trot out (Concluded on page 22.)

(Concluded on page 22:)



How Not to Govern Large Cities

THE wonder to me is that big cities enjoy as good civic government as they get. is room in every large city for a successful Tammany Hall; and the only reason why e not saddled with them is because the they are not saddled with them is sinister elements have not got together and organized one. All the conditions invite it, however; and the invitation will sooner or later—more or less fully—be accepted. What are the conditions? Simply this—a comparatively small section of the people are conscious tax-payers; the great majority are only recipients of municipal favours. The man who owns his own house knows that he pays taxes. The man who lives in a rented house is not conscious of it. You may say that he pays a water tax; but he regards the water tax merely as a payment for a definite service--no more truly a municipal tax than his gas bill or his street car fare. In other words, he does not expect good government to materially reduce his water tax or to give him better water.

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THIS puts him, as a rule, in a position of relative indifference to tax rates. Of course, if he is a "high brow," and reasons these things all out with the aid of differential calculus and a few " on "the incidence of taxation," he knows
But I am talking of the average busy tenant, up to the ears in the gigantic task of making a living. The only features of good government which touch him nearly are the things which the civic administration do. He wants clean and wellcivic administration do. He wants clean and well-paved streets, a faithful police service, a good fire department, and all that sort of thing. By these tests, the well-to-do tenant judges his civic government. But there is a great army of people in every large industrial city, growing larger every day as we more nearly approach the industrial conditions of the Old World, to whom even these outward civic benefits appeal but slightly, so deeply are they engrossed in the more intimate personal questions of food and shelter. What do they care about the condition of the pavement when the pantry is empty and the stove cold? "Jobs" for the wage-earners of the family are the big facts of life with them.

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N OW, set up an organization in the city which will make a business of getting a job for every last man who finds himself out of work which does not enquire how he lost it, but just looks him up another-which does not lecture him on his deficiencies of which he is fully and painfully conscious, but helps him escape their sad consequences which will send him a load of coal at a pinch and help him finance a wedding or a funeral, those occasions when his poverty humiliates him most cruelly—and what can cold, civic, good government offer that man which at all approaches in importance the value of the friendship of this philanthropic organization? There you have the secret of Tammany's power in a sentence. And there you have a sure recipe for the establishment of a local Tammany in every large city. Fill your cities with people pressed brutally down against the margin of existence, and leave them to the logical operation of the chilled-steel laws of supply and demand, and you create an indestructible foundation for a political organization which shall play Robin Hood—rob the wealthy tax-payer and divide with the families who do not know that they ever pay any

F OR the small municipality in which there is not much concentrated wealth and no real poverty -where every citizen is consciously a tax-payer to greater or less extent—where most families live in their own homes—our present form of municipal government is ideal. No alderman can hope to bribe enough people with the tax-payers' money to establish any hold upon their affections. Good administration of civic finances and civic affairs generally is the only method by which a member of the Town Council can commend himself to the The consequence is that the positions are not much sought, that the rewards are rewards of honour, and that there is precious little "graft." We have merely a committee of citizens managing the affairs of the town. This is democracy reduced

to its simplest terms, and applied to a community for which it is admirably fitted.

BUT surely it must be apparent to all that we have a far different problem in our large cities, where the great majority of the voters are tenants, many of them transitory, comparatively few with any sense of civic responsibility, even fewer who pay taxes directly, not a few of foreign extraction who are not accustomed to our representative institutions, and a very great many stung by a sense of economic and social injustice. It is not fair to democracy to apply a simple system of re-presentative institutions to such a loose medley as this. It would be, in a measure, as if, when a nation went to the polls to decide a great question of public policy, it permitted all the passing tourists in the country to vote. If the result of this freak

notion were unsatisfactory, would we have a right to blame democracy for it? Certainly not. Democracy is to be governed by common sense as well as anything else.

T seems to me that on this continent we should I recognize the peculiar conditions which prevail in our large cities. If I were doing it, I never would permit the pensioners of Tammany to govern New York. I would say that the American de-mocracy has a right to take over the government of its largest city and to administer its affairs in keeping with the conscience of the settled and interested American people. When we find what we regard as a right system of government bearing conspicuously bad fruits—and bearing them steadily -we should take a very careful look at the system once more, and make sure that we are applying its proper principles in a proper manner. "By their its proper principles in a proper manner. "By their fruits ye shall know them" was not a mistaken statement. Democracy remains the only wise and just form of human government; but democracy implies a sense of personal responsibility. You have no more right to judge it by a mad or irresponsible electorate than you have to judge monarchy by a mad or irresponsible monarch.

THE MONOCLE MAN.

Professional Reformers

By JAMES B. BELFORD

PRODUCT peculiar to this hermaphrodite age is the Professional Reformer. Other times have produced nuisances engendered by their particular social conditions, but it has remained for the twentieth century to subsidize its affliction. The pitiable thing is, that the more blatant, vulgar and ignorant the Professional Reformer is, the surer he is of finding some society, or group of individuals, to pay for his mouthings. There is an overwhelming desire in the most of us to investigate our neighbour's life correct his to investigate our neighbour's life, correct his morals, and superintend his pleasures. gencies of business and professional life compel us to hold these amiable qualities in check, but they find a vicarious vent through the Professional Reformer.

As a consequence a fairly brisk demand has sprung up for persons, whose cuticle possesses the necessary thickness. As a rule, they are individuals who in private life are undistinguished by ideality of character, or soundness of judgment; but what Nature has denied them in intellect she has granted with a lavish hand in assurance. In dealing with the goody-goody element that supplies their meal-ticket, assurance is their best weapon. Their employers are seldom good judges of men, being too much wrapped up in their own little pet fad, to examine the credentials of the loud-voiced exponent of their particular panacea for the shortcomings

of other people.

So Mr. P. Reformer has his job. But he realizes, none better, the transitory nature of all things human. He has the job, but he must hold it. His employers want quick action. They are not fussy as to what the line of action may be; their views as to what the line of action may be; their views are broadly catholic, ranging from raids on Sunday ice-cream to the white slave traffic. But they do insist on action. Action of the good old sensational kind, with, if possible, a scrap between the Professional Reformer and the police, for this means a newspaper story, which is good advertising, and incidentally may loosen the purse-strings of other goody-goodies. And this suits the P. R. Sensationalism is his native air. He appreciates seeing goody-goodies. And this suits the P. R. Sensationalism is his native air. He appreciates seeing his name in print—even in the police news—almost as much as his monthly cheque. And if in the course of his fad-imposed duties some one will only both him on the head with a boar bottle his blice. bat him on the head with a beer-bottle, his bliss is assured. For then he is not only a P. R., but a Martyr! At once he places an order for the latest thing in haloes, and ever after wears it on the side of his head.

It is the misfortune of all good causes, that they attract to themselves people of the calibre of the P. R. and his supporters. And as these people are self-assertive, and devoid of natural modesty, they elbow themselves into prominence, and oust from control the mon who are really doing sound educontrol the men who are really doing sound edu-cational work. As a consequence, the intelligent man of decent aspirations hesitates to support a cause in which he believes, because of its asso-

As an instance in point, the people of a Quebec town, a mixed population, French and English, determined to do away with hotel licenses. They wished to try the experiment of a dry town for

two years, and on the result of the experiment would depend their permanent policy. To this end, at the January municipal elections, they returned to office a council pledged to the abolition of license. Licenses in Quebec county municipalities are granted by the local authority. But in an evil moment a local meddler imported a notorious Montreal P. R. This individual at once leaped to the limelight. He impugned the bona-fides of the council. He stirred up a following of the credulous. Leading his local followers by the nose, he induced them to repudiate the council altogether and introduce a local option by-law removing the license duce a local option by-law, removing the license granting power from the municipal authority. His by-law was defeated and his party discredited. The council to their everlasting credit, in spite of the provocation, held true to their promises. No licenses were granted. But the P. R. and his gullible flock had stirred up animosities that it will take years to reconcile. For the sake of the advertising the P. R. had deliberately discussed the great facility. the P. R. had deliberately disrupted the good feeling

of a community.
But, after all, the P. R. acts only according to his But, after all, the P. R. acts only according to his nature. Some fakirs follow circuses, others make the round of country fairs. There are fakirs in politics, in every walk of life. How could such a promising field as Moral and Social Reform escape? The great body of the people treat the P. R.'s with a contemptuous tolerance as they do other parasites. But it certainly behooves such men of standing as are left in the many reform associations to begin are left in the many reform associations to begin their house-cleaning at home. When a man lends his name to a society, even in a purely honorary capacity, he becomes responsible for its propaganda. If we must have salaried inspectors of the nation's morals and pleasures, at least let us have men of average intelligence, and some superficial acquaint-

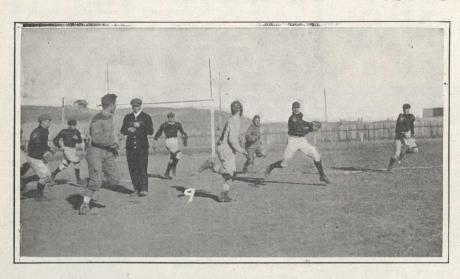
ance with the rudiments of culture.

A Fine Old Irishman

I T'S a bad thing for a man to lose his character. Sometimes it's almost as sad for the world to lose a character. The death of Eugene O'Keefe a few days ago removed a very unique and altogether sincere character from Canadian life. The aged head of the well-known firm established by himself had for nearly half of his eighty-six years never missed a morning service at St. Michael's Cathedral. He was a delightful Irishman. His life was full of goodhumour, hard work, business enterprise, and latterly, official distinction. The office of Papal Chamberlain in Canada was never very onerous; but it carried considerable honour to such a man as Eugene O'Keefe who knew well how to conform to its dignities.

O'Keefe was a good deal like good wine: the older he got the better he got and the more he sparkled. And he never lost his remarkable interest in the present generation. While his huge brewery in the heart of Toronto was being remodelled and enlarged, he was giving many thousands to charity, religion and education. Motorists down the Kingston Road miles out of Toronto have wondered what the great new stone building is on Scarboro' Bluffs. It is the St. Augustine Seminary to which Eugene O'Keefe gave \$10,000. And he was by and large the most generous, practical supporter of Catholic religion and education in this part of Canada. T'S a bad thing for a man to lose his character.

The East and the West Clash on the Prairie Gridiron



At the Hamilton-Calgary football game, on Saturday, September 27th—McKelvie (Hamilton) running the ball out from near the goal line.



Dobbie (Calgary) gets the ball away in an over-scrimmage kick

By NORMAN S. RANKIN

B EFORE the largest crowd that ever attended a football match in Western Canada, the Calgary Tigers went down to stubborn defeat before the man-eating Hamiltonians on Sept. 27th, to the tune of 19 to 2. It was a bitter contest. The brains and science of the older East were pitted against the virility and determination of the younger West

Tigers went down to stubborn defeat before the man-eating Hamiltonians on Sept. 27th, to the tune of 19 to 2. It was a bitter contest. The brains and science of the older East were pitted against the virility and determination of the younger West, and pitted not in vain.

The score hardly indicates the play, for the game was at all times severely contested—replete with thrilling runs, interchange of kicks and sensational tackles. The West has yet to learn from the East in pigskin lore, for it was the trick work—the combination behind the line, and fake plays and counter plays—that gave the game to the Easterners. In this respect they excelled sufficiently to enable them to twice break through the prairie line, and both times touch-downs resulted, one of which was converted; in other respects, line-bucking, end runs and mass plays, they met their equals, though perhaps they had a little on the locals in exchange of kicks. At half time the score stood 8 to 1 in favour of Hamilton, who, after their three comparatively easy victories with Winnipeg, Regina and Moose Jaw, were apparently much concerned, which anxiety probably led to the disgraceful mix-up which took place in the third quarier.

It was a rough game and a scrappy one, and a dirty glob for the referee, the Rev. Bob Pearson; he came in for much uncalled for abuse on the part of the visitors, who alleged interference play on Calgary's part, and challenged the referee's knowledge of the rules. While I do not say that there was not some justification for complaint regarding interference play, there was indeed absolutely no vindication for such language as was directed towards the Rev. Bob by the Easterners' captain, whom I hold directly responsible for the ensuing events. It may appear to Hamilton that this account, written by a Westerner, is biased; such is not the case; it is penned in calm judgment, deliberation and with full consideration for the merits and demerits of each team. The writer was in the press box at half time, when Hamilton's captain dire

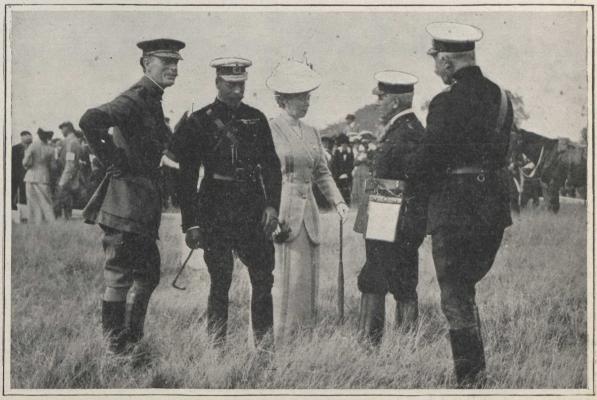


Hamilton backs getting away with an end run. Final score, Hamilton 16, Calgary 2,



The aristocracy filled the covered stand, while the bleachers held the real public.
—Photographs by W. J. Oliver.

Our Minister of Militia in the Limelight



Col. the Hon. Sam Hughes receiving their Majesties at the Army Manoeuvres on Sherman's Hill.

REFLECTIONS

By THE EDITOR

Race-Tracks

N O legislator, says the clever lawyer, ever framed a law through which another

No legislator, says the clever lawyer, ever framed a law through which another man might not drive a coach-and-four. The Miller Bill, for the regulation of racing, is a case in point. It was intended to cut down racing, but racing has increased. It was intended to lessen betting, yet betting is as prevalent as ever.

Whether it is Montreal, Toronto, Hamilton, Windsor or Vancouver, there is more horse-racing than before the Miller Bill was passed by a wise House of Commons. The business seems to be getting out of bounds. And the kind of racing seems to be more or less a joke. The horses are mostly "crocks" and the majority of them are owned seems to be more or less a joke. The horses are mostly "crocks" and the majority of them are owned by the "bookies," whose business it is to separate the common people from their money by a system of betting under which the "bookies" are sure of a handsome profit.

Legitimate race-tracks, controlled by honourable breeders of racing stock and fitted with pari-mutuel machines, are not so objectionable, but the half-mile track controlled and governed by "bookies" is a gambling invention pure and simple. It could be abolished without inflicting a loss on anyone except the daily newspapers which publish "sporting

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extras.'

Social Survey

ONDON, ONT., is to have a "social survey" made by a trained investigator. The work is in charge of "The Men's Federation," a voluntary organization of business men. The survey will include municipal government, playgrounds, The work is housing, foreign communities, sanitation, industrial and labour conditions, the social evil, and the organization of charities. The experiment will be watched with great interest by the reformers of

Toronto is to have a "civic survey" to find out if its administration is efficient and effective and if a dollar's worth of service is obtained for a dollar of taxes. This is another interesting experiment which will be of value to the municipal reformers elsewhere. This, too, is to be financed by a voluntary committee of citizens.

All along the line there is a general awakening to the importance of reform and progress in municipal government. The day of the yearly-elected alderman and the ward system has almost passed. Soon Canadian cities will be governed by business men elected for reasonable terms.

Sir John A., Nationalist

THERE is a clear divergence in view of the method of holding the Empire together. One set of thinkers favours a Britannic alliance of free and independent nations, another set preferring a centralized British Empire with an Imperial Parliament. The Britannic alliance idea is ferring a centralized British Empire with an Imperial Parliament. The Britannic alliance idea is the older of the two. Sir John A. Macdonald was one of the first to propound it. When he was planning confederation and framing the British North America Act of 1867 with the Home authorities, he desired to make Canada a kingdom. He wanted Canada raised to the same status as the United Kingdom, but the Colonial Office objected. In the debate in the Canadian Parliament Sir John In the debate in the Canadian Parliament, Sir John used the following words:

"England, instead of looking upon us as a merely dependent colony, will have in us a friendly nation, a subordinate, but still a powerful people—to stand by her in North America in peace as in war. The people of Australia will be such another independent nation. . . . She will be able to look to the subordinate nations in alliance with her and owning allegiance to the same Sovereign, who will assist in enabling her to meet again the whole world in arms as she has done before." (Confederation Debates p. 44.)

It will be noted that Sir John expected Canada to be a nation. And he also expected both Australia and Canada to be in alliance with Great Britain. Thus they would have their own flag, their own army, their own navy, control their own customs tariff and stand before the world free and independent peoples in alliance with the other Britannic

Sir John fought the centralists of Downing Street as his predecessors, both Liberal and Conservative, had fought them. Because of these claims of Cana-

dian statesmen, the people of Great Britain did not expect Canada and Australia to remain long within the Empire. Both Gladstone and Disraeli looked forward to a break-up of the Empire. But as Sir John clearly foresaw, with almost prophetic imagination, the colonies grew more loyal with the growth of their constitutional liberty and freedom.

Sir John's idea of a Britannic alliance is as valuable to-day as it was when he propounded it. He would be tremendously shocked at some of the centralizing ideas promulgated to-day by the Montreal Star in Canada and the Round Table Club in Canada Pritries. Sin John was not the montre Great Britain. Sir John was not the man to truckle to Downing Street because of petty favours, present or future. He was a sturdy than whom there has been none greater. He was a sturdy Canadian,

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Is Canada Saved?

ANY people believe that because of the good crop Canada has been saved from all financial trouble. They are wrong. The enormous crop postponed some of the trouble, it did not save Canada. A country where the cost of



AN ANCIENT CUSTOM.

A Jewish Rabbi Blowing the Ram's Horn outside a Toronto Synagogue on New Year's Day (Oct. 2).

living has gone up more than in any other country in the world cannot be saved by good crops. It can only be saved by its people discovering that they are indolent and extravagant. The discovery will come to many during January and February when employment will be scarcer usual and when many people will be forced to draw on their reserves. Skyscrapers, watered stock and high prices for labour and food are not evidences of prosperity only; they show prosperity combined with extravagance. W W W

Patriotism

HAT does patriotism or love of country imply? Surely it implies one thing at least, that a man shall place country before party. This is a point which requires careful consideration and serious thought. If the voters are to continue to prefer party slavery to individual freedom, then there can be no high form of patriotism in Canada. The Conservative or Liberal who obeys blindly the dicta of his party leaders, and neglects to think for himself may be a decent citizen, but he is no patriot. If the majority of Liberals and Conservatives place party loyalty before their duty to the country, then our national life will be stunted that a man shall place country before party.

and dwarfed, and our light among the nations will be dim and unnoticed.

you want to see party loyalty at its worst go to Mexico. There men are so loyal to their party and their leaders that they go out and fight and die. That is party loyalty at its highest point, but it is not patriotism. These men have the most highly developed party loyalty, because they have never been taught to be patriotic. In Canada we have a little patriotism, therefore our party loyalty does not demand that a man shall die for his party. not demand that a man shall die for his party.

But our patriotism needs developing. There is

But our patriotism needs developing. There is still too much party loyalty and too little patriotism. "Our party right or wrong" is a doctrine which party leaders preach and teach, but it is an accursed doctrine. "Our party when it is right and our country always" is a much better doctrine. To bring this newer policy into general acceptance is the work now being done by the Canadian Club movement, by the Canadian League, and other developing influences. veloping influences.

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Duty on Foodstuffs

OODROW WILSON has precipitated a new discussion in Canada—shall the Canadian duties on foodstuffs be reduced? The situation since the adoption of the new Wilson tariff by congress last week is now as follows: Canadian

Article Cattle	New U. S. Duty. Free	Canadian Duty. \$12.50 per
		head valued at \$50 or less; 25 per
Sheep	Free	cent. general 25 per cent.
Swine	Free	25 per cent.
Bacon	Free	2c pound
Beef (fresh)	Free	3c pound
Canned Meat	Free	27½ per cent.
Hams	Free	2c pound
Lard	Free	2c pound
Mutton	Free	3c pound
Pork	Free	3c pound
Poultry		
Poultry I		
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In September, 1911, Canada voted against a reduction in the duty on foodstuffs, but the reasons given may not now hold good. There was a fear that Canada would be tied by a reciprocity treaty, until some inconvenient period and then we should suddenly be released, to find new markets. This was the case with the old Pagingority Treaty. But suddenly be released, to find new markets. This was the case with the old Reciprocity Treaty. But this situation is different. The United States have given our foodstuffs free entry into their country regardless of what we do or shall not do. The only exceptions are wheat and potatoes, which are subject to a countervailing duty of ten cents a bushel; and flour, on which is a countervailing duty of 45 cents a barrel. Should Canada take off her duty on wheat, flour and potatoes, there would be duty on wheat, flour and potatoes, there would be free interchange of these articles also. The newer question before the Canadian people is, "Shall we remove the Canadian duties on

cattle, sheep, swine, bacon, beef. mutton, pork, poultry, wheat, flour and potatoes?" It is not an easy question by any means. It requires most careful consideration. If we do not make these articles free, the United States may buy our foodstuffs freely whenever they are needed, while the Canadian consumer will not have a reciprocal advantage. The American farmer loses his protection and the

Canadian farmer retains his.

Does the Canadian farmer desire to retain protection on his products? So far as can be gathered, he does not. He has talked that way on many occasions, although his votes are somewhat contradictory. It would seem tolerably clear, however, that if the farmer is willing to give up his protection, the Government will hardly stand in his way. This only clears up a portion of this list. There is still the question of flour, canned meat, ham and other prepared food products. Here enter the

other prepared food products. Here enter the packer and the miller. Their interests must be considered. Will they give up their protection? Not

without a struggle.

The net result, then, will probably be that the Canadian Government will immediately remove the duty on wheat, cattle, sheep, swine, poultry and potatoes, but retain it on manufactured food products. The only difficulty in regard to wheat is that a removal of our duty on it may not satisfy the United States requirements without also removing the duty on flour, bran, and shorts. If this turns out to be the case, then the situation becomes complicated.

Some may say that the Conservatives would be inconsistent if they make tariff reductions. The objection will not make a strong appeal to the party managers who desire to cultivate the good-will of Manitoba, Saskatchewan and Alberta. The others, higher up, do not mind being inconsistent if they think they are doing what is right,

At the Sign of the Maple

Ottawa Women's Hostel

HE amelioration of the condition of the work-ing girl has occupied the time and attention of philanthropists for some years now. The fight for a minimum wage, for decent lodging at lowest

MISS R. WHITEAVES, In Whose Charge is the Social Work of the Travellers' Aid of Ottawa.

rate, and for a reasonable proportion of play after working hours, is agitating all the women's clubs to-day. Anyone who has a practical idea for the treatment of women who are obliged to earn their daily bread may be sure of symptoms. bread may be sure of sympathy and a hearing. So when the Women's Hostel and Travellers' Aid So-ciety was suggested, it received immediate support from thinking Ottawans. The Travellers' Aid So-

The Travellers' Aid Society had its origin at a small meeting held Nov. 20th, 1909, at the Working Girls' Home, for the purpose of providing comfortable lodging for shop girls at lowest possible cost and at the same time wholesome, homelike and

surrounding them with a wholesome, homelike and Christian atmosphere. The experience of those attending the meeting showed that often a girl's worst crime was poverty, and when the struggle for respectability became too great, she succumbed to the temptations with which she was daily beset. Crowding into small and undesirable quarters for reasons of economy has proven that high

morals are hard to attain or preserve; when four or five girls live in a small room some one of them suffers by contact. After working hours those girls want recreation, amusement. Where can they go? On the street. With their own wages they are seldom able to provide entertainment for themselves, so the alternative is to attract some man who will foot theatre or supper bills. They can not have "company" be-cause there is no place to receive callers. tragic case suggests itself to me in this connection.

this connection.

Factory girls who live in lodgings are not the only ones who are debarred from having "company." In domestic service one of the commonest and most stringent rules the mistress of a house will make is, "Remember, I do not allow you to have company; I shall not have people sitting around the kitchen!" We are prone to say that girls are better off in domestic service, but are they? Personally, I am strongly in favour of allowing servants to see their friends in my home, and I have

see their friends in my home, and I have seldom found this privilege abused.

At the time of the establishment of the Working Girls' Home, no work of a charitable nature was carried on in the east end of Ottawa. The King's Daughters and Y. W. C. A. took care of a good many girls whose wages were small, but there was whose wages were small, but there was need for another place where they could secure comfortable lodging and board. The Girls' Home was opened, where lodging was given for \$2.25 a week, transients' meals and beds at 15c. each if the girl's wage did not exceed \$5 a week. Creed or nationality was impractically a girl's research. nationality was immaterial; a girl's necessity was her only passport.

A S is the case in every philanthropic effort, success made for broader work, and the Travellers' Aid grew out of the Working Girls' Home. While only three years in existence, the reports show an almost unlooked-for progress. During the first year 272 girls were brought from the stations to the Home; this year only 126 were taken in charge. This does not mean a falling off in the work—quite the reverse. It shows that the officers of the society are so vigilant that there are fewer women loitering about the stations, which are the meeting-places of innocence and vice; that there is less activity in the white slave traffic, and there is less activity in the white slave traffic, and that the Travellers' Aid is doing noble and efficient police preventive work. At the Union Station, both day and night, trains are met; at the Central Station

day trains only, although there is urgent necessity for having "the lady with the white badge," as one frightened country girl described the officer on duty, at night there, also. Financial stringency is the only curb, and it is earnestly hoped that with the appointment of two women to the Ottawa police force—Miss Campbell and Mrs. Cheney—this need will be met. Mrs. Cheney is now on night duty at the Union Station, and Miss Campbell meets all day trains at the Central, beside doing work for delinquent girls in the police court.

The Women's Hostel was a still further enlarge-

ment of the work. Its object is to bring out girls from the old country for domestic service, and Ottawa is not the only city in the Dominion benefitting by the work of the Hostel. Girls are sent to many different points. They are also received at the Hostel from different cities and institutions, such as the Miss Fitzgibbon hostel, Toronto; the Francis Guild, Montreal; Girls' Friendly Association, the Salvation Army, and others. Passing through the Hostel during the past year were 329 girls, beside whom 32 from different orphan distribution homes were given situations. A few more figures which should be interesting appear in the report; of nationalities helped there were English, Scotch, Irish, Austrians, Polacks, Jews and Canadians. There were 7,323 trains met; 14,913 meals served; 5,209 beds occupied; 42 night calls; and only 10 police court visits. Ten girls have married and settled in Canada since the founding of the Society, and the superintendent, Miss Emily Marshall, declares that she has no greater pleasure than in ment of the work. Its object is to bring out girls



MORE FIRST AID

To the Unresisting Injured. This Time the Hurt is a Broken Leg and the Instruments Used Are a Broom and the Proper Bindings.



FIXING THE HAND AND ARM According to Scientific Instruction. The President of the Girls' Club Appears on the Extreme Right.

visiting these girls in their own homes, where they are so safe, sheltered and happy.

The home life at the Hostel is conducive to hap-

piness and high moral standard; a girl is kept there twenty-four hours after her arrival free of charge, so there are always some of them under the superintendent's care. In return for government, provincial and municipal grants this measure is required. Morning prayer is the first order of the day; there is an intimate talk between Miss Marshall



A HEAD-BANDAGING DEMONSTRATION In Connection With the "First Aid" Classes at the Women's Hostel, The Society Superintendent, Miss Marshall, is Seen on the Farthest Left.

and the girls every Sunday evening, which does much to help the one in helping and the others in being helped! And every Tuesday evening classes in "First Aid to the Injured" and "Home Nursing" are held. Beside these, there are many entertainments arranged by the girls themselves, and many arranged by the officers during the year.

THE social side of the Hostel is under the management of Miss Rosa Whiteaves, who also drills the girls in the First Aid and Home Nursing. She said in a recent interview:

"Our club, the motto of which is OTHERS, has

for its object a general raising of moral standard for the girls, which we try to effect in the most pleasing manner. They are imbued with a spirit of helping others. They do a remarkable amount of social visiting and nursing, often going to the hospitals and working in the wards on the only after-noon during the week which is allowed them in the homes where they are em-ployed. When one considers that these girls are already in the service of others, and when one realizes that their aim is to serve others still more, a very fine moral may be drawn which might be of assistance to those who feel life owes them something.

There is a very interesting movement on foot at the present writing in the Club. Instead of getting up an entertainment solely for themselves, these thirty-odd girls solely for themselves, these thirty-odd girls have decided that they would like to benefit some one who needs help and amusement more than they. So the town is being searched for its poorest residents, who, Miss Whiteaves tells me, are the foreigners. These include almost every nationality, even a Russian escaped from Siberia. And the habel of tongues the confusion of ideas the babel of tongues, the confusion of ideas, the babel of tongues, the confusion of ideas, the difference in points of view, will, I know, be merged in a huge melting pot. and come forth Happiness, for what will have been done will have had behind it the great underlying principle gathered into a well-known text—Love thy neighbour as thy-

MADGE MACBETH.

The News in Brief

M RS. P. D. CRERAR, who for many M RS. P. D. CRERAR, who for many years has been regent of the Hamilton Municipal Chapter, I. O. D. E., retired from office at a recent meeting of the united chapters of the city. Mrs. J. S. Atkinson will assume the vacant office until the annual meeting, which falls next

The farthest north chapter of the Imperial Order, Daughters of the Empire, has newly been formed at Dawson City, Yukon. The regent is Mrs. George Black, wife of the Commissioner of the Yukon.

Mrs. R. L. Borden has been invited to officiate at the opening of the first Canadian Fashion Exhibition, to be held in the Arena, Toronto, shortly. The list of prominent patronesses includes some hundred names and represents both circles of art (Concluded on page 30.)



Courierettes.

Talk is cheap, but the telephone user is apt to dispute that assertion.

A woman, her two sons and daugnter, walked from New York to Minne-apolis in 53 days. They could have made it by train in a few days, but then they would not have had their names in the papers.

A steel magnate in the United States has built a hennery costing \$15,000. There'll no doubt be a lot of cackling about it.

Fathers of large families should not grumble thereat. But for the babies the mothers might be militants.

Ulster is doing a powerful lot of advance advertising of its promised rebellion. Which may be the best indication that it won't come off.

Evelyn Nesbit Thaw has written a book entitled "The Story of My Life." Her shrewd business sense is moving her to capitalize her present notor-

Trades and Labour Congress did so, and succeeded in getting what they wanted, the orator leaders would have nothing left to talk about.

Policemen in New York were actually dismissed for allowing gambling on their beats. What's the world coming to, anyway?

An English mining engineer wrote out his obituary notice before he shot himself. Few men show such consideration for reporters.

Emma Eames, the singer, has announced that home life and her new husband have won her from the stage. Now watch for another announcement shortly that she is returning to the stage. stage.

London Lancet says breakfast is an unnecessary meal. What would life be with only the necessary things left in?

People in Glass Houses.—Lord Northcliffe, the British publisher, who began life with the humbler name of Alfred Harmsworth, was recently in Canada, and while here relieved his mind—and tongue—of some strictures on the work that is done in Canadian newspaper offices. He had some very candid criticisms to offer. Chief among these was the statement that the Canadian papers did not use

the statement that the Canadian papers did not use good English—they indulged in too much slang.

The noble lord's interview

The noble lord's interview went on to recite other grave faults, which, however, do not concern this story.

In the course of his own interview, though, Lord Northcliffe made use of such phrases as "punk," "wouldn't stand for it," and other choice samples of our street vernacular. nacular.

So Lord Northcliffe should beware of that stone-throw-ing tendency while he dwells in houses of glass.

× × Blaming the Typesetter.—In newspaperdom the typesetter is, to use a slangterm, "the goat." But occasionally he does perpetrate something funny.

A certain Canadian della

something funny.

A certain Canadian daily has an English writer on its staff, covering football matters, who signs himself "Irwellite, Junior." The typesetter comedian made the writer very angry, and even so concerned that he wanted to stop the presses, when the name appeared the other day as "Israelite, Junior."

In the words of the Song.—The Orange Sentinel is vigorously denouncing Hon. Dr. Pyne, Ontario's Minister of Education, for his attitude on the bi-

lingual question.
So to speak, The Sentinel is "on the trail of the lonesome Pyne."

10 Mg Turning the Tables.—At Toronto's City Hall the other day several civic chiefs met in what is commonly known as "a kidding bee," which, being interpreted, meaneth that they were trying to crack a few jokes at each other's expense.

Daniel Chisholm, Property Commissioner, was one of the party, and he proceeded to make a strenuous protest against the choking of the water services in the City Hall by the sand that had flowed in at the intake and through the pipes.

through the pipes.

Works Commissioner Harris listened to his energetic criticism of the Works department, and then smilingly turned to Deputy Chief Engineer George Powell.

"Charge Mr. Chisholm's department with that sand at 90 cents per cubic

yard—isn't that the rate, George?"
"No," said Mr. Powell, "it's \$1.10
per cubic yard—delivered."

The Case of Chance.—Frank Chance, the baseball manager, is said to have an income of \$55,000 per an-

All he needs now—a few Chances to spend it. 30 Mg

He Probably Does.—First prize for a crochet quilt was won by a man at the Ottawa Fair.

Wonder if he powders and puffs and wears slit trousers!

The Latest in Legal Circles.—Some of these days we will be picking up the daily paper and reading of the first annual banquet of the Association of Thaw Lawyers and Alienists.

Terse Truths.

Too much rest makes us tired. Some folks kill time with ragtime.



Stranger—"Is Judge David Poggenburg staying here?"
Hotel Clerk (who previously worked in grocery store)—
, but—er—we have something else just as good." "No,

Gas meters are the best rapid cal-

Gas meters are the best rapid calculating machines.

Women and the weather are somewhat alike—always uncertain.

Some girls jump at conclusions just as they do off street cars—backwards.

The men who make good are too busy planning their to-morrows to brag about their yesterdays.

Seems strange that it's just when a

man has climbed on the water waggon that he is most frequently asked to come along and have a drink.

A piece of a woman's mind, given to her husband with candor and emphasis often destroys his peace of mind.

Best and Worst.—Odd and paradoxical as it may seem, the worst liars are always the best.

It All Depends.—"That man is a civic employee, and he is idle most of his time."

"How does he hold his job?"

"Oh, that's easy. He's on the fire brigade."

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A Modern Miracle.—Who says the day of miracles is past?
In Toronto they have discovered a chorus girl in "Oh, I Say," who is suing a New York Senator for breach of promise and refuses to talk to the reporters about it. reporters about it. Next!

Next Best.—If you cannot have a good will of your own, by all means see that one of your rich relatives leaves a proper one.

A Better Way.—"Is it safe to raise a cheque?"
"No, dear, just photograph it and then have it enlarged."

Before and After.—The Newlyweds had many a bill and coo before marriage.
Since the ceremony they have had

bills only.

Too True.—In some boarding houses the only thing that seems to settle is the dust.

The Power of Love.—Ebenezer Rip-

The Power of Love.—Ebenezer Ripley was a bachelor and extremely bashful. Ebenezer had purchased a load of small wood which had been dumped on the street before his house, and Ebenezer determined to carry in the wood himself.

Across the street lived Miss Cynthia Summers, a maiden-lady of uncertain years, a new-comer, a stranger to Ebenezer. Miss Cynthia, to Ebenezer's knowledge, owned a wheelbarrow. It occurred to Ebenezer that if he were to borrow Miss Cynthia's wheel-barrow, it would lighten considerably his task of removing the wood. But, as I said, Ebenezer was bashful. However, he mustered upsufficient courage, and knocked at Cynthia's door.

"I want to know if you will lend me you—your beelwharrow—I mean your whall-berrow—I—"

Cynthia was blushing sympathetically

Cynthia was blushing sympathetically.

"I understand what you mean, sir. You are quite welcome to the ball-wheerow—
I mean the ber." I mean the bar—"

But by this time Ebenezer

had it.

Notwithstanding all this, and everything else, they were married about three months after. Such is the power of love!—Donald A. Fraser.

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Music and Manners.—Edward Lankow, the young basso-baritone, who is at present touring Canada in a concert season before joining forces with the Metropolitan Opera House cast in New York, has some quite radical ideas about rich people. Last summer while holidaying in Massachusetts, he went to church, which he pretty regularly does. The congregation were a fashionable,

tion were a fashionable, ultra-rich crowd, old families, proud as peacocks. They went to church to display gowns.

"And I must say," he admitted, "that the music struck me as being very, very good. But for days afterwards those idle-rich picked holes in the music.

the music.
"'For heaven's sake,' I said, 'why don't you forget it? The trouble with you people is you're all too infernally really to appreciate anything good."

wealthy to appreciate anything good."

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QUARTERLY FINANCIAL REVIEW THIRD QUARTER, 1913

The Financial Horizon

A Brief Interview with R. J. Younge of Montreal

ISE business men in Canada are of the opinion that the season through which we have passed has been productive of much Scarce money has brought with it reflection, conservatism, and, what is possibly of even greater importance, a general tendency towards retrenchment.

REAL ESTATE SPECULATION.

Criticism has been passed upon Canada and her conditions by prominent financial men, who do not live in Canada, but who have a large interest in Canadian enterprise, and much of that criticism has no doubt been deserved. It is but just, however, to say that if certain young cities in Western Canada have carried to excess their speculations in real estate, those speculations were founded upon a growth and development which was simply astounding, and so far as this generation is concerned, quite without precedent to act as a deterrent. Moreover, these speculations at their commencement were encouraged by financiers and financial institutions of high repute. It is worthy of note, however, that real estate values, generally, have not experienced any serious depreciation, especially in the larger cities.

Cost of High Living.

What Canadians should have endeavoured control, far more than land speculation—much of which has existed only on paper—was the expensive habits, and the habit of expense, acquired by individuals during the past few years—a habit confined by no means to our Western cities, but extending from coast to coast. What we have experienced in 1913 has made us all more thoughtful and more careful in both our private and business affairs, and the lesson cannot but have had a beneficial influence upon the future welfare of this country. Much satisfaction can be derived from the fact that during the whole period of stringency through which we have been passing, not one important authority who is really familiar with Canadian conditions has questioned the soundness of our credit. While this is true, however, Canadians, dependent so largely as they are upon borrowed capital for the development of their enterprises, are in duty bound to remember that their ultimate success will be more sure, and their progress more rapid if they travel less haste towards the wealth and luxuries which in these days are so eagerly sought after.

CANADIAN INDUSTRIALS.

The spirit of speculation which has for some years been rampant throughout North America, combined with the phenomenal growth and success of Canadian manufactories, power companies and other enterprises, has, during the past decade, permitted the introduction of abuses which are to-day proving very serious, and yet it may be that these abuses could not be remedied otherwise than by experience. Too much emphasis cannot be placed on the importance of good, sound management. Capable men are after all more scarce than ordinary

Because over-capitalization has occurred in a few instances, however, it would be unjust to con-demn or even criticize the large range of well-organized and successful Canadian institutions which form the fabric of our industrial activity. What we need is the application, by those who are responsible for the flotation of our issues, of strict and conservative rules of finance. The pernicious habit of discounting the expected profits of the future, and of basing the flotation of really meritorious enterprises upon what they may become, rather than upon what they actually are, has cast a shadow upon Canadian industrial issues. This can be dispelled only by a decided change in the methods which have frequently been employed—and until this change has been made we cannot in reason hope to regain the enviable reputation which we

enjoyed in the estimation of British investors up to so short a time as a year or two ago.

MANUFACTURERS AND BANKS.

Our manufacturing industries have been generally prosperous this year. Scarcity of money, however, has of late had a tendency to influence manufacturers to unreasonably limit their production during the coming season. If this should be carried so far as to throw out of employment even a small fraction of the thousands who are to devide a small fraction of the thousands who are to devide a small fraction of the thousands who are to devide a small fraction of the thousands who are to devide a small fraction of the thousands who are to devide a small fraction. fraction of the thousands who are to-day dependent upon them for a living, the results for our country, both at home and abroad, would certainly be most unfortunate. The Canadian banks will surely deal unfortunate. The Canadian banks will surely deal wisely and even generously with their manufacturing accounts this year.

It must be remembered that the British people have not yet learned to appreciate how large a sum of fresh money is required each year in Canada to keep their emigrants occupied in our industries. On the other hand, any widespread condition of unemployment, even for a short period of time, could not but injuriously affect our immigration in coming years. Rather than allow a temporary curtailment of production to cause so serious a consequence to the country at large, it behooves our banks and our large employing institutions—including the three great railway companies—to strain every nerve to avoid a disturbance in our labour market.

TRADE AND COMMERCE.

Now that we have had a taste of scarce money we have naturally turned our attention to a study of our bankers, both at home and abroad. Great Britain is unquestionably Canada's chief banker, and will likely continue as such for many years to come.

Some assistance has been given recently by the United States, but it is not to be expected that, in the large demands that we shall have to make before this country will have reached a point of financial independence, any other country than England will be able or willing to meet our demands.

There is unfortunately a lack of appreciation of this important fact on the part of those who control the purchases made in the Canadian commercial world. Last year our imports from the mother country amounted to but \$138,000,000, as compared with \$441,000,000 from the United States, a fact which does not pass unnoticed by the great world financiers of London, whose decisions in the matter of granting or refusing loans are based far more upon sentiment, including loyalty to their own country, there exists in Canada a strange line of demarkation between our commercial and financial interests, a short-coming in our make-up which might be dwelt upon by our daily press, to the advantage of the whole Dominion.

OUTLOOK BRIGHT.

No one who knows Canada doubts her future. Reports indicate that the year 1913 establishes a record for our crop, our immigration, and our aggregate trade. There is not a single good reason for doubt or pessimism. An increasing knowledge of our country throughout the world is turning men and money to our shores—every day. If we advance with confidence and conservatism hand in hand, the coming five years give promise to be the greatest, from every point of view, that we have ever enjoyed.

Are Conditions Sound? By THE EDITOR

YEAR ago, few people were asking the question, "Are conditions sound?" Now many are asking it. The answers are varied, but every experienced financier still counsels caution.

For six months Canada has had a trying time. Conditions have been no worse than in other countries, if indeed they have been as bad. Nevertheless there have been a number of pricked bubbles and a general flatness in business which have led to forced sales of real estate, margined stocks and other speculative holdings. There have also been a few liquidations and receiverships. Quite a number of yachts and automobiles have been put out of commission and the purchases of champagne are not so large as usual.

Last year the wise financiers were shaking their eads over the amount of water certain Young heads over the amount of water certain Young Napoleons of Finance were injecting into new flotations. But the Young Napoleons heeded not the mutterings of the senile members of the financial community. The confiding British capitalists were accepting new bonds, sugared by a bonus of common stock, with great relish. The most flagrant speculations were as successful as the soundest extensions of established businesses. This year, on the other hand, there have been no new mergers, no new combines, no huge distributions of watered stock. The Young Napoleons have been battered hard, and are now seeking advice and assistance from the senile old chaps who have weathered several storms.

Again, the real estate situation has changed. Thousands of bright, enterprising young men who were coining money selling town lots to farmers, doctors and servant girls, have been forced to seek other occupations. The real estate firms of Toronto, Montreal, Saskatoon, Calgary, Vancouver and other rapidly growing cities are using business. card spaces in the daily newspapers instead of full pages. In short, the real estate boom has "busted," and the real estate business is now proceeding on a normal scale. Even the banks have ceased grab-bing corner lots at fancy prices. Yet, basic conditions are sound. The harvest has

been tremendous and grain is moving towards the sea-board at a rate never before equalled in the history of the country. The manufacturer who had a well-established, conservatively managed business is employing as many people as he did a year ago. The man who had saved \$5,000 and put it in the average hand have drawn it out and located it on good savings bank has drawn it out and loaned it on good first mortgages at seven and eight per cent. The amount of railway construction and governmental building is as large as ever. General business conditions are excellent.

Compared with the United States, Great Britain, France and Germany, Canada's conditions are sound. There have been fewer failures and liquidations in large businesses than in any of the competing countries. Canadians may well be proud of the way in which the commerce and industry of the country have held true in the high wind of a worldwide money stringency. If this is not a time for optimism, there is at least every reason for confidence. There may be less expansion than the average of the last ten years, but there is steady progress. Every man should be conservative, but he need not be timid.

Stock Market Review

By THE FINANCIAL EDITOR

HE third quarter of 1913 made its really important history in its later days. There were two months of more or less steady improvement on the Canadian exchanges, not to mention a period of bullish extravagance in Mont-real, which Toronto hoped, but failed, to follow— and then the optimism which sprang into life at the close of the half year was suddenly chilled by the failure of events to justify early expectations.

Not that optimism is entirely vanished. It could scarcely reach the low ebb of the early part of the year with Winnipeg sending out its wonderful bulletins upon the surpassing quality and yield of the western grain fields; with equally encouraging intelligence from eastern agricultural centres; with government, municipal and corporate borrowings in London assuming proportions sufficient to ensure a partial revival in the building and allied indus-tries; and with men like Sir Thomas Shaughnessy holding out promises such as he did in Montreal the other day when he told the Canadian Pacific Railproprietors that with the renewed confidence and courage that would develop everywhere as the

result of the bountiful crops with which the country has been blessed, and the general improvement in the money market that begins to make itself manifest, there was every reason to anticipate another

satisfactory year.

The situation, as the street sees it, is that the outlook for "the long pull" is not dimmed by any particularly sinister clouds; which means that, in the general view, conditions governing Canadian securities will probably be rather better at the turn of the year than they are now. But at the moment the situation is complicated by a series of adverse the situation is complicated by a series of adverse developments which must be aggravating to the bullish element, and since July first the term "bullish element" has been representative of about 97 per cent. of the market.

The weakness of the basis for a bull market so assiduously laid was that it took into account only possible developments in our own country, and to an extent ignored contingencies which were almost bound to arise elsewhere. The advance in the Bank of England rate, the unexpected ability to renew warfare and thus unsettle the European financial markets exhibited by the supposedly down-and-out Balkan States, the distinct evidence of trade reaction in Great Britain and the United States, the latent possibilities of the necessity of extreme measures in Mexico, have all cast their shadow upon the sunny path of Canadian speculative sentiment, and the home-grown optimism has hardly been sufficient to thrust them aside.

And the depressing influences have not come altogether from outside. It would be a very strong ket indeed that could survive the most recent antics of the promoters of the Macdonald and

Spanish River pulp enterprises.

When the last quarterly financial review of the CANADIAN COURIER appeared the common stock of the A. Macdonald Company was selling around 45. Spanish River common could be had at 47. There was practically no market then for the preferred, but it has sold as high as 93 in the previous markets. At the end of the last quarter, Macdonald sold around 18, Spanish River common at 11, and the preferred saw almost two-thirds of its highest market value wiped out when the price took a sudden drop to 37.

The significant thing shout these everyous

The significant thing about these enormous shrinkages in market values, and the thing that will have a constructive bearing upon of the market, is that the break occurred in the face of the most solemn assurances that nothing on earth could possibly interfere with the payment of the dividends on Spanish preferred and Macdonald common. When outside and wiser counsels prevailed this has been followed by an improved market

position for both stocks.

The market in the case of Macdonald has apparently been ready to acquiesce in the view that it is better that that enterprise should be paid for before the shareholders begin to reap the benefits

of the profits.

Likewise the taking over of the affairs of the Spanish River Company by the English interests involved, and the declaration that dividends would not be declared until the involved finances of company were straightened out, encouraged rather than depressed the street, and taught it afresh the lesson that it is the credit and standing of securities, and not the momentary return they offer that counts.

Another internal factor to cause the dispersal of the joys and to bring the glooms trooping in afresh has been the revival of doubts as to the increase in the Brazilian dividend to seven per cent. It is true that there has never been any promise bearing the slightest trace of authority, that there would be any change in the Brazilian rate, and the earnings, while growing at a truly tropical rate, have not as yet assumed proportions which would of themselves start rumours of dividend increases; but the market gossips both here and in London had settled to their own satisfaction that the Brazilian dividend falling due November 20 would be at the rate of seven per cent. If this does not occur they are likely to be as disappointed as if the increase had been officially promised. Traces of this disappointment were evident in the liquidation and lower quotations established by London for Brazilian at the close of the quarter.

These instances are quoted because they have been rather the outstanding features of the market, both in Montreal and Toronto, and because, coupled with the sudden tightening in the money market at the beginning of the last quarter, they were more effective than anything else in restricting public

participation.

As with these spectacular performances the remainder of the rank and file of Canadian securities have depended for their market movement upon specific developments peculiar to themselves rather than to general conditions. Canadian Pacific Rail-

way, after a weak period, produced by a long line of decreases in earnings, improved rapidly on the remarkable budget exhibited by the president at the annual meeting, and made a demonstration of its own in the world's markets. B. C. Packers and Richelieu made spurts of secondary importance and Montreal Tramways made a new record upon the theory that the company had received a new franchise of exceptional value.

Although Canadian securities have been popping up and down almost regardless of the general trend of the market, it may be that an idea of the present situation can be got from the following comparison of prices of twelve representative securities at the

beginning of each quarter of the year:

6	; +	1.	1.
e e		July	Oct. 1
C. P. R2	64% 238	2151/2	229 5/8 204
Winnipeg Electric2 Toronto Rails1	38½ 138½	136	143½ 112
Can. Gen. Elect. Com 1 Twin City	05 106	103	1061/2
F. N. Burt, pfd			97½ 93%
Maple Leaf Milling, pfd Mackay		93	941/4 81
Dominion Canners Can. Loco. Com	841/2 79	67 45	69 47
Dominion Steel	581/4 53	461/4	

What story will be told by the list of prices which will be set beside these securities under the heading of January 2, 1914, remains to be seen, but the evidence at hand furnishes ground for hope that they

will average higher.

Review of the Bond Market

By THE FINANCIAL EDITOR

7 ITHIN the short space of one month the market for Canadian bonds has assumed an entirely different face from the gloom and pessimism which characterized it in the middle of the summer. The history of the quarter, in fact, is in more condensed form the history of the month of September.

While all the disturbing elements in London and Europe are by no means cleared away, the Balkan being still in a condition of considerable unrest, Canadian securities are being well taken, and at last actually are being enquired for. The advance in the Bank of England discount rate to five per

cent. will cause a certain amount of restraint.

The outcome of the latest big Canadian Government loan of \$15,000,000 has been watched with great interest as being a real test of conditions, and when word came that it had been satisfactorily taken, it was felt that the improvement was more than merely temporary. The over-subscription of than merely temporary. The over-subscription of the recent issue of \$4,500,000 bonds of the Bell Telephone Company of Canada, with the favourable reception accorded the new £900,000 flotation of the city of Edmonton, which was fifty per cent. subscribed, were also hopeful signs.

It was in the latter part of July, when, as a result of Sir William Mackenzie's visit to London, \$7,500,000 five per cent. short term notes of the Canadian Northern Railway were successfully placed, that the first signs of the turning of the tide were

At that time it was becoming more assured every day that Canada would have a bountiful crop of high-grade wheat in the West. All eyes were turned on Western Canada. Day after day of glorious sunlight brought the Western grain fields glorious sunlight brought the Western grain fields nearer a perfect maturity. Nothing happened to mar the outlook, except a few local storms. Then came the harvest. The fruit of the Western Prairie was cut and threshed and garnered. Now it is being rushed forward to the markets of the world as fast as wheels can carry it. Inspections at Winnipeg which at present are running to nearly two million bushels a day show that it is of unusually

high grade.
This great asset of a 200,000,000 bushel wheat crop undoubtedly is a powerful factor in turning the eyes of British investors again to Canada. Issues that not long before had been heavy on the market were absorbed. A \$700,000 issue of the city of London, Ontario, and \$600,000 Hamilton debendence have been disposed of at prices as good tures have just been disposed of at prices as good as that realized recently by the city of Toronto. A small Ottawa loan was snapped up as soon as the books were opened. Just at the moment the London market is almost bare of Eastern Canadian municipal debentures, and Western debentures giving good returns are gradually being absorbed. does not mean, however, that Canadian towns and cities can now go ahead and issue whatever securities they wish and be assured of success. Condi-

tions still warrant caution in view of the large number of issues waiting to come on the market.

Indicative of the returning popularity of Canadian securities in London is the fact that recent issues, securities in London is the fact that recent issues, some of which were somewhat indifferently received at the time of flotation, are now being quoted at a premium over the issue price, as the following will show: Canadian Northern 5 per cent. notes, 11-4 per cent. premium; Grand Trunk fives, 35-8 per cent. premium; Ottawa 41-2 per cent. debentures, 5-8 per cent. premium; Dominion fours, 1-4 per cent. premium; North Vancouver fives, 1-2 per cent. discount: Porth Arthur fives, 3 per cent. discent. discount; Porth Arthur fives, 3 per cent. discount; Winnipeg 41-2's, 2 per cent. premium.

One of the most important developments during

period of stringency that has prevailed since the beginning of the year has been the growing eagerness of United States investors for Canadian Government, municipal and public utility securities. Houses in the United States have been bidding for every issue of importance that has come out, and in many instances they have been successful bidders. It is estimated that one bond house in the United States has a state of the states have a state of the s United States has purchased outright over \$12,-000,000 municipal bonds and debentures in the last eight months, while upwards of five millions of public utility and industrial bonds have been bought in the middle States. The Bell Telephone \$4,500,000 issue was bought by a Boston firm and was quickly over-subscribed in the United States, Canada and Great Britain.

The local market also has shown considerable improvement, and bond houses here report having done a big month's business during September. There was some apprehension as to what the outcome of the \$1,000,000 of Province of Ontario four per cent. stock would be, but it was all placed among provincial investors without difficulty.

The Situation in Municipals

By H. S. E.

THE market for municipal debentures has not changed very materially during the three months since the Courier issued its last financial quarterly review. What changes there have been have come almost unnoticed, for the newspapers seem anxious to give the pre-ponderance of space and effort to the stock and bond markets, and the market for this other class of security receives the lesser attention. The pre-dominant feature of the market for municipals is their cheapness. This was the case three months ago. Municipals are on the bargain counter, and they are not pseudo-bargains. In the majority of instances municipal bonds of the very highest security are better by anywhere from a fraction to a full point than they have been in years. Van-couver is a case in point. Its latest offering yields 5 3-4 per cent. against four per cent. in 1911. This is duplicated again and again and points to one conclusion, namely, that while London, and latterly the United States still is willing to supply money the United States, still is willing to supply money to Canada, they will only do so at a higher rate than formerly. Most of our financiers returning from London bear witness to this. Mr. C. R. Hosmer said it some months ago, and events have corroborated his judgment.

As a corollary we may observe that there has been a gradual decline in the popularity of Canadian municipals, that is, at the old cheap rate. Doubtless many will disagree. But what do the facts reveal? They show a tendency, accelerated as the months go by, to let Canadian municipals alone. It is not necessary to inquire once more into the causes. They have been rehearsed many times. The fact remains that for the last year or year and a half Canadian municipal securities have become gradually more unfavourable with the London investor, unless they are absolutely bona fide, and are offered with every conceivable advantage. The year of 1912 cannot be said to have been a good year for this class of security. For the first five months, prices were much as they were at the end of 1911. The next three months showed a decided shading of prices, and the last quarter of the year was remarkable for a really sharp fall in prices. So low did many of them fall that the low levels of 1908 were in cases touched and passed. The year of 1912, moreover, was remarkable for the fact that most of our larger municipalities had to be financed. Many of the smaller cities, therefore, found them-selves coldly turned down. There was a surfeit of Canadian municipals on the London market. This situation was further aggravated by new made at high prices, and the result was an undigested mass of really gilt-edge securities, merely undigested because they had come too close together. Towards the end of 1912 London simply refused to take Canadian municipals, broadly speaking.

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How many men have confessed to themselves that "if they were young again, they would save their money." Such words are the wisdom wrung from bitter experience. Young men, you should heed that advice. SAVE. Do not squander your money chasing the bubble of big profits in risky ventures. The bubble bursts and leaves you nothing. Put your savings into an absolutely secure and profitable investment like the

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the very end, a few smaller issues got over, but in the main, when 1913 opened, London refused to be enthusi-

opened, London refused to be enthusiastic—at any rate in a practical way—over Canadian offerings.

Probably the most judicial and correct summing up of the situation is that of Mr. E. R. Wood, the well-known financier and president of the Dominion Securities Corporation. Said he, "The credit of our Canadian municipalities has not been impaired in the least. Their obligations must, however, be put out at a price that in the least. Their obligations must, however, be put out at a price that conforms more closely to the British investor's conception of an adequate interest return. Such conditions as exist at present are not necessarily detrimental to municipalities as a spirit of caution in making large expenditures is often engendered." Those words are as true to-day as they were at the beginning of the year, when they were uttered. And the train of subsequent events has entirely supported them.

entirely supported them.

The provinces have been compelled to adopt a higher rate of interest. Quebec has moved from 4 per cent. in 1911 to 4.10 per cent. in 1913. Nova in 1911 to 4.10 per cent. in 1913. Nova Scotia and Manitoba have respectively moved up from 4 to 4 3-8 and 4 3-4 per cent. Ontario, even, has shifted from less than 4 in 1911 to 4 and 4 1-6 per cent. in 1913. The same applies, in some sort, to our cities' offerings, although the upward tendency is not, as yet, quite so general, notwithstanding Toronto, Montreal and Winnipeg have accepted it. But it will come. The question in the minds of men who are interested—and we all, as citizens, should be interested—is, has the rate reached its highest point, or will it go higher? No one can answer this query. Prognostications in a matter of this kind are as futile as they are of this kind are as futile as they are

of this kind are as futile as they are foolish.

There is one other phase which deserves comment. That is the fast increasing interest of the United States in this class of securities in Canada. With the slowing-up of the European markets there has come the important factor of this additional market near to our hand. Uncle Sam recognized Canada's wonderful range of opportunity, and, recognizing, desires to have a finger in the pie. That is pretty strong proof that there are some plums there, for the buyer who has courage. This interest of our next-door neighbour is all the more remarkable when it is remembered that the States are themselves drawing large sums annually from London. The importance to Canada of this new and near market is obvious.

don. The importance to Canada of this new and near market is obvious. It is always better to have two strings to the bow. Because Canada has found a new one, neglect of the old one is not necessarily implied.

There can be no question of the brightness of the future, so long as caution is the watchword. But caution must be the watchword, and it cannot be too strongly emphasized. caution is the watchword. But carretion must be the watchword, and it cannot be too strongly emphasized. It is all very well to show anxiety to push the development of this country to a glorious conclusion. But discretion may be—and, in this case, is—the better part of valour. More care in choice of time of issue, and form of issue, will find its reward in the acceptance by foreign markets of our issues. Neither London nor America doubts the splendid possibilities of this country. But they can be forgiven if they think before they loosen their purse strings. They have been too indiscriminate before. That, and not any question of Canada's strength, is the reason for whatever dilatoriness and apparent apathy London has shown. More discrimination and more caution on the part of the buyers of caution on the part of the buyers of Canadian municipals are nothing but just. More caution in Canada's offer-ings will pay, as a business resource

Appended is a list of the more important issues which have been made in London during July, August and September, with the amount left with the underwriters.

Canadian Millers and the British Market.

A S a side issue to the ocean freight problem, which is occupying the minds and the time of the steamship companies in the Old Country, it is interesting to note that, contrary to report, Canadian millers are more than

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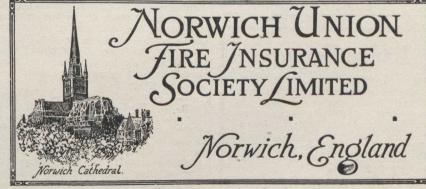
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its absolute safety should be beyond peradventure.

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holding their own in the British market. Recently, a Winnipeg paper came out with the statement that, because of the high freight rates of the steamship companies, Canadian millers are "losing their hold on the British market." This is not only misleading, but totally erroneous. Apart from the question of high or low freight rates, in this connection, it is well to point out that in the last fiscal year, 1912-1913, our exports of flour to Britain amounted to \$12,500,000, an increase of nearly three million dollars over the previous year, 500,000, an increase of nearly three million dollars over the previous year, and four million dollars over those of the 1911 fiscal year. In 1913, the exports were three and a half times greater than they were ten years ago. And those figures are the more remarkable in view of the fact that Britain has been reducing the total imports of flour, and using more home-milled. So far from Canadian millers losing their hold on the British market, they are strengthening the bonds, year by

are strengthening the bonds, year by year.

A Regretted Retirement.

M R. T. J. DRUMMOND has been M R. T. J. DRUMMOND has been compelled, through bad health, to resign from the presidency of the Lake Superior Corporation. It is said that it will be some time before Mr. Drummond will be able to interest himself again in his numerous activities. His retirement is regretted. Mr. J. Frater Taylor was elected president in the place of Mr. Drummond.

MacDonald Grocery Company.

F OR the past two months, there has Γ been a good deal of speculation. and some unkind comment, in connection with MacDonald. Now there has and some unkind comment, in connection with MacDonald. Now there has been issued a statement—on the priaciple of better late than never—that the dividend on the common stock will not be paid this quarter. This looks as if it were a wise move. The quistion of how much was due to the old company has formed the topic of street chat for some time, and as a consequence the stock has been doing all sorts of funny things, behaving in a very erratic manner. This statement just issued should have been made before. It would have saved a good deal of heart-burning.

Earnings have been fairly satisfactory, and this move of passing the common stock dividend seems wise, because no dividends should have been paid on the common till the debt was paid to the old company.

Playing the Game in the West.

SOME time ago there was a song of this name that had a great vogue. But it didn't refer to matters with which the following story is connected. If it had, its tune would have been more of a dirge.

been more of a dirge.

Two young farmers in a western Ontario county had saved a bit of money—a few hundred dollars between them. Naturally, they wanted to turn this over to advantage, and naturally, also, they had heard of a wonderful money-making investment called "Western Real Estate." It chanced that an agent, whose particular business it was to palm off on an unsuspecting and gullible public as much useless land as possible, came in the course of his wanderings, to the place where lived these two young men with the few hundred dollars. One wouldn't like to say that this real men with the few hundred dollars. One wouldn't like to say that this real estate agent was in any way typical. He probably wasn't. In the case referred to, the real estate agent was like Caesar—he came, he saw, he conquered. The idea of conquest is peculiarly fitting, for this modern Caesar found his prey—and the conquest was comparatively easy.

The young fellows bought a quarter-section of land, which, according to the R. E. A., was positively the most superb piece of land that anybody ever possessed. To make the payments it was necessary for these young men to mortgage their Ontario farms. Of course, they were told that the land would be sold at a profit before a second payment was necessary.

About three months later, there came a letter to the two young men, which purported to be from an American Farmer. The American Farmer had just come over the line—so the letter ran—and he wanted that quar One wouldn't like to say that this real

A. E. DYMENT

W. G. H. BROWNE

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Dr.JAEGER SANITARY COOLLEN CYSTEM

32 King St. West. Toronto 784 Yonge St., cor. Bloor, Toronto ter-section. Would the two young men sell, at a price of twenty dollars an acre?

Now, the two young men had only Now, the two young men had only paid twelve dollars an acre, and a profit of 66 per cent. looked good to them. So they wrote, accepting the offer of the "American Farmer." Then they shook hands with each other, and congratulated each other upon the acquisition of the business eve.

other, and congratulated each other upon the acquisition of the business eye.

Two or three days later, another Real Estate Agent came along and informed the two young men who had acquired the business eye that the quarter-section next to theirs was for sale, at a price of fifteen dollars an acre. Were the two young men in a position to buy? The two young men considered and held a confab, and as a result they told the agent that they would buy the farm next to the one which the "American Farmer" was going to relieve them of. You see, with the acquisition of the business eye had come symptoms of an affliction known as "swelled head." And the two young men figured that they were such men of the world that they had only to choose a plot of land and hold it for three months and then sell at a profit of 66 per cent. They mutually agreed that it was as easy to make money out of real estate as it is to fall off a roof backwards. So they bought the second lot.

A very few days later there came a

off a roof backwards. So they bought the second lot.

A very few days later there came a letter from the "American Farmer," in which he told the two young men that he had found a proposition which suited him better, so that he wouldn't buy the lot he had offered to buy. He hoped it didn't inconvenience the prospective vendors, etc., etc. Consequently the two young men—with the Business Eye—had two lots on their hands, both demanding payments. Their fathers had also to mortgage their farms to meet the necessary payments.

payments.

Now, no doubt a case of this kind makes anybody think that the two young men were just nothing more or less than fools. Sure they were! But how many amongst us, in the same circumstances, would have done otherwise? The gullibility of the Canadian—and British—public with regard to real estate investments is certainly to be deprecated. But who is proof against such sharp practice? The confidence trick has nothing on the western wild-catter, and real estate shark. It is good that a case like this be brought to our notice. It puts us on guard. payments.

Ladies' Golf at Dixie

The English Champion, Miss Dodd, Defeated Miss Harvey, of Hamilton, in the Finals.

F INAL honours in last week's tourney at Dixie, the thirteenth annual ladies' meeting of the Royal Canadian Golf Association, fell to the English champion, Miss Dodd, after a

Canadian Golf Association, fell to the English champion, Miss Dodd, after a hot contest with Hamilton's Miss Florence Harvey.

Miss Harvey's conquest, in the semi-finals, over Miss Pooley, of Victoria, was one of the big surprises of the tourney. Miss Dodd won with comparative ease from Miss Frances Scott, of Hamilton.

In the third round, one of the principal excitements was the meeting of Miss Florence Harvey and Miss Henry-Anderson, of Montreal. They played all square on four occasions, Miss Harvey finally winning by two up and one to play. Another interest was the keen contest between Miss Mabel Harrison, the Irish champion, and the before-mentioned Canadian player, Miss Pooley. Miss Pooley alone of all the winners was forced to play over the whole course in order to quell her opponent ultimately. The surprise of the day was the defeat of Miss Barlow, of Philadelphia, the American open lady champion, by Miss Florence Scott, of Hamilton. Miss Dodd, the English champion, defeated Miss Ravenscroft, her dangerous rival for both Canadian and English honours, four up and two to play. These exciting matches of the third round were played on a soggy course, in the pelting rain.

In the main ideal weather favoured the tourney.

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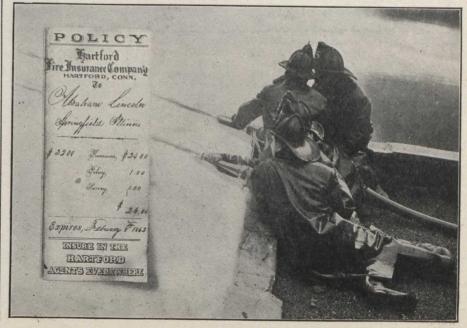
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Big Fall Fair at St. Martine

Hon. Sydney Fisher, who is even more of a farmer than Mr. Morris, was an excellent Minister of Agriculture and knows how to speak.

And it's probably as good stagecraft to put the South Bruce election a month later than Chateauguay.

Now listen to one of the Liberal talent from Montreal expound that Hon. Sydney Fisher's agriculture at Brome is as practical as James Morris' farming and carving tombstones at St. Chrysostome.

"Believe me," he says, "Fisher knows how to take off his coat and plow a headland or chuck sheaves on to a waggon."

knows how to take off his coat and plow a headland or chuck sheaves on to a waggon."

"Oh, Fisher's a son of the soil, all right," says a good agrarian Grit.

By two o'clock, the hour of nomination, the forum-hall of St. Martine was crowded in. By some magic the two candidates and their chief supporters were landed there from mudheavy buses over from Howick way. The returning officer popped out upon the steps and read the nomination papers. In five minutes out came the two candidates sleek and favourable; Farmer Morris in a well-pressed grey suit, grey tie, brown fedora and high rubbers; Hon. Sydney Fisher, agriculturist from the county of Brome, in striped ultramarine blue, black and red tie, high square hat—and high rubbers.

Then began the long, winding march over to the fair grounds; candidates, oratorical lieutenants, local dignitaries, townsmen, farmers, newspaper men and all. The first judges' stand that came handy was seized by the talent. The crowd swung round facing the sun—five hundred electors or less as the case may be. Buggies and buses shoved in among them. All the pipes were lighted; all the rawhide tobacco pouches came out. Not a very big crowd to start a movement for saving Canada from either permanent contribution or a separatist navy. Not even a village band to strike up "O Canada" or "The Maple

(Concluded from page 11.)

is even more orris, was an griculture and cod stagecraft be election a larguay.

It he Liberal expound that agriculture at s James Morg tombstones ays, "Fisher his coat and ck sheaves on the stage of the stage of

whole thing might have been done in an Ontario town about the size of Hespeler.

The chairman announced that an hour and a half speaking would be allowed to each side. Candidate Morris came first; honest, plain "Jim," son of the soil and the boy from the grand old county of Chateauguay: after a somewhat disjointed but very sincere, Cromwellian speech, followed by gentlemanly Mr. Fisher dignifiedly lambasting Mr. Morris. The homemade candidate from St. Jean du Chrysostome said he was no stranger within their gates. Mr. Fisher replied that neither was he, and for that matter once upon a time Mr. Morris had stepped back to make way for a stranger at an election. Mr. Morris spoke as though he would be needed at Ottawa for the sake of good roads and an ungerrymandered Chateauguay. Mr. Fisher retorted that if public works bribes and gerrymander methods were to be the methods of Conservatives, he would be more necessary to safeguard the interests of Chateauguay at Ottawa than Mr. Morris. He also alluded to the "Tory jingoes from Ontario so arrogant and overbearing," and to the misguided Nationalists who had been swallowed by the Conservatives at Ottawa.

And it was very evident that to candidate Morris there was but one main consideration—Chateauguay. To Hon. Sydney Fisher, Chateauguay is a pawn in the game.

Disciples of Christ

Disciples

During last week the Disciples of Christ were represented at Massey Hall, Toronto, by a large number of delegates from all over America. The Disciples do not believe in conventions, but they held one. They do not believe in church organization, but they have found it necessary. They do not believe in church co-operation, but they find it necessary. They do not believe in church co-operation, but they find it necessary. They do not believe in church co-operation, but they find it necessary for two reasons: First, to impress the Christian churches with their desire for church unity, and secondly, to carry on their missionary work. The whole convention was a parcel of contradictions, and none realized it so fully as the devout men and women who were present as delegates.

Early in the last century the Campbellites were barred out of the Presbyterian Church of Pennsylvania, and the Patonites out of the same sort of presbyteries in Carolina. They adopted the name of "The Disciples of Christ" and thrived on congregationalism to the extent of 10,000 ministers and two million members. They believed in the reformation of Luther and the restoration which seemed inevitable as the nineteenth century duty. Their creed was a catholic name, the Disciples; a catholic Christ; a catholic Bible, the whole Bible and nothing but the Bible; and a catholic form of baptism, namely immersion. Just why they tacked on the latter no one seems to know. But there it is. Immersion and the weekly memorial supper are their particular forms of ecclesiasticism.

Aside from their affection for immersion and the weekly supper, as an immersion and the wee

forms of ecclesiasticism.

Aside from their affection for immersion and the weekly supper, as primary requisites in Christianity, they believe in missions and in ultimate church unity. Their "men and millions" movement does not overlook the need for Christianizing the foreigners who come to America, the Orientals who have settled in our midst, or the providing of churches for the newer districts of the Great West of the United States and Canada. They believe in foreign missions, but do not underestimate the home mission work, thereby differing materially

from Mr. J. Campbell White and the Layman's Missionary movement which he has misled.

THE Rev. George A. Millar, President of the American Missionary Society of the Disciples, was one of the speakers who most strongly painted the difference between ecclesiasticism and rationalism, and the objection to creeds. The latter crystallize the thought of their day, make it binding in future generations and impede religious progress. The Disciples stand between the dogmas of impede religious progress. The Disciples stand between the dogmas of yesterday and the license of agnosticism. He made a plea for the mission and church extension work, as did others who followed him.

A BOVE all the Disciples stand for Christian unity. They deprecate the difference in church names among the difference in church names among Christian people and the difference in dogmas. They would sweep away these petty differences and unite all Lutherans, Calvinists, Wesleyans and other Protestants in one grand Christian church based on a love of the church and a belief in God. They would follow up the "reformation" of Luther and Calvin and Wesley with the "restoration" of the simple gospel of Christ and His disciples. They would establish a universal 1 otestant church with the simplest of simple theologies.

O NE of the agencies on which the O NE of the agencies on which the Disciples rely for converts and general extension is the Bible school. Mr. Hunter, of Chicago, pointed out that more converts had been secured by this means than any other. The school was also an important feature in the Home Mission programme. The foreigners must be uplifted through the education of their children; hence these schools should be increased in number in the dense foreign localities in the larger cities. There are already about three thousand Bible schools under the control of the Disciples, and these gave last year \$50,000 for "American" missions.

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The Widow Harris

(Concluded from page 8.)

every Tuesday? T'aint market day, t'aint millin'ry, t'aint mat-er-i-mony, then what is it? Rain er shine she takes that one-ten and comes back on the nine."
"To-morrow's Tuesday," observed

Pierce.

"An' so it is! You ain't wantin' to squander a two-spot eh, Ezry?" asked

'Depends on what for," Ezra fenced. (Here spoke his canny ancestry.)
"If you're game, so'm I. Let's
into the city an' foller her. Let's go

"That's the way now. Buck up, Ezry!" encouraged Joe.
"Now ye're talkin'!" cried Martin.

Ezra pondered for the space of five

minutes.

"Wall, boys, the city an' I are no great friends, but I'll do it. Then we'll have our curiosity satisfied. It's a good idea, boys. Yes, it is. An' I don't mind two dollars. No, I don't, seein' as how I've not been outa Squashville for nigh on six years, 'cept to the county fair. Yes, siree! 'cept to the county fair.
I'll do it!"

"Mind an' send us a telegram sayin' what's the game," cautioned Martin. "Say whether it's a tie, or which side has the score."

"An' state whether it's a weddin' or a funeral," added Pierce, "for we'll be on nettles to know."

A CCORDINGLY next day, instead of A the city express taking on the one lone Tuesday passenger, there were three. The widow unobtrusively seated herself at the rear of the coach. the gentlemen finding places further up. This necessitated the constant craning backward of Ezra Willet's neck in the fashion known in polite society as "rubbering." It would be quite too bad were the widow to alight at one of the intermediate stations.

She didn't But amid the bustle and

at one of the intermediate stations.

She didn't. But amid the bustle and stir of the city platform she nearly escaped them, for being energetic she elected to walk uptown, whereas "the boys" had rather fancied she would hire a cab, being, as they knew, well able to pay for such a conveyance. They followed her as best they could, avoiding the people coming in the opposite direction, while keeping an eye on the plump figure in black shead opposite direction, while keeping an eye on the plump figure in black ahead of them. Once or twice when some sight distracted their attention they brought up so close to their quarry, or she would stop short so very suddenly before a shop window, that they were obliged to put on the emergency brakes.

Halting in front of a millinery store the widow at length seemed to have found her destination. She fell into a deep reverie over some creation dis-

a deep reverie over some creation displayed in the window.

"What'd I tell you!" said Hank, "a woman can't pass a hat store!"

But evidently she only stopped to admire, for in five minutes she went on. Two blocks further up, something in the window of a confectionery store seemed to draw her so irresistibly that the swing-doors closed upon her graceful form.

"Now we'll have some wait!" groan-

"Now we'll have some wait!" groaned Hank. "Let's go an' have something ourselves, Ezry!"

But Ezry, strong of purpose, albeit thirsty of throat, forbore to give up

thirsty of throat, forbore to give up the quest.

"After, Hank, after. We might's well see this through. She can't stay in there all day y' know."

The widow suddenly emerged and her followers skipped nimbly into a doorway, from which retreat they peered out cautiously.

"Come on; she's getting up steam!" said Ezra.

said Ezra.

The widow had indeed hastened her speed. Six blocks more the trio travelled, when suddenly the widow turned into a side street and entered a large open doorway, where hung numerous placards. Upon an easel in front was a life-size picture of a fine looking

blonde woman.

"A pictur' show, by jinks!" exclaimed Hank. "Let's go in, Ezra."

"Holy catnip! That widder can walk some!" panted the other sleuth as he wiped the perspiration from his

"How much, please?" asked Hank to the door-keeper, who was a fac-simile of the picture on the easel. "Free to all," was the reply. "Come right in, gentlemen."

"I say, Hank, this ain't no place for us—it's all wimmen," said Ezra, as they entered a well lighted hall.

"I thought it was the movies—" began Hank.

Another woman loomed up from their rear. She wore a sash of black and yellow, and carried a handful of programmes.

"Seats forward?"

"Eh?"—began Ezra.

"No, ma'am," said the ready Hank,
"we'll jist slide in somewheres at the
back—we ain't stayin' long."

The programme was somewhat intricate for their understanding, but the

tricate for their understanding, but the headlines caught their attention at once. They read no further.

"Lecture at 3 p.m.—Burnaby's Hall—General Anna Harris will speak. Gentlemen supporters welcome."

It would take too long and probably bore those who retain old-fashioned ideas about women folk to describe the meeting at length. Be it known, however, that Mrs. Harris so surprised her Squashville neighbors by the eloquence and force of her address that they re-Squashville neighbors by the eloquence and force of her address that they remained to the last. Three minutes after she began to speak Ezra Willet's attention was glued "for keeps" on the fair lecturer, and it is no stretch of the truth to state that a number of his pet prejudices melted away as she continued, like for before the sup. continued, like fog before the sun. As for Hank, his lower jaw parted from his upper to the extent of several inches, and he punctuated the address

at intervals by audible remarks:

"You're all right, widder! That's
what I say! Ain't she a corker,
though! That's what I call hittin' the
nail on the head! Keep right on,
Missis Harris!"

"Let's ask the widder to come an'
take dinner with us," suggested Hank
at the close.

at the close.

"I ain't got the nerve, Hank—no, I ain't," replied his subdued noist.

"Well I hev, then. Leave it to me."
But Mrs. Harris was surrounded by a coterie of friends and admirers, and "the boys" hung about at the door for fully half an hour before she appeared. They began to suspect that she would be carried off. But at length luck went in their favour, and she started

down the street.

"Come on," said Hank, "make your feet work, Ezry, or the game's up."

A block further down they bared

their heads and delivered themselves of a disjointed invitation to dine at

any place the lady should name.

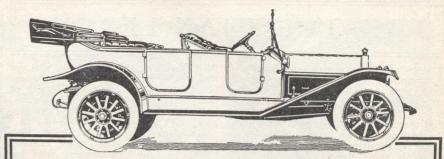
The widow smiled and the ice broke.

It was very evident that Ezra's voluntary appearance at the Suffrage meeting had changed the temperature from freezing-point to fair, with every indi-cation of warmer weather. Now, the fact is Mrs. Harris had had several previous invitations to dine, but there's previous invitations to dine, but there's no accounting for the behaviour of a woman—especially a widow. It leaked out in the course of the evening that the gray-coated gentleman who had been her companion the evening before was her brother. At this artless admission Hank was moved to tread on Ezra's favourite corn. But the latter's smile never relaxed.

The dinner was a nine-course one. Despite the fact that their train was due to leave at eight o'clock, they did not hasten through the meal. Arriving at the tooth-pick course, Hank began to feel sundry inner warnings that his presence was the death's head at the feast. He had acquitted himself nobly.

His work was done. So he went out and bought some cigars, and killed a good half-hour watching a game of good half-hour watching a game of billiards. When he returned, the widow and Erra were occupying the same divan in the hotel drawing-room and there had been rapid developments. Hank did not wait to see or hear more. Across from the hotel was a telegraph office. He fumbled for the necessary coin and then dispatched a message to Martin.

"Bring Squashville Band and everything that can make a noise to meet the 9.05. Looks like a wedding, and Ezra's leading man."



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THE CANADIAN LEAGUE

THE Canadian League held its first public meeting in Newmarket, Sept. 23rd, and its second in Brock-ville on October 7th. Slowly but sure-

Sept. 23rd, and its second in Brockville on October 7th. Slowly but surely the public are coming to realize that there is no sinister motive behind the League, and no intention of interfering in politics. They are simply asserting their right to discuss national questions on a national basis and to hold public meetings in order to influence public opinion.

Great interest is being taken in that plank in the League platform which provides for the political training of our newer citizens. Several suggestions of a practical nature have been made for the accomplishment of this purpose. The League's plans are not yet definitely formulated, and other suggestions will be welcomed. It is probable that one of the first steps will be to form local Leagues in towns and cities in which the membership will be confined to newcomers. Through these local Leagues an educational work can be carried on systematically.

Members of the League are urged to

Members of the League are urged to make the "Objects" of the League familiar to their influential friends. Any member desiring extra copies of the "Objects" may have as many as he wishes by dropping a post card to the Honorary Secretary, 12 Wellington St. East, Toronto.

Here are some quotations from other papers referring to issues raised by the League:

Manitoba Free Press (Lib.): Those who believe that this question can only be settled by the adoption of the Canadian navy idea will welcome this movement which Mr. Cooper and Mr. Hawkes have undertaken to lead. Their message is to the Conservatives rather than to the Liberals, since they that are whole need not a physician.

Peterborough Daily Review (Con.): They have, so to speak, kicked off at Newmarket. The game is now supposed to be in progress. But it is to be feared that it will be a very tame and one-sided affair, for the two gentlemen disclaim any antagonism to either party, and from this we must presume that the game is between "their two selves"—a sort of "dribbling" display. * * * * As for Mr. Hawkes' laudable intention to cleanse politics and make it an "honorable profession and not an accursed trade," every decent politician will be with him, both Liberal and Conservative. * * But this does not explain the position of the Canadian League, for Mr. Hawkes and Mr. Cooper are not the only examples of honour and disinterestness in Canadian politics. If a person desires to cleanse the interior of a house the proper sphere of operations is not in the street throwing

person desires to cleanse the interior of a house the proper sphere of operations is not in the street throwing stones at the windows.

Brockville Times (Con.)—(Second Editorial): What sense would there have been in Premier Borden appealing to the people so long as the Liberal majority in the Senate remained to kill his bill when he brought it in again? Mr. Hawkes should fight fairly.

to kill his bill when he brought it again? Mr. Hawkes should fight fairly.

St. Thomas Journal: Messrs. Arthur Hawkes and John A. Cooper, ambitious both as public men and journalists, have joined forces to form a new political party to be known as the "Canadian League." The name is suggestive of the national game, and the movement will not altogether fail of accomplishing at least some purpose. The Bobcaygeon Independent (Ind.): The spirit of Canada they would have is Canadian through and through. The movement is likely to catch on, for the ideas are not unreasonable, and will appeal to Canadianism with a very large C.

Brantford Expositor (Lib.): Its founders do not object to a contribution being made by Canada to the Imperial Navy, but they are opposed utterly to a policy of permanent contributions, and demand the creation of a Canadian navy. What is more, they insist that Mr. Borden shall tell the

a Canadian navy. What is more, they insist that Mr. Borden shall tell the public just what his attitude toward the latter proposal is.

Hamilton Times (Lib.): We have

little idea that the movement will set the heather on fire. But if it can show the people the danger and falsity of the position assumed by Mr. Borden, or can create a sane, healthy, national sentiment, we will be pleased.

Hamilton Herald (Ind.): The Herald also thinks that the Premier ought to take the country into his confidence with regard to his permanent naval policy. Consideration of it should not be confined to the few weeks of the general political campaign when the judgment of the electors is more than ordinarily affected by party prejudice. * * * The Government might without embarrassment embrace the policy of establishing and maintaining a distinctive Canadian navy. * * * The Imperial fleet in the North Sea affords ample defence for Canada's Atlantic seaboard. But there should be a Canadian fleet unit in the Pacific to co-operate with the Australian fleet, and possibly with the future fleets of South Africa and the Australian fleet, and possibly with the future fleets of South Africa and New Zealand in protecting the interests of the empire in that quarter of the world.

ests of the empire in that quarter of the world.

The Kingston Whig (Lib.): In Newmarket these two newspaper men made, it appears, a profound impression, and may be said to have created a very decided feeling in support of their contention. They appeal to the Canadian electors on this question very much as Lord Loreburn appealed to the electors of England on the home rule question. * * * Messrs. Cooper and Hawkes represent a rare combination—of Canadianism and Imperialism. * * * It is a purely patriotic question, which should be approached in a non-political way, and that it has become a political one must be regretted by every sincere Canadian.

Toronto Sunday World (Ind.): Mr. Cooper was long the editor of the "Canadian Magazine," passing to that of the editorship of the "Canadian Courier." He was also the first President of the Toronto Canadian Club.

* * If Mr. Hawkes seems to be forcing the hand of the Borden Government, there is no reason to believe he is prompted by partisan motives. No harm can be done by the free discussion of public questions. If these gentlemen are wrong they should be corrected. From the discussion thus evoked there should be much of interest and education for the people of Canada.

Huntsville Forester (Ind.): Surely

canada.

Huntsville Forester (Ind.): Surely all loyal citizens and lovers of Canada, will heartily co-operate in the effort to lift the Navy question out of politics, and seek to settle, amicably, and by mutual agreement between the two parties, the vexed question of national defence. * * The Navy question in particular was handled from the broad, national standpoint, and when short of its party elements and interests, looks attractive enough to invite the hearty, united, co-operation of every loyal Canadian. * * This platform is broad and inviting. Its appeal is much less for an abandonment of party than it is for a quickening of the national instinct which lends unhampered and unprejudiced service to the solution of the high problems confronting the na-

is for a quickening of the national instinct which lends unhampered and unprejudiced service to the solution of the big problems confronting the national life of Canada.

Ottawa Free Press (Lib.): They have set themselves an immense task in the establishment of the Canadian League which shall, in their own words, "preserve Canada in the Empire so that she can work out in her own way her own peculiar and immortal destiny." This proposition will meet with pretty general agreement, and so far we can wish the League all success. * * * The League is to take national questions out or the mesh of party politics. It is easy enough to endorse the principle, but not so easy to carry it out. * * * We all wish that politics may come to mean the keenest interest in the country's affairs with a view to the advantage of the country, rather than that of any party or person. This is an ideal that the League can with advantage hold up to the people as a future achievement, and if they can do any work in that direction they will deserve well of the country.

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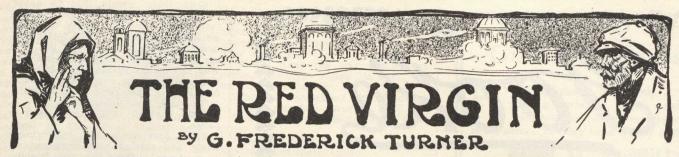
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W-10

THE CANADIAN COURIER commends for the perusal of its readers the advertisements in the classified directory. Many of our readers will find these little business announcements of interest to them.



DIGEST.

Weidenbruck is the capital city of Grimland and the residence of Karl XXII., who is ill unto death. Fritz, Baron of Friedrichsheim, the finest monarchist in the realm, is wasting his time with "women and wine." When the young king comes to the throne, Fritz joins with Max Stein, General Meyer, and Herr Saunders to maintain the succession. About this time Mrs. Perowne and her daughter, Phoebe, arrive in Weidenbruck and meet Fritz, who describes himself as Herr Lugner. Saunders intercepts a letter to the Ex-Queen of Grimland which reveals a plot.

CHAPTER V.—(Continued.)

1 PERSONALLY," said Fritz, "I should like a comfortable chair."

"And I," said Saunders, "an open window. The heat in here is abominable."

able."
With an effort Meyer dragged him-

self out of the depths of his chair and offered the vacated seat to Fritz.

"Saunders and I can sit on the table," he said; "but I'm not going to open a window. I am not an Englishman, and have no fondness for sitting in a draught." Saunders sighed resignedly and took

off his fur coat. He then produced a letter from an inner pocket and handed it to General Meyer. The latter studied it attentively, and then in turn passed it on to the red-faced officer with the billowy-white moustache.

"What do you make of it, Bilder-baum?" he asked, with a malicious twinkle, as if he took pleasure in puz-zling a lat over a stute intelligen

baum?" he asked, with a maincious twinkle, as if he took pleasure in puzzling a lot over astute intelligence.

General Bilderbaum fingered the missive a moment or two.

"It is an innocent enough looking letter," he said in deep bass tones, "and it seems addressed to a quite humble individual—a certain Frau Weber living in the poor quarter of the Hahngasse."

Meyer smiled mockingly.

"Frau Weber is the humble synonym of a very proud personage," he said. "She is, if my information is correct, no other than the ex-Queen of Grimland, the unfaithful wife of the late Karl, and the stormy petrel of the country's politics."

"She is here? In Weidenbruck!" ejaculated old Bilderbaum.

"At number nineteen, the Hahngasse," affirmed Meyer softly. "That is, always assuming that my information is correct."

is, always assuming that my information is correct.

"We can safely assume that," said Fritz.

this innocent-looking enve-"And lope," Meyer proceeded, "contains, I believe, a letter from a gentleman who

believe, a letter from a gentleman why is anything but innocent—I mean the Archduke Cyril of Wolfsnaden."
"Cyril of Wolfsnaden corresponding with the ex-Queen!" cried Bilderbaum.
"That is my surmise," said Meyer dryly. "If you doubt it, open the letter."

"I don't open letters addressed to "I don't open letters addressed to other people," said Bilderbaum stiffly.

"I do," said Meyer, taking the letter and suiting the action to the word; "but then, as my detractors say, I am less of a soldier than a policeman. Perhaps it is fortunate for Karl's dynasty that we are not all overburdened with scruples." He extracted the letter from its envelope.

"Ha!" he continued, "what is this? A coronet and the crest of a Red Wolf! Dear me, and the signature 'Cyril of Wolfsnaden'! Fancy an Archduke writing to a simple Frau Weber of the Hahngasse!"

"Read it out loud," said Saunders.

"O NE minute," said Meyer. letter must be delivered to its proper address, and in something like proper condition. Langli," he went on as the butler appeared, "take this envelope and copy the address on to a similar envelope and see that the handwriting of the one bears a close resemblance to the delivered

handwriting of the other."

The man scrutinised the writing

closely. "Yes, Excellency," he said, "that will be quite simple."

"Also we shall want a little later the postmark of Wolfsnaden bearing yesterday's date, and the postmark of Weidenbruck bearing to-day's date. I think you understand these things, Langli?"

"Perfectly Tennicolar Tennico

Langli?"

"Perfectly, Excellency."

"Take this envelope, Langli, and waste no time. The post is delivered at four o'clock. An admirable servant, Langli," he went on, as the butler withdrew. "He has a splendid record for industry and devotion, marred it is true by a slight lapse from virtue in the matter of a forged will. At a critical moment of his career I was able to be of considerable service to him—he got mixed up in some inscrutable way with the anarchist outrage in the Central Meat Market—and since then he has been of considerable rage in the Central Meat Market—and since then he has been of considerable service to me. He would never do for a straightforward soldier like you, Bilderbaum, but he does admirably for one like myself, who is more of a policeman than a soldier."

"Let us admit that we are all 'statesmen,' " said Saunders; "and to be a 'statesman' in Grimland, one must be soldier, policeman, judge, jury and

soldier, policeman, judge, jury and hangman, and a good many other interesting and unpleasant things besides. But read the letter, Meyer." sides. But read the "With pleasure.

"With pleasure.
"'My Very Dear Charlotte,' it begins. 'Your special messenger reached me yesterday. I gather that there is no hope, and that by the time these lines are in your hands your illustrious Consort will be no more. I will not waste words of sympathy, for I understand that to the last he has refused to see you, or tolerate your presence in the country, and that there has been therefore no opportunity of reviving any sentiments of tunity of reviving any sentiments of affection that may once have sub-

affection that may once have subsisted between you.

"'Personally, I think he was wise, for you are a beautiful woman, my dear Charlotte, and a beautiful woman is either a mighty help or a dangerous enemy. I have hopes, I confess, that you may possibly serve me in the former capacity.

the former capacity.

T HERE is a possibility of my being elected by the Rathsherren to the post of Regent. I am not going to ask them to do so, because the Rathsherren have a knack of doing exactly the opposite of what they are asked. exactly the opposite of what they are asked. Nevertheless they are human, and they may be susceptible to subtler influence than a man's tongue. I am ambitious, and I need not remind you that I am a widower. More than that it is unnecessary to say to a woman of your intuition. I shall be in Weidenbruck shortly, and shall give myself the pleasure of seeing you at an early date. I trust your incognito has not been pierced, but there are two things I would have you beware of—a Jew I would have you beware of—a Jew and an Englishman. I should have added a third—a democratic nobleman—but I fancy Major von Lacherberg will by now have disposed of that unnecessary youth—unless the lad is a marvel with the epee, in which case

we must take other means.

"I shall be glad to hear your views as to the health of young Karl, who, I am distressed to hear, is not of very robust constitution.

"'Your affectionate cousin, 'CYRIL OF WOLFSNADEN.'

"Well, Bilderbaum," said the Commander-in-Chief, at the conclusion of his recital, "what do you make of that?"

"Eisen and Blut!" said Bilderbaum.

"It seems that Cyril of Wolfsnaden aspires to the Regency."

"That, I think, is a matter of general knowledge," said Meyer in his driest tones.
"Ah! but he has further aims," said

Bilderbaum, thumping his leg.

means to marry the ex-Queen."
"Your perspicacity is prodigious,"
sneered the Commander-in-Chief. "And

what do you see, Fritz?"

"I see personal danger," replied
Fritz, "but I do not see it for the first
time."

"And you, Saunders?" Meyer pursued.

"I see things which I do not like," said the Englishman. "I do not like that reference to the young Karl's health, which, as we all know, is excellent. Cyril of Wolfsnaden does not waste words, and that allusion means something."

"It would be very convenient for Cyril if the boy were to die during his Regency," put in Fritz. "In fact, so convenient that I think it would be perfectly certain to happen."

"Y OU don't think Cyril would stop short of murder?" asked Meyer.
"Has he ever stopped short of anything?" demanded Fritz. "I know we don't go in very strongly for morality in this country, but Cyril's life has in this country, but Cyril's life has been one torchlight procession of unending infamies. He has pleasant manners, a long purse, and the constitution of a brazen bull. We know his record. When Karl was in difficulties and the country was split in twain, he sat on the fence. When fortune swung round to Karl's side, he marched into Weidenbruck with a horde of riflemen and massacred sevhe marched into Weidenbruck with a horde of riflemen and massacred several hundreds of unarmed men to prove his loyalty. They were not valuable lives, but it was butcher's work, and the proletariat have not for given him. Anyway, we know that we are dealing with one who has no scruples and no honour, and God help the minor who stands between him and the throne!"

"Amen!" said Saunders.

"Still," said Bilderbaum, "if he allies himself with the ex-Queen he can hardly hope to obtain her con-

allies himself with the ex-Queen he can hardly hope to obtain her connivance in her son's removal."

"My dear Bilderbaum," drawled Meyer, "you are, like most officers in our brave Army, an excellent judge of women. Unfortunately the ex-Queen is not a woman—she is a fiend."

"An exceptionally fascinating fiend," supplemented Fritz. "She once made

supplemented Fritz. "She once made love to me, and she made it mighty well."

"Anyway, it comes to this," said Saunders: "how are we to prevent Cyril of Wolfsnaden being elected Regent?"

"We have no orthodox method of preventing it," said Meyer. "According to immemorial custom the choice rests with the Rathsherren. There are only two names which occur as possibilities in that connection. One is Cyril of Wolfsnaden; the other is Fritz of Friedrichsheim. The latter has the fatal gift of being popular with the citizens and associated with has the fatal gift of being popular with the citizens, and associated with ideas of progress and reform. That is quite enough for the Rathsherren, who will inevitably elect Cyril."

"We must put pressure on them,"

must put pressure on them,"

"We must put pressure on them," said Bilderbaum.

Meyer laughed his mirthless laugh "Of course we will put pressure on them," he said, "but it will be quite useless. We will see that various petitions reach them; we might even organize a small riot; but we shall not shift them from their purpose one inch by such means."

A pause followed the words. All four men seemed deep in thought.

four men seemed deep in thought.

Presently Saunders spoke.

"I want Fritz to be Regent," he said; "not because he is my personal friend, but because I believe he is genuinely devoted to the Royal House. Like me he loved poor Karl, and like me he has formed a high regard for young Karl. Of the Archduke Cyril



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I know little, except that he never helped Karl when he most needed help, and helped him badly when he no longer needed it. This letter confirms suspicions that were put into my mind by our Commander-in-Chief, who has means of obtaining information not open to everyhold. Theretion not open to everybody. Therefore I say I want Fritz to be Regent."
"So do I," said Bilderbaum.
"And I also," said Meyer, after a

pause.

tures of elegance.

pause.
Fritz rose from his comfortable chair, and tossing his astrakhan cap on to the table faced his three friends. His handsome young face was aglow with enthusiasm and suppressed excitement, and his pose was graceful, not from studied effect, but because his limbs moved instinctively into pos-

tures of elegance.

"My dear friends," he said in clear tones, "I will not disguise from you that I want to be Regent. Neither will I deny that personal ambition plays its part in that desire. It is a big thing to hold, even for a brief period, the reins of government in one's own hands. It is a big thing to know that men reading the history of Grimland a hundred years hence will period, the reins of government in one's own hands. It is a big thing to know that men reading the history of Grimland a hundred years hence will read my name on its pages along with those of kings and chancellors. But deep beneath these personal feelings lies the firm conviction that I can serve my country in such a post, that I can serve the dynasty of Karl, and that if on the other hand Cyril of Wolfsnaden is entrusted temporarily with place and power he will vacate neither of his own free will."

"Here, here!" said Bilderbaum, "Cyril is a scoundrel," went on Fritz, "and perhaps some people of over-tender conscience think me a scoundrel. Perhaps they are right. But this I swear: that till young Karl sits safely in the seat of his father, I will touch no wine, play no game of hazard, look in the eyes of no woman. Afterwards—what will be, will be. But now I swear an oath—God witness it!"

The three listeners rose as one man from their various seats, stirred by a common impulse. There was no mere emotional rhetoric in Fritz's speech, though his tones were rich and thrilling in their resonance; the fire in his eyes, and the flush on his smooth cheek, betokened no surface emotion, but a sentiment as profound as the depths of a strong man's heart. "God witness it! and we also witness it," said Saunders. "Your ambition shall be realized, because it is noble and for the good of the State."

"It shall be realized, because it is noble and for the good of the State."

"It shall be realized," said Bilderbaum, "because the Army will support you."

"I am a cautious man," said Meyer, "and I do not say it will be realized;

you."

"I am a cautious man," said Meyer,
"and I do not say it will be realized;
but I think it will be realized, and
my reason for thinking so is because
Saunders says it will be realized."

CHAPTER VI.

The Rundsee.

The Rundsee.

If you wished to insult Phoebe Perowne—an unthinkable proposition—there was a very simple way of doing it: you had but to tell her that women had no sense of logic. It was her proclaimed belief that women had a much truer sense of logic than men, and her unproclaimed belief that she had an even more highly developed sense of logic than other members of her sex. This accounted for an undesirable sense of irritation which pervaded her mental outlook when she woke up the following morning at Hotel Concordia.

She was angry with herself because her emotions had been, and remained, illogical.

First, she had been annoyed with the unknown and handsome Mr. Lugner because he had expressed a too ready agreement with her pet theories of woman's rights. Then she had been half contemptuous of him because he had not resented an insult by the old-fashioned and barbarous method of the duel. For a man to risk his life, or take another's, for a trivial quarrel was, of course, preposterous; and yet—well, Grimland was not England, and a suspicion of cowardice was a very unlovely thing. And then—here came a terrific fallacy in the sequence of ideas—she

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Montreal.

was not as contemptuous of his apparent lack of physical courage as she might have been, and she despised herself because her contempt was not greater. The young stranger had carried himself so complacently in the difficult and trying scene to which he had been subjected. His sang-froid had not been ruffled, his air of delicate self-sufficiency and dainty mockery had been scarcely touched by the coarse insults with which he had been so cruelly assailed. She despised herself, because it seemed to her that his youth had escaped her deeper condemnation solely by reason of his exceptional comeliness. In this she was wrong, for the stranger had avoided her full displeasure, not because he was a very handsome man, and she herself a foolish girl, but because she had to a certain extent fallen under the magnetism that Fritz of Friedrichsheim exercised over most people, irrespective of sex and age.

exercised over most people, irrespective of sex and age.

"What do you want to do this morning, Phoebe?" asked her mother, as they took their early-morning coffee and rolls in their steam-heated bedroom

room.

"Oh! the Cathedral, I suppose, was the unenthusiastic reply. "One" "Oh! was the unenthusiastic reply. "One's first visit in a foreign town is always to the Cathedral. Gothic architecture and incense are relics of an age with which I have little sympathy. But undoubtedly it is our duty to see the Cathedral—and we will get it over."

"I love cathedrals," said Mrs. Perowne, who, for a respectable Englishwoman of low-church ancestry, had an unholy affection for incense. "All the same, the pleasure or duty, whichever it may be, is one which we shall not get over se soon. The Control of the con whichever it may be, is one which we shall not get over so soon. The Cathedral, I hear, is being prepared for the late King's funeral service, and the public are temporarily excluded."

"I am much relieved to hear it. However, there is another cheerful structure, an old prison or torture-house called the Strafeburg; we might do that."

"That is open on Monday. Wed-

"That is open on Monday, Wednesday, and Saturday mornings, and to-day is Tuesday."

to-day is Tuesday."

"Another excitement postponed!

We must wait till this afternoon for our intellectual delights. This morning I think I shall skate."

"Skate!" said Mrs. Perowne.

"Where?"

"My guide-book tells me there is a lake called the Rundsee in the Public Park, where people skate to the accompaniment of a band which plays every morning from ten to twelve. They say the Grimlanders skate divinely, and I am dying to practise my edges before we go to Wolfsnader." naden.

my edges before we go to Wolfsnaden."

Mrs. Perowne rose and opened the window to let some of the steamy air out and some of the cool air in. The mist which had descended on the city at nightfall was yielding to the blandishments of the still invisible sundiready the sky held a suspicion of a faint blue beneath the slowly unravelling curtains of filmy grey, and there was a promise of a crisp, windless, exhilarating day, such as is dear to the heart of the skater.

"We will take a sleigh and drive to the Thiergarten," she said. "We can skate a little, and when we are tired we can listen to the band."

"Tired! I don't get tired skating," said Phoebe Perowne indignantly.

"You never get tired doing anything you enjoy," retorted the mother quietly, "but you feel the after-effects. I brought you out here primarily for rest, and I mean to see that you don't over-fatigue yourself."

An hour later Mrs. Perowne and her daughter were driving in an open.

An hour later Mrs. Perowne and An hour later Mrs. Perowne and her daughter were driving in an open sleigh down the long, unlovely avenue that leads to the entrance gates of the Thiergarten. Half-way down this thoroughfare they were passed by a motor-sleigh containing a chauffeur and two men occupants, the latter being Robert Saunders and the young Baron of Friedrichsheim. They were apparently engaged in close conversation, and had no eyes for other users of the road.

"Why, that's our young friend of the Concordia!" exclaimed Mrs. Perowne.

rowne.
"The gentleman who doesn't fight," commented the daughter acidly

"I liked the way he offered his insulter a cigar," pursued Mrs. Perowne. "It seemed a modern application of the Biblical injunction to offer the other cheek."

"And I liked the way the soldier ground the cigar under his heel," retorted the daughter.

"Phoebe!" exclaimed Mrs. Perowne, in mildly shocked surprise.

Miss Perowne smiled a little wistfully.

Miss Perowne small a fittle.

"Oh, don't take me literally, mother.
Anything but that. Only—"

"Only what?"

"Only there is a different atmosphere here from England. There we work with rhetoric, mass meetings, paper resolutions, and paragraphs, whereas here—"

"But you haven't been in Grimland more than twenty-four hours," objected the mother, "and you can know nothing about it."

"I have seen a good many faces in those twenty-four hours, mother, and those twenty-four hours, mother, and I have taken this air into my lungs a good many times. And there is something in the faces I have seen, something in the air I have breathed, that tells me there is only one argument in Grimland—force; one virtue—strength; one road to fortune—fearlessness."

lessness."

"Good gracious! Phoebe," ejaculated Mrs. Perowne. "Don't tell me you're thinking of becoming one of those dreadful 'militants.'"

Phoebe smiled cold scorn on the suggestion, though whether the scorn was for its absurdity or its obviousness she herself did not know. "If I lived in Grimland," she said with a far-away look, "I should either be an ultra-militant—or cease to be a suffragist altogether."

"I fear I have brought you to the wrong country," said her mother quietly.

quietly

quietly.

Phoebe shook her head.

"You have brought me to the right country," she said. "Men are men here—and doubtless the women are women also."

"And therefore don't want votes," thought Mrs. Perowne, but did not say if

In silence they drove between the rococo stone piers that formed the entrance to the park, and at once found themselves in a world of great trees laden with a winter burden of glittering snow wreaths. The sun shone clear of fog, and the pale blue promise of the heavens had materialized into an almost opaque azure. As they proceeded down a winding avenue of gigantic oaks and chestnuts their ears were met by the ever-deepening roar that tells of clean ice vibrating under the steel-shod feet of innumerable skaters. Presently they came to a big lake, thick frozen, neatly swept, on which several hundred men and women were taking the form of exerwomen were taking the form of exercise most beloved by all classes of Grimlanders.

cise most beloved by all classes of Grimlanders.

The ladies dismissed their sleigh, put on their skates in the pavilion provided for the purpose, and ventured on to the ice.

Miss Perowne, who was an admirable skater, lent dutiful assistance to her mother, who was considerably less expert. When the elder lady had acquired a certain amount of confidence, the daughter commenced to essay those figures, edges, and turns which she had learned so painstakingly at Prince's Skating Club in London. A band struck up from a tiny island in the middle of the lake, and simultaneously the bulk of the skaters assorted themselves into couples, and commenced that exhilarating form of enjoyment known as icewaltzing. Phoebe Perowne looked in with envious delight. The ice was so perfect, the scene so picturesque, the music so invigorating, that she had the strongest possible desire to join in the rhythmic glories of the icedance.

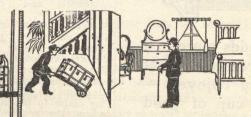
"Counters" and "threes to a cen-

"Counters" and "threes to a centre" had seemed satisfying things till the music began, but the sight of number loss and the state of the second secon the music began, but the sight of numberless couples, flushed of cheek, bright of eye, swinging and gyrating to the beat and pulse of the "Blue Danube," made her long for a keener delight than the academic and solitary satisfaction of a well-executed "eight."

Just then the only male person

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with whom she could claim any sort of acquaintance passed by. It was Fritz of Friedrichsheim, the gentleman who had called himself Herr Lugner, and instead of waltzing with a rose-cheeked, short-skirted lady, as most of the men skaters were doing, he was skating slowly round with an-other of his own sex, deep still to all appearances in a most engrossing conversation.

Phoebe Perowne sighed a little in-dignantly and executed another

"You seem to have effected a good deal since we parted yesterday," Fritz was saying to his companion. "Herr Drechsler, the leader of the Social Democrats, is to present a petition from the House of Representatives to the Rathsherren advocating tition from the House of Representatives to the Rathsherren, advocating my claim to the Regency; Herr Neumann, the brewer, who is Mayor of Weidenbruck, is to present a similar petition on behalf of the Town Council. You have pulled the strings cleverly. I hope the Rathsherren will be edified."

"The Rathsherren will be furious," said Saunders, "especially the President, the Freiherr of Kraag."

"Then what good shall we do?"

"None at all. But we shall be playing the game. We shall in all probability have to ride roughshod over the Rathsherren, but they are gentlemen, and it behooves us to ask politely for a favour before forcibly taking our own way."

"And can you trust Drechsler and

"And can you trust Drechsler and Neumann?" asked Fritz, after a pause.
"I can trust Drechsler. He is a strong man—plebeian, but honourable.

strong man—pleated to the total the strong had him the compliment of neither employing bribery nor intimidation."

"And Neumann?" asked Fritz.

"I insulted him with both."

"He is weak?"
"Weak—as his own beer."
Fritz laughed.

"Weak—as his own beer."
Fritz laughed.

"Yet it seems we are relying on this brewer for the most hazardous part of our enterprise," he said.

"I know," agreed Saunders. "But we have no alternative. Neumann's bottling-yard adjoins the back premises of the Strafeburg, where the Rathsherren hold their fateful Council. As you know, the aristocratic Councillors have a weakness for the democratic liquor, and from time immemorial it has been customary for a vat to be flowing in liquid accompaniment to their fountains of rhetoric and wisdom. The Council Chamber is full of beer-barrels, and one more or less will not be noticeable. But it is absolutely necessary for us to have someone concealed in an empty barrel this afternoon, in order to learn what decision the august assembly arwhat decision the august assembly arrives at.'

"Quite so," agreed Fritz, "and there-

"Quite so," agreed Fritz, "and therefore it is necessary for us, I suppose, to take Neumann into our confidence."
"Unless, of course," said Saunders, "some member of the Rathsherren will be kind enough to convey the information to us himself."
"That is unthinkable," said Fritz.
"Their decision will be kept secret according to precedent, for a week. It is imperative for us to receive reliable and immediate information as to their choice of Regent. A week between their decision and its official proclamation is none too long to work proclamation is none too long to work

"But you have friends among the Rathsherren," hazarded Saunders; "could they not possibly give us the facts we require?"

"Yes, I have friends," said Fritz.

"Grauberg is my friend, so is Laubenhaus, so is Tortenform. But they are Rathsherren first and my friends afterwards—a long way afterwards."

"Then we must rely on the unreliable Neumann," said Saunders.

"So it seems. By the way, whom do you fancy for the trustworthy listener in the empty beer-barrel?"

"I thought of myself," said Saunders.

"You are too big, dear friend."
"Meyer then."
"He is too nervous," objected Fritz.

"He is too nervous," objected Fritz.
"Bilderbaum."
"Is too stupid. No, Saunders, I am
the person who is going to play the
humble role of eavesdropper."
"But I thought you had given up
risks," Saunders objected.
"I have given up wine, women and
cards—and unnecessary risks. If I





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had given up risks, I should not as-

mad given up risks, I should not aspire to serve my country."

"As you will," said Saunders coolly.

"The cause is a good one, and I don't suppose you will be discovered."

The strains of the "Blue Danube" died away, the couples broke up, and waltzing gave way temporarily to figure-skating or repose in the numerous. ure-skating, or repose in the numerous chairs ranged round the banks. Nevertheless, Saunders and Fritz continued their solemn circumnavigation of the Rundsee, thoughtful in mien, voluble in conversation, mechanical in

Phoebe Perowne watched them with ever-waxing indignation. Why was it necessary to look glum when the sun necessary to look glum when the sun was shining, the frost sparkling, and the wind asleep? Why was it necessary for two men to parade solemnly together round a perfect sheet of ice, when the whole scene spoke of holiday, graceful energy, and social delight?

Anon the band struck up again. A waltz—one of those famous airs that are only evolved from the brains of Polish Jews, interpretations of the purely sensuous, which go lilting and pulsing across Europe from orchestra to orchestra to the enrichment of man agers and the rayishing of suscepti. to orchestra to the enrichment of man agers and the ravishing of susceptible hearts. Phoebe knew the air, but not too well. It spoke to her in the voice of dreams. It swamped for the moment the practical side of her nature, her political aspirations, her boasted sense of logic. For the moment the suffragist had ceased to be, and the primitive woman was dominant. And the primitive woman longed to express herself as primitive women do when the call of youth shrills high—in the dance. Unfortunately there was no one to dance with. She commenced a petulant "eight," nately there was no one to dance with. She commenced a petulant "eight," but only completed one half of that prosaic numeral. She saw "Herr Lugnor" and his combanion approaching once more, and this time a third man, a handsome young officer in a cherry-coloured uniform joined them. "Hallo, Nolda!" said Fritz.

"What, Fritz in Weidenbruck!" said the newcomer heartily. "When did you arrive?"

"Yesterday morning."

"Yesterday morning!" repeated the

"Yesterday morning."

"Yesterday morning." repeated the officer. "But you were not at the club last night. We had some pretty play at baccara, and the stakes ruled high, I assure you. You must not desert us to-night."

"I have given up cards," said Fritz. "Hard hit, eh?" said the officer. "Never mind, come and lunch with me in my rooms. and we'll crack a bottle of old Hochheimer."

"I have given up wine."

"The devil! You are joking. You must come, however. Pretty Fraulein Hesta of the Eden Theatre is to be one of the party."

"A thousand thanks, but I have given up pretty frauleins."

The officer made a gesture of despair, laughed a perplexed laugh, and skated off to seek a partner for the ice-waltz.

"You see, I am proof against all temptations" said Fritz to Saunders.

"You see, I am proof against all temptations," said Fritz to Saunders.
"Nevertheless I have noticed a pair of wonderful eyes following you round—there on your left. That is a temptation I should not like to resist."

Fritz looked, and saw the big, demure eyes of Phoebe Perowne fixed upon him with an air of mystic reproach.

mure eyes of Phoebe Perowhe had upon him with an air of mystic reproach.

He flushed, raised his cap, and skated on.

"You know her?" Saunders pursued.

"Yes, a countryman of yours," replied Fritz shortly.

"An English visitor without friends. Doubtless she has no partner for the waltz," insinuated Saunders.

"I have given up——"

"Pretty frauleins?" interrupted Saunders. "Yes, but not nice demure ladies of irreproachable antecedents. I did not so read your vow."

"Did not you?" stammered Fritz. "Perhaps not. The girl wants a partner, maybe. If you think——"

"I think you will be an infamous boor if you don't ask her for a dance."

"You are right," said Fritz. "Decency demands. I lunch with you at your rooms in the Neptunburg. Afterwards Herr Neumann's back-premises and a little espionage in the Council wards Herr Neumann's back-premises and a little espionage in the Council Chamber. Auf wiederschen!" and

smiling his brightest smile, Fritz of Friedrichsheim turned round and skated towards the compelling eyes of Phoebe Perowne.

CHAPTER VII.

A Noble of Grimland.

"May I have the pleasure, Miss Perowne?"
"Certainly."

Perowne?"

"Certainly."

Fritz took Phoebe Perowne's right hand in his own left, and setting his right hand firmly against her back, struck out to the beat of the alluring waltz. Fritz was almost uncomfortably conscious of his partner's beauty. Her delicate perfection, exquisite suppleness, and bewildering fragrance were things that could not help appealing to one who had never neglected the faculty of assimilating sensuous impressions. Their heads, as is correct in waltz-skating, were close together. Their turns were effortless, their gyrations bold, sweeping and rhythmic. A sense of guilt put a fine edge to his joy, for he had sworn to renounce material pleasures till the crisis was overpast, and against all his resolutions he was enthralled in the most delightful occupation in the world. He wished those great grave eyes, with their troubling purity and priestess-like fire, would cease to look at him—wished it with all his heart, till the lids fell and the long lashes veiled the shining source of his disquiet. Then he only lived till they opened again and tormented him. As for Phoebe, she was a being of freshly awakened instincts. The cut-andquiet. Then he only lived till they opened again and tormented him. As for Phoebe, she was a being of freshly awakened instincts. The cut-and-dried delights of English society had never stirred her blood to a quicker flow, or tuned her pulses to a brisker measure. Serious in mind as in aspect, she had found vent for her youthful energy in the dust and combat of a political cause. Conquests of a sentimental nature had been too cheap and frequent to afford satisfaction. But the air of Grimland was not as the air of her native country. Something barbaric and primordial went to its chemic admixture. The sway and splendour of the ice-waltz were wine and music to her singing heart. The breath of the keen air, the kiss of the red sun, the frictionless speed of their whirling journey, were component elements of a hitherto untasted ecstasy. She knew that her partner was extraordinarily handsome, that he skated superlatively well, and that the sky above her head was bluer than sky had any right to be.

With her, too, a sense of shame was

above her head was bluer than sky had any right to be.

With her, too, a sense of shame was blended subtly with her transports. She was skating with a coward, and she not only forgave him his cowardice, but in her heart applauded it. Such gracious manhood must not be exposed to the sword or bullet of the professional bully. He had sinned against the code of man's honour, and his only pleas were youth and comeliness—and there was no need with her for further argument.

The music ceased.

her for further argument.

The music ceased.

"You skate strongly for——" ("An Englishwoman," he was about to add, but politeness checked him.)

"For what?"

"For so dainty a young lady," he concluded.

"I wish you had not said that."

"Why?" he asked.

"I dislike gallantry."

He noted the flushed warm cheeks, the gleam and fire of the great eyes, which belied her words.

"So you said yesterday," he replied.

"So you said yesterday," he replied, "and I told you why you disliked it."
"You gave the wrong reason."
"What is the correct reason?" he demanded.

demanded.

"I have a motto and I make no atup to it."

"I have a motto and I make no attempt to live up to it," he retorted.

"My family motto is a French one: 'Affaire de coeur, affair d'honneur.' I have Huguenot blood in my veins, but the Grimlander predominates."

"It is a fine motto, which you will appreciate when you have an 'affaire de cœur.'"

"When I have——!" He broke off with a laugh. "But tell me your motto?"

with a laugh.

"Mine is written in large letters and nailed over my bed. 'Do zummat. Do good if you can, anyway do zummat.'"

(To be continued.)

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THOMAS MULVEY, Under-Secretary of State.

NOTICE is hereby given that Alicia Hill, of the City of Toronto, in the County of York, in the Province of Ontario, married woman, will apply to the Parliament of Candad at the next session thereof, for a Bill of Divorce from her husband, George Erastus Hill, formerly of the City of Toronto, in the County of York, Dentist, but now of the City of Los Angeles, in the State of California. United States of America, on the ground of adultery and desertion.

Dated at Toronto the second day of July. 1913.

CORLEY, WILKIE AND DUFF,

Solicitors for the Applicant.

The News in Brief

(Concluded from page 15.) and of philanthropic interest in addition to the political representation.

MRS. PANKHURST, the starved,

MRS. PANKHURST, the starved, the feasted suffragette of England, what-time she is not of France and other countries, is expected to lecture in Ottawa this autumn under the auspices of the local Equal Suffrage Association. Arrangements for the lecture are under the direction of Miss G. Abbott, who is convener of the committee in charge.

THAT "the east and the west are one" in Vancouver was recalled by a poem by Crosbie Garstin, which recently appeared in the Saturday Westminster Gazette. The lines are as follows:—

as follows:-

In Vancouver.

She strayed along the roaring street Between the clanging, clashing cars, The flaring stores and brawling bars, On tiny black silk slippered feet.

Her face, a smooth and yellow pearl, Seemed blank to either joy or fear, A waxen rose above each ear She wore,—this slender Chinese girl.

Of rosy silk her trousers were Edged with a tinsel silver braid, Fach button was of carven jade, A jade comb held her polished hair.

She drifted down that western way Serene amid the din and mud, A little attar-scented bud Blown from the garden of Cathay.

THE engagement is announced in Charlottetown, P.E.I., of Mary Jouise, daughter of Mr. and Mrs. Percy Pope, and granddaughter of the late Hon. J. C. Pope, to Mr. Martin Cochrane, of Ottawa. The wedding will take place quietly this month.

M ISS ELLA SYKES, author and lec-M ISS ELLA SYKES, author and lecturer. who after her tour of the Canadian West is now en-route for England, recently addressed the Halifax ladies at the Women's Council House on the work of the Colonial Intelligence League for Educated Women. In order to get information first hand, Miss Sykes played, or rather worked, the role of "home help" in five situations in various parts.

THE membership of the Ottawa Ladies' Rifle Association, recently formed, is nearing the hundred mark. Arrangements for indoor shooting practice are being made by Colonel Helmer and Colonel Street.

L ADY SHAUGHNESSY, who has been ill for weeks at the Royal Victoria Hospital, Montreal, is well again, and is back at her home in that

THE National Executive of the I. O. D. E. has accepted the resignation of Miss Collett, the National Secretary, "after seven years of loyal service," says "Echoes."

A COMPLIMENT TO GOURLAY.

PRESIDENT R. S. GOURLAY, of the C.M.A., got a compliment from a Hamilton man who was on the same platform at the Centennial, when Mr.

Gourlay made a very good speech.
"I'm sure Gourlay is one of the best
men in Canada," said his admirer.
"His speech showed that. But it was
far more convincing to notice that
before he rose to make the speech he
turned as white as a bean of schos turned as white as a heap of ashes. A man who gets white before he makes a speech has a conscience."

THOSE STEAM WHISTLES.

THOSE STEAM WHISTLES.

It might be one way to make factories more human if the owners would abolish the steam whistles or else have them all blow at once in the same key. In one section of Toronto there are forty steam whistles ranging all the way from the key of Niagara to the scream of a wildcat. Since all the factories are run on standard time why wouldn't one big central whistle do just as well?

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A Remarkable Interview with Mme. Lawton, who for the first time reveals to Toronto Canadian Courier Readers Full Particulars of Her Recent Discovery. Nothing Like It Was Ever Used or Ever Heard of Before.

By BLANCHE GORDON

In a recent interview Mme. Lawton explained to the writer why no one need patronize expensive Beauty Specialists now, for any woman can easily accomplish, in the strict privacy of her own home, the seeming miracles which are causing physicians and beauty experts everywhere to furrows that added 20 years to her age.

s t a n d aghast in startled a m aze ment.

For the first time Madame Lawton has generously consented to reveal netthe work of and furrows left by ten years ten years



generation.

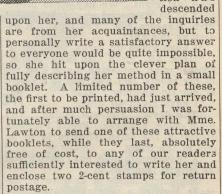
Mme. Lawton described with deep feeling the sadness with which she thus viewed the passing of her own youth, and said it was the most bitterly tragic period of her whole life. She was able to afford any expense, so could command the services of the best specialists in the land, and she frantically tried massage which stretched the skin still more, electrical treatments that were torture, medicines that made her ill. suction cups. cines that made her ill, suction cups, masks, irritating lotions, and worth-

masks, irritating lotions, and worthless advertised methods galore. After
wasting a fortune in this way, however, she was compelled to give up in
absolute despair.

Imagine, then, her ecstasies of joy
and delight, the indescribable relief
that filled her soul to overflowing,
when quite by accident she one day
discovered an almost incredibly simple
process, involving a totally new scientific principle, which quickly banished
every trace of line or wrinkle from
her face. Light lines and crowsfeet
disappeared within an hour, in a single night, the deepest creases were
gone, and in less than a week her face
was soft, clear and smooth as a young

It has remained for a woman unskilled in scientific research to solve, quite by accident, the problem that has baffled all science and the entire medical profession the world over. In a recent interview Mme. Lawton explained to the writer My no one proof. Now, after nearly two months.

To de-scribe the method here in full detail would somewhat overrun space alloted to me for this article, but Mme.Lawton explained that a perfect deluge of requests for informa-tion has



Mme. Lawton refused to accept the slightest payment for her trouble, saying she has explained the method to many of her friends, from whom she many of her friends, from whom she showed me letters proving they had all used it with wonderful success; and as it now appears to be practically infallible, she welcomes this opportunity to show her gratitude by giving the secret to our readers. Simoly address Mme. Lawton (Room 517), 197 Regent Street, London, W., Eng. (postage on a letter to England is only 2 cents), and I advise writing promptly, as the supply of booklets is limited, and the offer expires in 30 days owing to the amount of trouble and work into the amount of trouble and work involved. Nevertheless I consider it very kind and generous of her to subject herself to the inconvenience even for a short period, especially when we consider that she makes no charge whatever for the booklet.

The supply is estimated to last for

the next 30 days, but if you are greatly delayed in writing and no booklets remain when your letter arrives the postage will be returned to you. This arrangement has been made for the special benefit of Toronto Canadian Courier readers only, and this article should be torn out and enclosed in your letter as evidence that you are entitled to receive the information.



IN ANSWERING ADVERTISEMENTS PLEASE MENTION "THE CANADIAN COURIER."



THE STORY OF THE NEST. By May Betteridge, Aged 13, Minnedosa, Man.

Hon. mention in our recent Bird Competition.

ONE fine day about the twenty-fourth of May, I was walking out in our machinery yard, and when quite near the binder a little bird flew past me. I looked in the place where the twine was kept, and there I saw a few sticks and straws. I knew then that the bird was building its nest there.

the bird was building its nest there.

I waited quietly for a little while and the bird came back. I found out it was a Wren. The nest was a new one for father uses the binder every year. The nest was made of sticks and straw, there were a few feathers in it too. It was very neatly made and I don't believe very many people could do it half so well. The first egg was laid on the next day, the rest on the following four days.

was laid on the next day, the rest on the following four days.

The eggs were a sort of light brown, dotted with dark brown. There were four in number. The birdies were hatched about the eighth of June. My, but they had open mouths, they were always ready for something to eat

I had great fun teaching them to fly; I used to take them in my hands and try to make them fly; they

seemed to like it. I did teach one to

seemed to like it. I did teach one to fly.

It was nice to look at the mother teaching her little ones to fly. She didn't seem to like to have me fooling with the birdies because she always sat close and scolded me, but after a while when she saw I did no harm she didn't mind me so much.

One day, about the twenty-first of June the first one learned to fly.

About the thirtieth of June I went out to see my pets, but behold, they were all gone; I missed my little playmates very much.

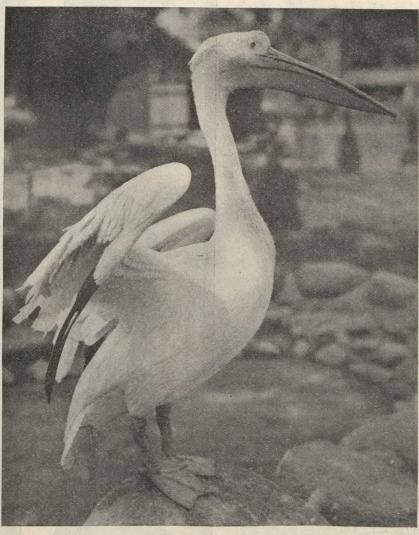
mates very much.

THE WAIL OF THE CAT.

M Y master's off to seek the woods, My lady's on the ocean,

The cook and butler fled last night,
But where, I've not a notion.
The tutor and the boys have skipped,
I don't know where to find them;
But tell me, do they never think
Of the cat they've left behind them?

The dog next door has hidden bones,
They're buried in the "arey";
The parrot's boarding at the zoo,
And so is the canary.
The neighbours scatter, free from care,
There's nothing here to bind them;
I wonder if they ever think
Of the cat they've left behind them?



"I am King of the Castle."

PRIZE COMPETITION NO. 2 FOR JUNIOR READERS.

F OR the best essay of not more than 500 words on either of the following subjects:

(a) The Biggest Industry in Our

Town.

Town.

(b) How Carpets, Furniture, Stoves (any article made in a factory), are made.

We offer the following prizes:
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Second Prize—One year's subscription to The Canadian Courier.
Third Prize—De Luxe edition of "Canada" by Beckles Willson.
Fourth and Fifth Prizes—Cloth

edition of "Canada" by Willson.

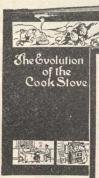
Rules.

1. The essay is open to all contestants up to the age of eighteen, but is designed to especially interest High School students whose manuscript will get preference.

2. Manuscript must be written on the side of the paper only and side of the paper only and

2. Manuscript must be written on one side of the paper only and endorsed "Original" by a master in the school or a parent.

3. Name, age and address must be stated and essays mailed to "Junior Competition, Canadian Courier, Toronto." The contest classes on October 15th closes on October 15th



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