

The Canadian Courier

THE NATIONAL WEEKLY

IN THIS ISSUE

Begins a New Serial Story, entitled "The Fifth Wheel," which as a suggestion of mystery would be hard to surpass. The superfluous wheel is in the story somewhere, and the psychological value consists in finding it. McConnell, just back from Ottawa, has a cartoon that most members of Parliament will save as a souvenir of a remarkable session. The Monocle Man gives the common sense side of the Safety at Sea problem. William Hugo Pabke in his clever Story, "The Lapse of Conductor Buck," puts a new face on the art of conducting a trolley. The new Presbyterian Moderator is character-sketched by Augustus Bridle

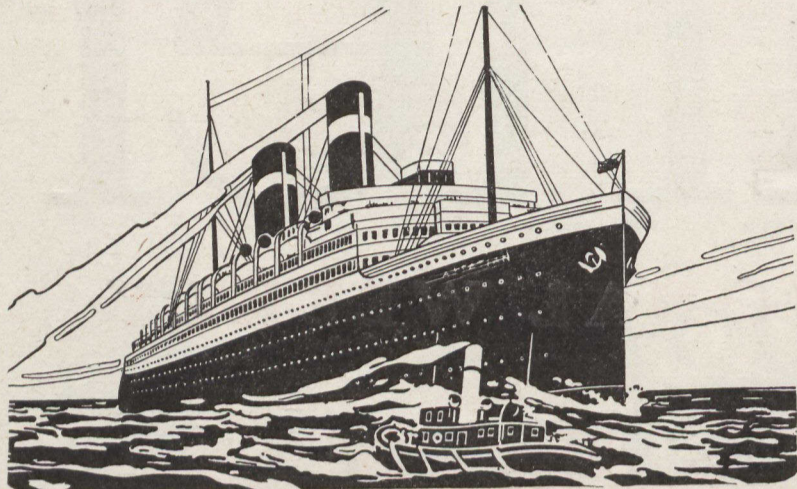


EDITED BY JOHN A. COOPER

COURIER PRESS, Limited, TORONTO

When Going to Europe--

The delights of ocean travel are best realized on CANADA'S NEWEST AND LARGEST SHIPS "ALSATIAN" and "CALGARIAN"



ACCOMMODATION comprises single-berth staterooms, "en suite" apartments, including two bed-rooms, sitting room, private bath and toilet, lounges, dining saloons, restaurant style, card rooms, smoking room, libraries, gymnasium, glass-enclosed promenade decks, elevators, telephone system, etc.

ORCHESTRA OF SKILLED MUSICIANS.

RATES OF PASSAGE:

SALOON, \$95 and up. 2nd CABIN, \$55 and up. 3rd CLASS, \$33.75.

THREE SAILINGS WEEKLY:

Montreal and Quebec to Liverpool, Glasgow, Havre, London

"ONE CLASS (II.) CABIN" SERVICES TO GLASGOW, HAVRE, LONDON offer many attractions to travellers wishing to enjoy the best the ship affords at moderate rates.

Illustrated Handbooks, further particulars, tickets, etc., on request to LOCAL AGENTS or

The Allan Line Steamship Co., Ltd., or H. & A. Allan, Montreal

The Allan Line, 95 King St. W., Toronto, Ont. W. R. Allan, 364 Main St., Winnipeg, Man. The Allan Line, 320 Homer St., Vancouver, B.C.

LONDON - PARIS
WHITE STAR

From Montreal or Quebec via Liverpool on the magnificent Canadian Service Steamships:

"LAURENTIC," JUNE 20th, 1914
"TEUTONIC," JUNE 27th, "
"MEGANTIC," JULY 4th, "

H. G. THORLEY, 41 King St. East, Toronto
Or Local Agents;
Freight Office, 28 Wellington St. E., Toronto

DOMINION LINE

Do you know what this emblem stands for?

IT means bigger, better, cleaner business. It is the inspiring insignia of 140 clubs, with a membership of over 10,000 earnest men. Learn what the Associated Advertising Clubs of America are doing for honesty in business, for more systematic, scientific and successful methods of distribution, advertising and salesmanship. Attend the Tenth Annual Convention of the A. A. C. of A.

TORONTO, JUNE 21-25, 1914

Interesting Program

The programme for this great convention is comprehensive and diversified, covering every phase of modern merchandising. The sessions will be addressed by able, successful men; open meetings, devoted to a wide range of special topics, will give everybody a chance to ask questions and hear his own problems discussed by the men who have met and solved them.

It will be sent free to all business men asking for it on their business stationery—together with detailed facts as to the convention programme and rates for accommodations.

Address

CONVENTION BUREAU

Associated Advertising Clubs of America
Toronto, Canada



The Best Way to Muskoka



Boat side Stations at Lake Joseph and Bala Park give quick connections for all Points.

The best way to the Maganetawan

New Resorts at Bolger and South Maganetawan.

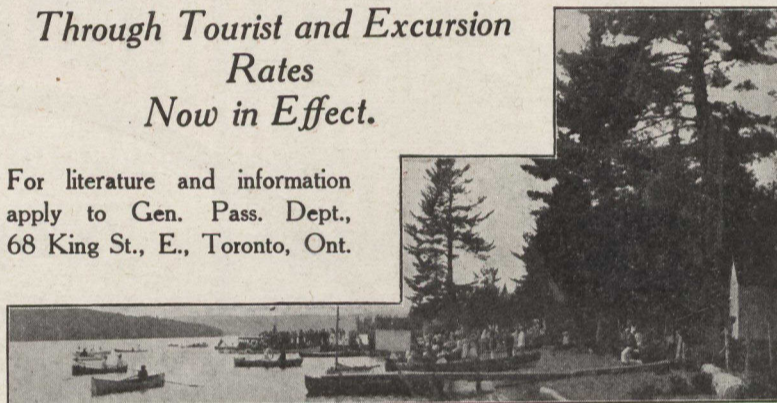
The best way to the Rideau Lakes

Direct Access to Principal Points is via

CANADIAN NORTHERN RAILWAY

Through Tourist and Excursion Rates Now in Effect.

For literature and information apply to Gen. Pass. Dept., 68 King St., E., Toronto, Ont.



ALGONQUIN PROVINCIAL (Ontario) PARK, Canada

A Thoroughly Universal Vacation Territory, reached only by the

Grand Trunk Railway System

IDEAL CANOE TRIPS—A PARADISE FOR CAMPERS.

285 miles west of Montreal, 170 miles west of Ottawa, 200 miles north of Toronto, 2,000 feet above sea level.

The park covers an area of 2,500,000 acres. Over 1,500 lakes and rivers in its boundaries. Finest fishing in the "Highlands of Ontario." Speckled Trout, Salmon Trout and small-mouth Black Bass.

THE HIGHLAND INN

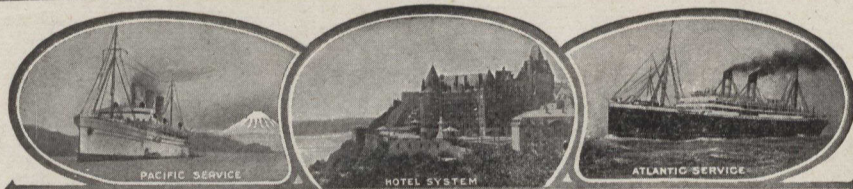
Furnishes splendid hotel accommodation. Rates \$2.50 to \$3.00 per day; \$16.00 to \$18.00 per week.

In addition Camps Nominigan and Minnesing offer novel and comfortable accommodation at moderate rates.

Write for full particulars, illustrated description matter, etc., to W. J. Moffatt, cor. King and Yonge Streets, Toronto.

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

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



CANADIAN PACIFIC

ATLANTIC FLEET PACIFIC FLEET
HOTEL SYSTEM
FAST TRAINS FROM COAST TO COAST
ARE AT YOUR SERVICE

Those contemplating a trip of any nature may receive full particulars and literature from any C.P.R. Ticket Agent, or write

M. G. MURPHY, District Passenger Agent, TORONTO

Send for This Interesting and Instructive

Book on TRAVEL

It Is Entirely FREE



We expect a greater demand for this 40 page, illustrated booklet on travel, than has ever been known for any other ever published for free distribution.

Just off the Press

care for your baggage and gives exact information as to checking facilities, weights, etc., in foreign countries—gives tables of money values—distances from New York—tells when, who and how much, to "tip." In fact this booklet will be found invaluable to all who travel or are contemplating taking a trip in this country or abroad.

Published by the proprietors of the famous Mothersill's Seasick Remedy as a practical hand book for travellers.

This edition is limited, so we suggest that you send your name and address at once, and receive a copy. (A postal will bring it.) Please address our Detroit office for this booklet.

MOTHERSILL REMEDY CO.

463 Henry Smith Bldg., Detroit, Mich. Also at 19 St. Bride Street, London, England. Branches in Montreal, New York, Paris, Milan and Hamburg.

The Canadian Courier

A National Weekly

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

VOL. XVI.

TORONTO

NO. 2

CONTENTS

- The Finest Lake LinerBy Augustus Bridle.
The Lapse of Conductor Buck, Story. By W. H. Pabke.
Illustrated by A. Lismer.
The Empress of Ireland Disaster ... Special Photographs.
The New Presbyterian Moderator .. By James Johnson.
A Page of Country Life By E. T. Cook.
The New Welland Ship Canal By Hugh S. Eayrs.
Safety at Sea By the Monocle Man.
Some Ottawa Sketches By Newton McConnell.
Ontario Ladies' Golf Finals By M. J. T.
Tennis for Ladies By Ethel W. Larcombe.
News of a WeekBy Camera and Pen.
Demi-TasseBy Staff Writers.
The Fifth Wheel By Beatrice Heron-Maxwell and Florence E. Eastwick.
Beginning a New Serial Story.
Money and Magnates By the Financial Editor.
Reflections By the Editor.

No Plates—No Films
New Camera Just Out



Here at last—the very camera you want. No experience needed to operate. Amazing invention. Finished pictures made on the spot in a minute's time.

The "Mandel-ette"

A one minute camera. Eliminates films, plates and dark room. No fuss or trouble. Pictures made at small cost. Great discovery. For your vacation, at home or all occasions, you can't afford to be without a "Mandel-ette."

Special Money Back Offer

As makers and inventors, we want everybody to own a "Mandel-ette" Camera. We sell direct to you at rock bottom price. Order from this ad; make pictures with the camera, and if it does not do all we claim, we refund your money.

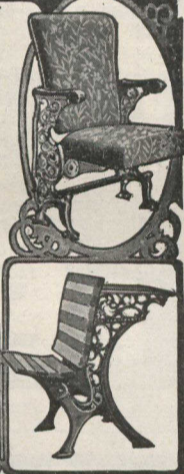
\$5.00 Complete Outfit

This wonderful camera makes pictures DIRECT ON POST CARDS without films, plates, printing or dark room. Camera weighs about 24 ounces and measures about 4 x 4 1/2 x 6 in.; size of pictures, 2 1/2 x 3 1/2 in. Loads in daylight with 16 to 50 cards at one time—no dark room necessary. Universal focus lens produces sharp pictures at all distances. Perfect working shutter. Combined "3-in-1" Developer eliminates any other solution. Pictures develop automatically in less than a minute—can't over develop. Plain instructions with each outfit enable you to begin making pictures the very hour the outfit arrives. Extra cards, 25c a pkg of 16. SEND FOR OUTFIT TODAY. Don't wait—ORDER NOW.

THE CHICAGO FERROTYPE CO.
268 Ferrotpe Bldg., or Dept. A268 Public Bank Bldg. CHICAGO, ILL. 89-91 Dolancy St., NEW YORK, N.Y.

The CANADIAN OFFICE & SCHOOL FURNITURE CO. PRESTON, ONT.

Manufacturers of High Grade Bank & Office Fixtures, School, Library & Commercial Furniture, Opera & Assembly Chairs, Interior Hardwood Finish Generally.



Peterborough Canoe Co. Ltd. advertisement featuring a canoe illustration and text: 'The Peterborough Trade Mark on the canoe is your assurance of the best canoe skilled workmanship and the best of clear straight grained lumber can produce. They are designed for easy paddling, and speed as well as safety and are wonderfully light and strong. Write for Catalogue. Peterborough Canoe Co., Limited 284 Water Street, Peterborough, Ontario'

WINGARNIS advertisement featuring an illustration of a woman at a piano and text: 'Depressed, Nervous, Weak. In these three words, taken from her letter, MRS. BARNATT vividly describes her own sufferings, but she also describes the daily sufferings of thousands and thousands of others. If the misery of permanent depression, the acute torture of disordered nerves, or the many penalties of sheer physical weakness make your life a burden, take advantage of MRS. BARNATT'S experience, and put to the test the wonderful virtues of the greatest of all tonics WINGARNIS. Mrs. C. BARNATT, of 52, Nightingale Road Dover, writes: "For months I have been Depressed and Nervous, and so Weak I could hardly walk. But your "Wincarnis" has put New Life into me. I can now go about my work with a new vigour that makes my household duties a pleasure. It is so pleasant to feel so strong and well." Test "Wincarnis" Free. If you send 6 cents Stamps (for carriage) to Coleman & Co., Wincarnis Works, Norwich, England, they will send you a liberal sample bottle free. Now Strong and Well.'

Ganong's Chocolates advertisement featuring an illustration of a woman sitting on a bench and text: 'Delicious fruits, crisp, flavory nuts, and delicate sweetmeats — each swathed in its coating of melting chocolate — to win Miladi's favor. Take a box with you — to-day. Ganong's Chocolates GB'

Representative for the Dominion of Canada: Mr. Frank S. Ball, 103 St. Francois Xavier St., Montreal. Phone No., Main 3079. Telegrams, "Dajohn," Montreal.



It's the most talked of car in the world. Sterling merit has sold it to over 530,000 people of every nation the world over. Ford service and guarantee are both included in the price. This means a lot to any auto buyer.

\$600 for the runabout; \$650 for the touring car and \$900 for the town car—f. o. b. Ford, Ontario, complete with equipment. Get catalog and particulars from any branch—or from Ford Motor Co., Ltd., Ford, Ont.

CLEAN—No dust or flying ashes. Ash chutes guide all ashes into convenient pan.

McClary's
Sunshine
Furnace No ash shovelling necessary. See the McClary dealer or write for booklet. 33

THE HOME BANK OF CANADA

Nine Offices in Toronto

Branches and Connections throughout Canada

8-10 KING ST. WEST—HEAD OFFICE & TORONTO BRANCH
78 Church Street Cor. Bloor West and Bathurst
Cor. Queen West and Bathurst 236 Broadview, Cor. Wilton Ave.
Cor. Queen East and Ontario Dundas St., Cor. High Park Ave.
1151 YONGE ST. (2 doors North of Shaftesbury Ave. on East Side.)
2115 YONGE ST., NORTH TORONTO, Cor. Eglinton Ave.

Savings Departments at all Offices

Black
Tan
and
White

Best
for the
Shoes

2-1-1
SHOE
POLISHES

In new patent
"Easy
Opening
Box"
10c
Easiest
to use

IN ANSWERING ADVERTISEMENTS MENTION "THE CANADIAN COURIER."

In Lighter Vein

Doomed to Disappointment.—English Clergyman—"And when you arrive in London, my dear lady, don't fail to see St. Paul's and Westminster Abbey."

Fair American.—"You bet; I'll rattle those off sure; but what I've been hankering to see, ever since I was knee-high to a grasshopper, is the Church of England."—Dallas News.

A Faithful Servitor.—The teacher wanted some plums in order to give an object lesson during school hours, and, calling one of the small boys, she gave him ten cents and dispatched him to the fruit stand down on the corner.

"Before you buy the plums, Willie," she cautioned, "you had better pinch one or two to make sure they are ripe."

Little Willie flitted away. Soon he came back and smilingly put the bag on the teacher's desk.

"Oh, thank you, Willie," said the teacher, taking up the bag. "Did you pinch one or two as I told you to do?"

"Did I?" was the gleeful response. "I pinched the whole bagful and here's your ten cents."—Ladies' Home Journal.

Mere Minnows.—"Did you catch any fish this morning?"

"No" (scornfully).

"Well, you are truthful, anyway, which can't be said of all fishermen."

"As to that, perhaps you might have called them fish, but I wouldn't. The biggest one I got only weighed twelve pounds."—Sketch.

No Change.—The Prince of Monaco, who, having had both an English and an American wife, knows whereof he speaks, said of marriage at a dinner: "Through marriage a French woman loses her liberty, an English woman loses hers, and an American woman——" The prince paused and looked quizzically about him. "Yes? The American woman?" said a debutante. "The American woman," ended the prince, "continues to do as she likes."

Not Too Late.—Little Rollo had been reproved for his table manners by papa and mamma. He trained his baby stare on mamma to ask: "When you was a little girl didn't y'ever dip your jelly roll in coffee?" "No, my dear," with a tinge of acerbity. "Y'ot to try it. Gee, it's great!"—Buffalo Express.

Sweet Repose.—"Did the husband of that militant suffragette who was always longing for peace ever find it?"

"He has found comparative peace. He is with the army in Mexico."—Houston Post.

Rejected.—"Did you stop in the employment agency to get a cook?" asked Mrs. Crosslots. "Yes," replied her husband, gloomily. "Eight of 'em looked me over and decided that I wouldn't do."—Washington Star.

The Original.—"What are you doing, Tommy?" teacher inquired in her sweetest manner. "Drawin'," was the sullen response. "Drawing what, Tommy?" "Drawin' a picture of God." "But, Tommy," said the shocked teacher, "nobody has ever seen God. Nobody knows what He looks like." Tommy was undaunted. "Well, they will when I get this picture drawn."—Washington Star.

Railroad Amenities.—Passenger—"That last station was my destination, sah. Why, sah, didn't you stop thar?"

Conductor—"We don't stop there any more. The engineer's mad at the station agent."—Sacred Heart Review.

& Co. JODS

"There's My Motor"

"The man who built it sure knew just what I wanted—size, price and everything else. No more rowing for me. I'm going to have some REAL fun out of MY rowboat. And I'm going in and get THAT motor right NOW, too. Then when the next good day comes along I'll be READY."

Wisconsin Detachable Row Boat Motor

The one absolutely and completely efficient motor in its class. Simple—dependable—economical—powerful—strong. Light—carries grip-fashion. Instantly adjustable to any rowboat. A twist of the wheel starts it. You get any speed—slow, for trolling, or nine miles an hour if you're in a hurry.

Rudder Steering—constant control of the boat, even when motor's still. High Tension Magneto Ignition—never a miss. A real motor—not a makeshift. Made by the same men who build the long-famous Wisconsin Valveless Marine Engine.

Send for free catalog and get the facts

Wisconsin Machinery & Manufacturing Co.
1558 Canal St., Milwaukee, Wis.

PEASE "ECONOMY" FURNACE

Summer Temperature in Zero Weather

This is what happens when you have a Pease furnace in your home. This is an actual fact that was proved over and over again by the users of Pease furnaces in the winter just gone by, when we had the coldest February on record.

The Pease furnace not only gives more warmth throughout the whole house, but burns less coal and is far less trouble to handle.

"Pays for itself by the coal it saves"

PEASE FOUNDRY COMPANY
LIMITED
TORONTO 1234

* Sick headaches—neuralgic headaches—splitting, blinding headaches—all vanish when you take

Na-Dru-Co Headache Wafers

They do not contain phenacetin, acetanilid, morphine, opium or any other dangerous drug. 25c. a box at your Druggist's.

National Drug and Chemical Co. of Canada, Limited.

130





The
**CANADIAN
 COURIER**
The National Weekly



Vol. XVI.

June 13, 1914

No. 2

The Finest Lake Liner in the World

By AUGUSTUS BRIDLE

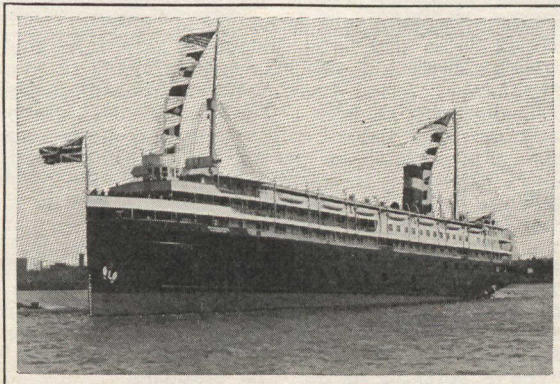
DETROIT, MICH., is the one place in the world where Canada and the United States meet to compare notes; where the civilization of the greatest overseas dominion and the greatest republic look at each other across a river. From there up and down the Detroit and the St. Clair, on up into Lake Huron to Port Arthur and Duluth and Chicago, the traveler on the Great Lakes has the best chance in the world to get a comparative idea of how these two countries are making use of their opportunities side by side. It is a spectacle well worth observing.

And from the mouth of the Detroit River to the end of land-sighting in Lake Superior, what does the average traveler on a lake liner do when he wants to get something to talk about? He usually gawks down at the grain-whales that slide up and down the lakes and he observes that nine-tenths of them have United States names on the bows. He gazes over at the western shore-line and takes note that most of the money spent on summer resorts and riverside factories and huge hotels and stunning yachts has been American money. He wonders whereabouts in the rivers below is the invisible line that divides Canada from the United States; and at any time, up till the past few years anyway, he might have concluded that it was hardly worth while to bother locating it; for if the Yankees own one side of the lakes and the rivers and nine-tenths of the shipping on the lower end, why not do away with customs houses altogether and admit that the Yankees, having been unable to boss the frontier with their soldiers and guns in 1812, have since done the job with their ships and factories and cities?

And the Canadian traveler had to admit that there was a good deal in the argument. But there is beginning to be a change along that waterfront since American millions began to come into factories on the Canadian side; down at Ford City and Walkerville and Windsor and Sandwich—young semi-American cities that fly Canadian flags and drink American beer and see Detroit operas and wear Michigan clothes and spend their loose change traveling on boats that have the Stars and Stripes at the stern. You never could tell even a borderland ex-Canadian a few years ago that there was anything in Canada to compare with the United States, because the biggest things in Canada didn't happen to be along that waterfront.

IT'S different now. A few days ago Detroit was very much interested to see looming up in the harbour, a six-deck boat that looked to be as big as an ocean liner and was by all odds the finest boat ever seen in that port. They went down to the docks by thousands and for hours they went over her—several thousands of them Canadians living in Detroit—to see what she looked like. And they found that the Noronic was the finest lake liner in the world; that she was owned in Canada by a Canadian railway; that she was built to carry Canadians and as many other kinds of folk as feel disposed from Sarnia, opposite Port Huron, up to Port Arthur.

And they discovered that the finest lake liner in the world, six decks high, 385 feet over all, capacity



The Noronic leaving Sarnia for Port Arthur.

of the Grand Trunk. But Sarnia and Prince Rupert are now sister ports. A few weeks ago the first train ran over the western section of the Grand Trunk Pacific into Prince Rupert. This time next year—probably before—passengers may book sailings at Sarnia on the St. Clair River who will finally unpack their luggage at Prince Rupert without leaving the routes of the same system. And the Noronic is the edition de luxe of travel craft that ply over that or any other route anywhere between Montreal and the Pacific Coast. It is in reality a floating hotel in a system of railways.

IT was necessary to build this floating fresh-water castle of indolence somewhere on the upper lakes, because a vessel of her draught would be unable to pass through the Welland Canal. The Noronic is in effect a small-sized ocean liner, and is a considerably bigger vessel than many of the ocean-going craft that may be seen at the ports of the St. Lawrence or the Atlantic. She is the best example of what Canadian material, labour and capital are able to produce in the way of a marine architecture. The Noronic might steam into any harbour in the world and attract attention as a fine sample of modern craft in shipbuilding. That she was not built for ocean traffic is merely because she was intended for the next thing to it in this world, the route of the Great Lakes, which, between the Thousand Islands and Chicago or Duluth, is just about as far as from Halifax to Liverpool.

To build the Noronic cost somewhere in the neighbourhood of three-quarters of a million dollars. A good deal of the cost went into—what makes the difference between one passenger boat and another, especially on the lakes—comfort. Traveling on the Noronic is a comfortable illusion. You are not conscious so much of traveling as of being at your ease in a fine, big, floating hotel, when the only difference between the boat and a hotel costing the same amount of money is in the size of the sleeping apartments. But as a rule people don't go up the lakes to sleep. For the three months when passenger traffic between Sarnia and Duluth is popular there are few storms to keep passengers off the decks. And the Noronic is built to give as much and as many angles of observation and fresh air as possible. She has six decks, which would be quite impracticable in an ocean liner. The dining-room seats three hundred people and occupies half the length of the boat. The other half of the same deck is occupied by the lounge, which is the most luxurious



A floating cafe where it is possible for nearly three hundred people to dine and watch the scenery.



She looms over the docks as a six-storey building rises over a street. The Noronic was visited by thousands of people on her arrival in Detroit.

popular resort in the boat, and is contrived to give every lounge all the scenery there is without leaving one of those comfortable grey wicker chairs made in Canada from European models. The traveler who gets tired of fresh air and doing Marathons on the promenade, and stunts in the smoker, may find his way to the grand saloon and sit in the most luxurious chairs surrounded by wall-schemes of decoration that would do credit to the finest hotel in America. He may stroll round to port and have a peep at wireless stuttering messages at eight cents a word. Or

Five hundred miles from the head offices of the Grand Trunk system in Montreal, the finest fresh-water vessel in the world started on her first official voyage a few days ago. Sarnia, Ont., headquarters for the Noronic and the Northern Navigation Co., is a trifle over two thousand miles from Prince Rupert, the next headquarters for boats owned by

He may stroll round to port and have a peep at wireless stuttering messages at eight cents a word. Or

(Concluded on page 16.)

The Lapse of Conductor Buck

Who Proclaimed His Ambition—"Just to Do a Job Right Before I Left It."

By WILLIAM HUGO PABKE

Illustrated by A. Lismer



"She came towards the car."

ON the rear platform of the Midvale and Eastern Street Railway's car stood conductor E. Buck, gazing contentedly across the valley, which lay bathed in golden autumn sunshine. Traffic was light at this season; in fact, the last passenger had left the car at Wharton, and Buck anticipated a dreamy, un-

eventful run to the end of the line. He turned his eyes to the track ahead; it ran lonely, deserted, amidst a riot of colour—yellow goldenrod and reddening maple leaves. Looking back, his gaze encountered a vision that galvanized him into instant action. He reached for the bell-rope and pulled it with a violence that startled his motorman out of a day-dream.

The cause of his sudden display of energy was a girl, who had emerged from a wood-road just after the car had passed. He watched her in bewildered admiration as she came toward the car, the western sun spilling its red glory about her. When she was quite near, he rubbed his eyes and exclaimed, under his breath:

"Why, it's real! It's a girl!"

He sprang to the ground and helped her on to the running-board. Giving two bells, he returned to the rear platform, standing there motionless, a rapt look in his eyes. His interest in the landscape had vanished; instead, his thoughts were centered on his new passenger. Subconsciously, he admired the fit of her golden-brown tailored suit. Her jaunty little toque filled him with esthetic delight. She seemed so ethereal, in spite of her sartorial perfection. Her aristocratic slimness was so out of place in the vehicle of a common carrier that Buck's first impression of her unreality began to return.

There is a limit to the amount of impersonal speculation regarding a pretty girl in which the average normal human of masculine persuasion can indulge with any degree of satisfaction. The girl turned her head ever so slightly, giving Buck a glimpse of a ravishing profile, a wholly delightful chin, and the prettiest, waviest dark hair that ever caused a poor conductor's heart to become erratic in its action.

With characteristic impulsiveness, he jumped to the running-board and made his way toward her while the car rocked and swayed down a sharp incline. When he actually stood beside her, he gasped; his temerity seemed unpardonable in her dainty presence.

"We are going through the prettiest part of the run," he said, striving desperately for a casual manner. "I thought I'd point out Black Mountain to you."

She leaned forward and followed his outstretched arm with her eyes. "How beautiful!" she exclaimed.

Her voice was just what it should be, decided Buck; rather deep for a woman's, rich, musical. It seemed a miracle that he should actually have engaged her in conversation.

"It's a long trip," he hazarded; "wouldn't you be more comfortable if you had some one to talk to?"

She regarded him in disapproving silence for a long moment. Then: "I should, if there was any one," she answered.

EVIDENTLY, she purposed to eliminate him. However, his conscience was perfectly clear; he was entirely unconscious of any attempt at wrong-doing. With utter ingenuousness, he remarked:

"There's me."

She appraised him with a cool glance. He had taken off his cap when he addressed her, and the wind was rumpling his hair. He stood straight and tall beside her, his lean, brown hand grasping the rail. There was something personable in the strength

of him, in the fearlessness of his blue eyes, and in his engaging smile.

"We have not been introduced," she said, finally, with the patient air of an elder pointing out to a small child some very evident truth.

Buck wrinkled his brows in emphatic disapproval of the situation. "It seems so sort of foolish!" he exclaimed. "If I go back to the platform, you'll feel uncomfortable, knowing that I'm behind you, watching you. And I—I'll feel as though I had missed something. Well—" He took his hand from the rail, and turned.

"O look out! You'll fall!" cried the girl.

He stood on the narrow board with his arms folded. A broad smile spread over his face, disclosing two rows of teeth, whose whiteness was dazzling in its contrast to his tanned skin.

"What do you care?" he laughed. "We haven't been introduced."

She did not deign to comment on his levity. The genuineness of her concern for his safety, however, showed in the petulance of her voice.

"Don't be so silly," she chided. "There, take hold of the hand-rail, and you may talk to me."

"O thanks!" cried Buck, availing himself of the permission with alacrity. "You see, this is a pretty lonely run, and I don't get a chance to talk very much. I'm sociable by nature, and it comes hard. There's Curly—my motorman—he used to be good company; but he got married last month, and now, nothing interests him except the little woman at home. It's right, too. When a man finds his ideal, what else is there in life to get his enthusiasm?"

The girl threw back her head and laughed—a low, little laugh of utter amusement. The conductor flushed a deep red; throat, cheeks, and brow were suffused with colour.

"You're laughing at me!" he protested.

Buck, his manner wholly impersonal, his expression inscrutable.

He was beginning to dread the end of the run. The vision would vanish as abruptly as it had appeared, leaving him in the midst of a drab-coloured, workaday world. A sudden smile lighted his face as the absurdity of his fears flashed over him. Of course, she would remain on the car. She could not leave it at the end of the trip. The line was not finished; it stopped with disconcerting abruptness in the hills. Evidently, she had come merely for the ride; and, in that case, she would return to Wharton. He was on the point of questioning her, when she broke the silence.

"I have told you my earliest ambition," she said. "Tell me yours."

Her tone was a blend of imperiousness and gracious interest.

"Mine?" said Buck, with his quick smile. "You'd think it was very simple. It must have been simple," he mused, "or it wouldn't have lasted so well. It's mostly negative—not to be a millionaire kid."

THE girl sat up straight, and cast a scrutinizing glance at him. She started to speak, then changed her mind.

"There's more to it," said Buck, his eyes still smiling, but the line of his jaw hardening. "I made up my mind that I'd never let a day's work down me. I've never shirked a job. There were some pretty tough ones a while ago; but I did 'em, and asked for more. This one's easy—to run my car to the end of the line, and see that it gets back to the barn all right. There are some harder jobs ahead of me—and I'm ready for them. Yes," he ended, smiling into her eyes; "that was my earliest ambition, and it's lasted—just to do a job right before I left it."

The girl sat very still, her hands folded in her lap. Her graciousness had slipped from her, leaving an expression of wonder in its place.

"Simple!" she said, under her breath. "Simple!"

Buck changed the subject hurriedly. "Are you going back to Wharton to-night?"

"No; I'm going to Durham."

"This car doesn't go there."

"I know; the line is not finished. But, it's only a step; isn't it?"

"Four miles."

The girl looked startled. The short day was drawing to a close. The golden light had left the earth; the hills were growing sombre-hued.

"I went down by train this morning," she explained. "They told me there was a trolley line toward Durham. The day was so glorious that I walked until your car overtook me. I must get back to-night. Anyway, four miles isn't a great distance."

She smiled bravely, although her eyes held a vague hint of worry.

As she finished speaking, they passed a siding, on which stood a work-car with a trailer, swarming with labourers. The men were noisily celebrating their release from the day's work.

"That's the construction gang from the end of the line," said Buck, gravely. "They've just quit work for the night. Some of them walk in to Durham."

The girl shivered slightly. "I must get back," she murmured; "my father would go mad with worry. We are spending the month at Durham for his health," she added.

BUCK peered ahead into the dusk. The track lost itself in the gloom beneath a vista of trees. They were ascending a steep hill. On its summit, the car came to a grinding stop, and the motorman lumberingly descended to reverse the trolley-pole.

The conductor turned to the girl. "You can't walk to Durham alone," he said. There was a sudden masterfulness in his manner, a definite finality in his tone.

"It would seem as though I had to," she said, a catch in her voice.

She rose, and stepped from the car. "Good-bye," she called, over her shoulder, and turned resolutely to face the darkness.

"Wait!" said Buck.

The word was a command, sharp, abrupt; and the girl came back hesitatingly.

"Would you accept my escort?" he asked, his arbitrariness changing to humility.

"Of course! I should be very glad to," she answered, frankly; "but it's out of the question. You have your duty to perform, Mr. Buck."

"Then, that's settled!"

He turned to the motorman, who had been listening in open-eyed astonishment. "Curly, you run the car (Concluded on page 15.)"



"Would you accept my escort?" he asked.

"Indeed, no, Mr.—"

"The boys on the line call me 'Buck.'"

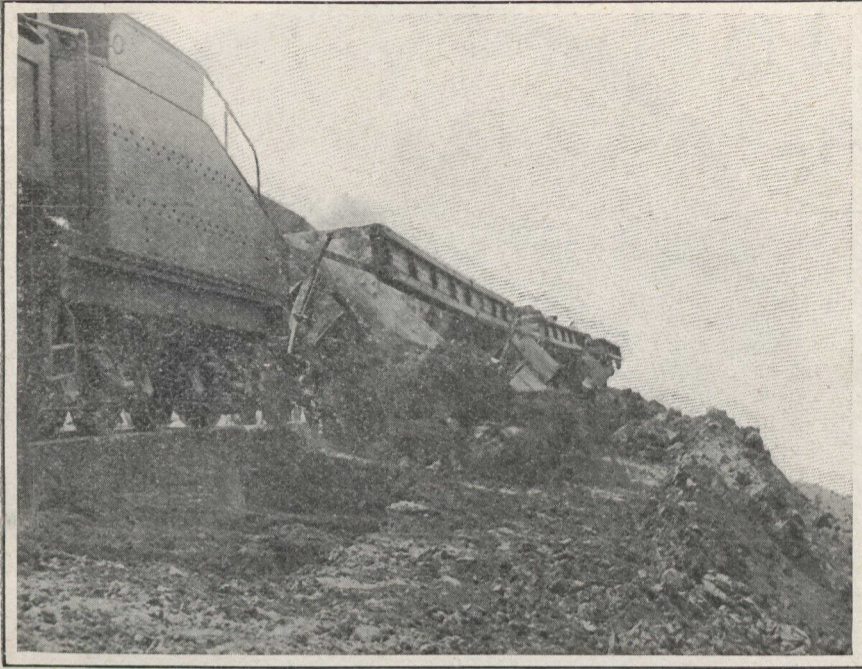
"Indeed, I was not, Mr. Buck," she denied. "To prove it, I will tell you my thoughts. When you mentioned your friend—Curly, was it not?—it reminded me of my earliest ambition. We all have them; don't we?"

"Sure; and they take some queer turns. Were you going to confide yours?"

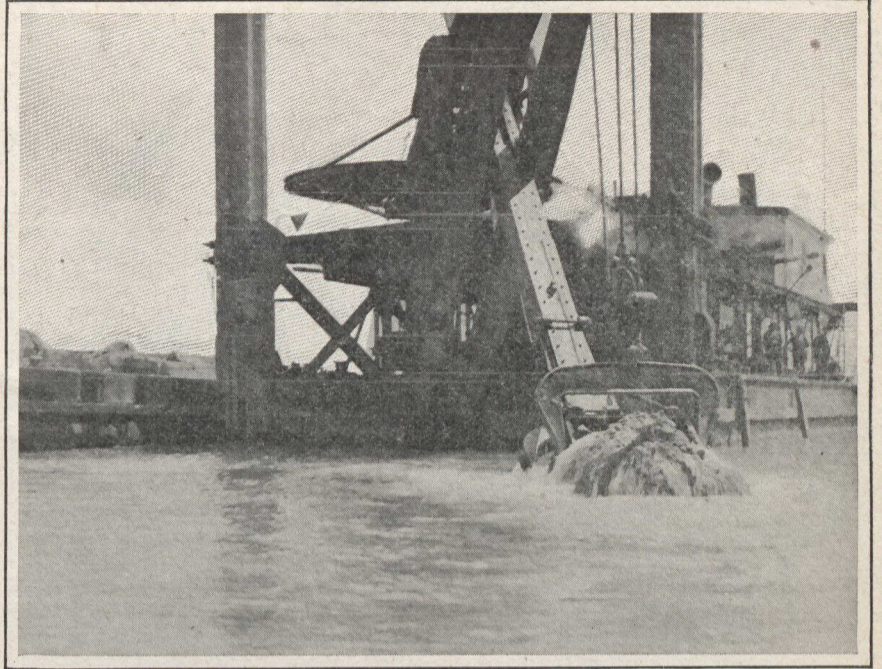
She nodded, the dimples still playing their frolicsome game of hide-and-seek about her mouth, infatigating Buck.

"Mine was to grow up soon and marry a motorman; they always fascinated me."

"Conductors are a step higher in rank," asserted



One of the largest parts of the whole work is the making ready of the harbour at Port Weller. Here a dump train is "filling in."



The Dredge "Dominion" at work at the canal entrance. It is one of the newest types.

The New Welland Ship Canal

A Canadian Public Engineering Work Second in Some Features Only to the Panama Canal

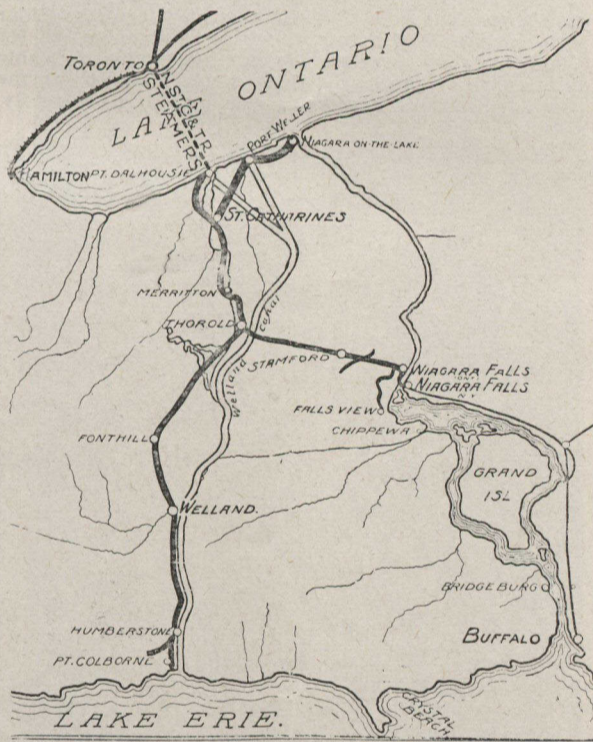
By HUGH S. EAYRS

Photographs by courtesy of Canadian Northern Railway

SUPPOSING someone came along and told people that for a dollar or two they could see that immense undertaking, the construction of the Panama Canal, people would go. Yet here in Canada, in the picturesque Niagara Peninsula, a fifty million dollar public work, one of the world's largest tasks in the way of ship canal building, is the Welland Ship Canal, which is surpassed only in some features by the great Panama waterway itself. The new Welland Ship Canal will replace the present channel of water connecting Lake Ontario with Lake Erie, and follows the same line as the present from Lake Erie to Allanburg pretty generally. The object of the newer and larger and improved waterway is a first link in the chain of progress whereby liners will be able to come from the Atlantic to Port Arthur. At present they cannot get any farther than Prescott, on the St. Lawrence. The ultimate object is to have them come up the St. Lawrence, across Lake Ontario, and Lake Erie, and thence across Lake Superior to Port Arthur. Last year, work was commenced upon this first part of the larger work, the facilitating of the progress of small vessels, and the making of provision for larger vessels across from Ontario to Erie.

The Welland Canal is one of the oldest in Canada, for it was started at the time of the great canal agitation in the early twenties of the last century. As originally built, it connected its present termini, Port Colborne and Port Dalhousie, but the difficulties of excavation at the so-called "Deep Cut" through the divide in the centre of the Peninsula prohibited the use of the Welland River or Lake Erie as a source of water supply, and required a summit level fed by a feeder twenty-seven miles long, extending from the Grand River, which lies to the west of Port Colborne. Later the Deep Cut was made, and the water supply taken from Lake Erie, the summit level of the canal. The level of the Welland River is still lower than the lake level. In 1841, an enlargement of the small canal was made, and its bottom

width was extended to about twenty-six feet. In 1860, the canal was deepened to ten feet. In 1860, a more monumental alteration was made. Between



The new canal is indicated by a double line, and except a new cut at the Ontario end, follows the same route as heretofore.

Port Colborne and Allanburg, a distance of about fifteen miles, the old route was untouched, except that the canal prism was again widened and deepened, but from Allanburg to Port Dalhousie, eleven miles, a new route was chosen. The work on this took from 1875 till 1877, and the present canal is the one then finished. It is still used for small vessels, and for the power generated, and will be in use while construction on the new waterway is going on, but it is inadequate for general trade.

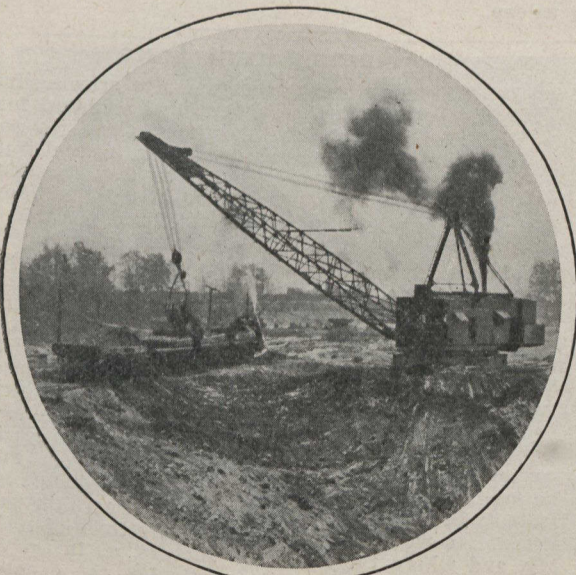
NOW, the location of the canal is again to be partially changed. Its termini are to be Port Weller and Port Colborne. Port Weller is about three or four miles from St. Catharines. The new canal follows the present one from Port Colborne to Welland. From Welland to the point where the present canal leaves the Welland River, the new canal takes its alignment in the bed of the Welland River. From the Welland River to Allanburg, the old route—that is, the first, and the present route—is followed. It is from Allanburg on to Lake Ontario that the most radical change is made, for an entirely new cut-off is projected, on a much better alignment than the present one, which, incidentally, it crosses twice. Lake Ontario is thus reached about three

miles east of the present harbour at Port Dalhousie, at Port Weller.

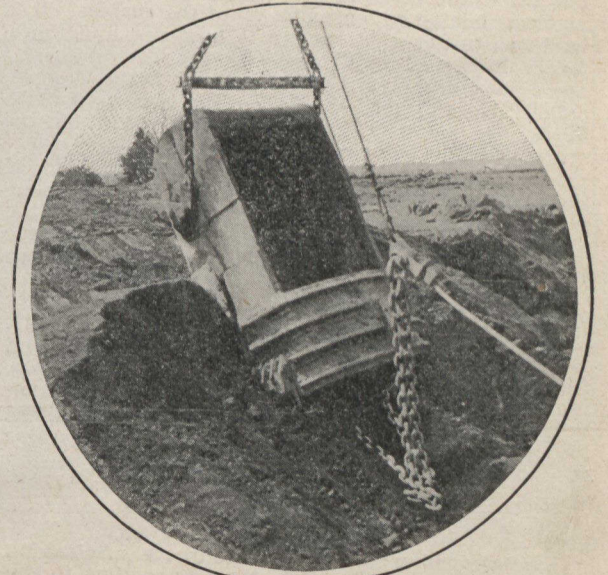
The total length of the new highway from lake to lake will be twenty-five miles, five miles shorter than the present canal, and there will be only seven locks on the new against twenty-seven locks on the old. These locks will be built throughout of concrete founded on bed-rock, and the walls will be eighty-two feet above the top of the gate sills. Two of the locks will have walls over one hundred feet high. The gates, a notable feature, are to be amongst the largest ever built, and will weigh eleven hundred tons each. The locks are to be so constructed that eight minutes will suffice for their filling, which is a great reduction on the time at present taken. The dimensions of the locks are to be eight hundred feet in usable length by eighty feet in width in the clear, with thirty feet of water over the sills at extreme low stages of the lake. There are some special features of the work which are attracting the interest of the engineering world. There is a pair of twin guard gates, located immediately to the south of Lock No. 7. This is as special protection against the heavy body of water formed by Lake Erie. Another new device is that at the head of each lift-lock there is a pond provided as a regulating basin from which the water to fill the locks will be drawn instead of from the canal. These reservoirs, which vary in area from 107 to 150 acres, will have the effect of preventing the formation of objectionable currents and surges in the locks and canal.

AS the ship canal is to be carried over the Welland River, some long and expert work is necessary to raise the level of the river to that of the summit level of the canal. This is to be done by means of a dam across the river at Port Robinson, which will flood some sixteen acres of low lying land adjoining the river-bed. The magnitude of this part of the work alone may be judged by the fact that from the river level to the canal

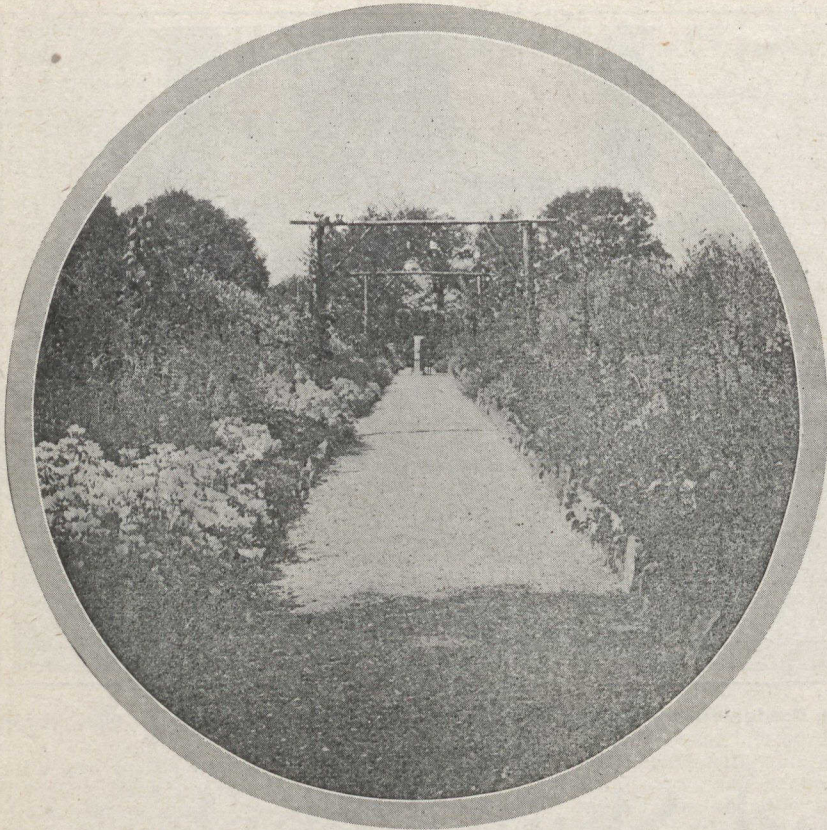
(Concluded on page 15.)



The Big Cut at Port Weller.



A type of drag line bucket new to Canada.



Brilliance, beauty and little expense are the features of this border of annual flowers. The annual is never out of fashion for a border.



Something new in fence training is exemplified by this picture of pear trees trained around curved espalier fencing.

A RIOT OF SUMMER COLOUR

Produced to Perfection by the Race of Flowers Called "Annuals"

By E. T. COOK

THOUGH the once bare branches are clothed in green and flowers are everywhere, on mountain side, in cool ravine, and in the meadow, the garden has not reached the zenith of its summer beauty—we are only, as it were, preparing. It is unnecessary, of course, to urge haste in the sowing of seed, and if possible in the planting of seedlings, which is at present an infinitely quicker way of achieving results in something like their proper season. Firstly, what is an "annual"? We read in books and journals about such and such flowers as "annuals," but how few realize the significance of the word. An annual is a plant that blooms the same year as the seed is sown, which distinguishes the race from the "biennial," a plant that sown one year blooms the following, of which leading examples are Foxglove, Canterbury Bell, Sweet William, and Columbine or Aquilegia, and "perennial," a plant that goes on from year to year, familiar examples being the Peony, Delphinium, and the class generally called "hardy herbaceous."

The illustration shows a border composed of annual flowers alone, and when a fresh home is taken with everything around it bare, the quickest way to bring a "riot of colour" to it is by means of annual flowers, which must be sown at once if a display is to enrich the garden this year, which is possible when a little coaxing in the way of culture is given. A selection of the finest types has been given recently, and to do so again is simply repetition, but in sowing now prepare the soil with even greater care. What does that signify and "in the way of culture"? It signifies that as the time for seed-sowing is practically over, there must be more coaxing or forcing, which in other words means manure not in contact with the seed, but under the layer of soil that covers it, and more vigorous hoeing or loosening up of the surface. It is by these means that growth is hastened and therefore full flowering. Annual flowers that naturally bloom late, of which the best example is the Cosmea, called also Cosmos, should not be chosen for the border, as frosts will visit us before the flowers arrive in their winsome stage.

And while we are dealing with the subject of annuals, the most beautiful of all classes in the vegetable kingdom and appealing most directly to the amateur or beginner, a few words of advice to those who have a wealth of seedlings through the soil may be welcome. Many who, through long years of acquaintance with gardening, should therefore know better, will persist in sowing the seed too thickly, and the result is a spindling growth without air and sunlight to promote the true character of the flower. No annual should be less than six inches apart, and thinning out, that is, removing unnecessary seedlings, means a greater abundance of flowers and therefore seed. This process is the more important in the case of vegetables—peas and beans in particular suffering from an overcrowded growth, which means a poor crop that is quickly over.

Give copious waterings at the roots. Splashing water about overhead simply attracts rootlets to the surface for the sun to scorch, and another point is,

in the case of the creepers or climbers, to put sticks to the tendrils before they make much growth. Bear also in remembrance that neither a plant grown for its flowers or for its fruit can live under a double burden. The sun brings flowers and fruits, using the word fruits in its broadest sense, quickly to maturity,



A beautiful bunch of Narcissus grown indoors by an Edmonton amateur.

and unless everything is gathered at the right moment, the seeding stage soon sets in. This adds a tremendous burden to the plant, which is unable to continue to look fresh and beautiful or to produce those wholesome, appetizing vegetables which, so to say, melt in one's mouth. Therefore, as soon as a flower, such as a Nasturtium or whatever the plant may be, shows signs of fading, gather it at once, and a vegetable should be treated in the same way, never left until it is hard and full of ripe seed. Unless these rules are followed, the growing of annuals always will be a dismal failure. It is unfair to blame the seed when a few simple rules in the culture of the plants are ignored. China Asters, Nasturtiums and the glorious host of annuals are not grasses. Even when grass seed is sown on the lawn, certain quantities must be used; how much more

important is it when the plant has to bear flowers or fruits to give the growth plenty of space.

Flowers Everywhere

BROADLY there are two ways of growing most flowers familiar to us by name or through association, one in the house, that is in pots and bowls, and the other planted outside in the garden. The illustration represents a group of Daffodils or Narcissus—call the flowers what you will—named polyanthus-narcissus, and why is it thus described—from the likeness of the flower arrangement to the polyanthus, first cousin to the primrose, and from this type belonging to the beautiful narcissus family. None is more easily grown in bowls or pots, a way of using such bulbs as Daffodils, that makes winter not altogether a season of snow and ice, but of flowers, too, linking fall and spring with a beautiful chain. Growing bulbs in this way is more acceptable in cold climates, such as most of Canada, may be well described, than in those wreathed over with blossom from winter till winter. The writer was in a room last January scented with Daffodils and Hyacinths, and most comely of all were the fragrant polyanthus-narcissus. How were those represented in the illustration grown? it may well be asked. In this way: The bowl was not filled with ordinary soil, but with specially prepared fibre mixed with bits of charcoal. It is a preparation that may be purchased from the nurserymen, and its chief virtue is that it keeps sweet. Fill the bowl with the mixture to just below the rim and plant the bulbs, which should only be just covered with the mixture. Water carefully and not too heavily, and then place the bowl in a dark, cool, airy cupboard, free from frost. A close atmosphere is fatal to successful flowering. When an inch or two of top growth has been made, remove the bowl to a sunny window, or if a greenhouse is available then in that structure quite close to the glass to prevent anything approaching a drawn growth. Flowers will appear in due course and bring the breath of spring to the home when Nature is asleep.

Training Fruit Trees

PEOPLE who are not accustomed to growing fruit trees except in the conventional standard form will be interested in the illustration of a pear tree, Beurre clairgeau as an espalier, a form of training which is becoming popular in the Dominion. There are many points in favour of this form, and one is, it renders the culture of fruit possible in gardens too small to include an orchard. The espalier is often used simply as a dividing line, and a two-fold object is achieved, the former and also the production of fruit which is the more bountiful and highly flavoured from the severe restriction of the shoots. The gathering of it is as simple as the harvesting of a berry crop. This is surely a lesson to the fruit farmer who is learning to "keep down" by hard pruning the height of the trees to increase the size and quality of the fruits and render its ingathering simpler and less expensive. Trees may be purchased in the espalier form and the shoots are trained horizontally, not uprightly. Pears in particular are well adapted to this severe form of training, and where the fruit is a success, as in the St. Catharines district, Ont., in particular, the espalier should be thought of in next season's plantings.

The Word of Two Captains

Which Makes One of the Most Dramatic "Either-or's" of Modern Times.



When the Storstad's bow, with the grim impact of 11,000 tons of coal at full steam ahead did her work, she apparently got a wrench to starboard.



Captain Andersen, the second most miserable mariner in the world, talking from the Storstad to the Norwegian Consul at Montreal.

THE first words uttered by Captain Kendall when he was taken aboard the Storstad after the sinking of the Empress were to Captain Andersen:

"Man—if I had a revolver, I'd shoot you down!"

The Captain was undoubtedly sincere. At that time, and since the calamity, he believed that the sinking of the Empress was due to the carelessness of the Storstad captain. The Storstad was then not far from the sunken Empress engaged in rescuing survivors. She had emerged from the catastrophe comparatively undamaged. Her captain and crew were probably not panic-stricken by what the Storstad had done. They knew as well as Captain Kendall that most of those on the Empress had gone down with the ship. But they were not themselves part of the calamity, and other things being equal, they very likely had a clearer idea of what happened outside the Empress than had Captain Kendall or any of his crew. One captain had gone through the entire horror in a few minutes. He knew more or less connectedly what had taken place inside his own ship after she was struck. The other was in the position of an observer; or of a prize-fighter who has given his opponent a knockout blow and stands to watch him, knowing nothing whatever of the other's mental experiences. Whatever had been done to the Empress, the Storstad was still intact, able to navigate under her own steam and to assist in the work of rescue. The Empress was a complete wreck, gone to the deep with most of her passengers and with all her machinery thrown out of business more suddenly than had ever happened to any vessel in the history of navigation.

SO that whatever the sympathies of lands-people are, it seems that Captain Andersen, whatever his ability as a navigator, has the clearest recollection of what happened at the time the Empress was struck and afterwards. Up to the moment of the impact, the evidence of either captain, assuming that each is the equal of the other, should be of equal value.

In the investigation shortly to be held by the Canadian and British Admiralty courts, much use will undoubtedly be made of the actual condition of the Storstad now lying in the port of Montreal. A

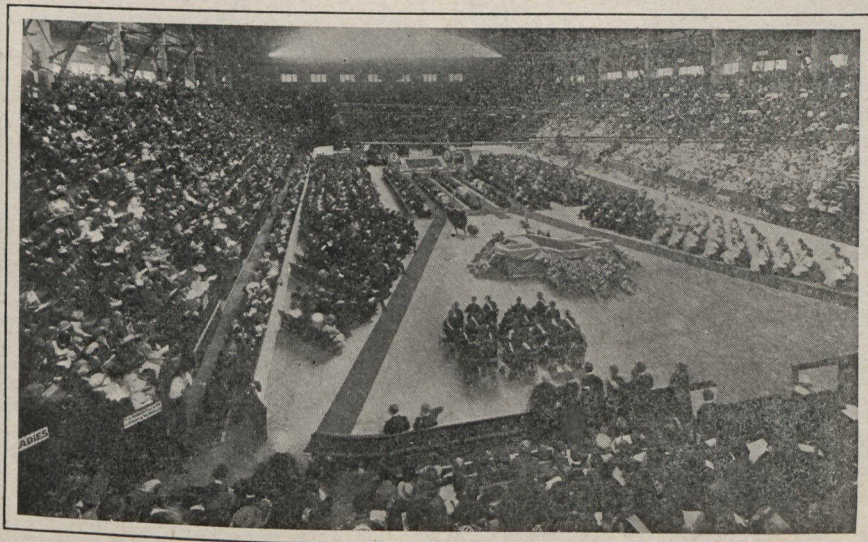
By JAMES JOHNSTON



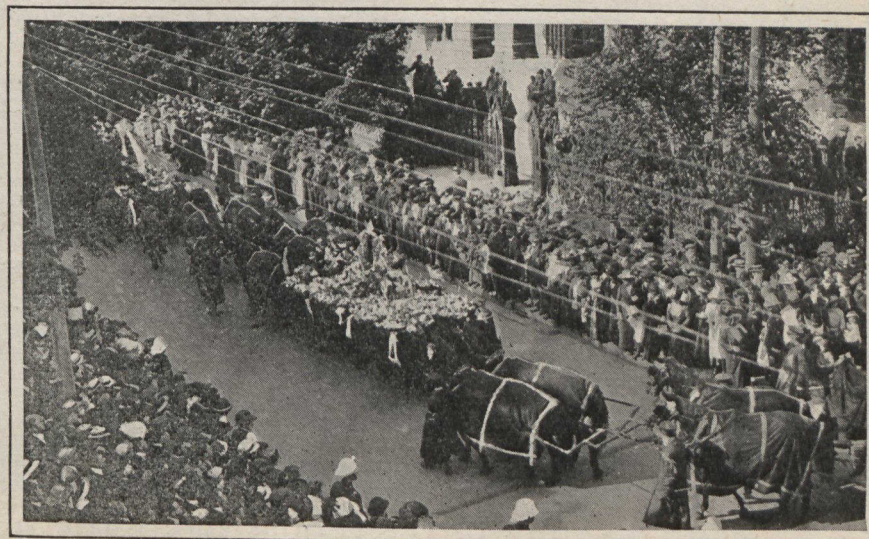
Lord Mersey, chairman of the Titanic investigation, who will preside over the Admiralty Court's inquiry into the Empress disaster in this country, with his son, Capt. the Hon. C. Bigham.

photograph of the bows of the Storstad is shown on this page. It indicates clearly enough that the Storstad bow was wrenched to starboard, or towards the right side of the ship. This apparently substantiates the statement of Capt. Andersen that at the time the Empress was struck she was steaming ahead; contrary to Capt. Kendall's statement that the Empress was stationary after having reversed her engines to keep clear of the Storstad. The Empress was struck on the starboard side, not fair broadside, but diagonally with the Storstad bows at an angle to cross amidships. If the Empress was stationary it was the known duty of the Storstad to stand by and stop the gap, giving time for the Empress to get her lifeboats into commission before she sank. Captain Kendall states that after the Storstad struck, in spite of megaphone appeals by himself to Captain Andersen, the collier backed away, according to some reports a mile or a mile and a half distant. If the Empress was steaming ahead, the forward motion would wrench the bows of the Storstad to starboard, as would seem to be indicated in the photograph.

CLEAR it is that at some time after the impact Captain Kendall signalled the engine-room full steam ahead in order, if possible, to beach the ship, as the shore was less than two miles away. It is not clear whether that order which Chief Engineer Sampson attempted to carry out was given the moment the Empress was struck or, as Captain Kendall states, after the Storstad began to back away. In either case the order came too late. There was no time to carry it out before the engines were clean out of business. And until the combined Admiralty courts, with Lord Mersey at the head, collects the evidence, nobody is entitled to know or to have an authentic opinion as to which statement is correct, that of Captain Kendall or that of Captain Andersen. The one thing clear to partisans of either side is that the Storstad had the right of way, and that the captain of the Empress did all that a mariner could do under the circumstances to let the Storstad have it—by stopping his engines, by backing up, and afterwards by turning the bows of the Empress northerly, when it was seen that otherwise the Storstad would not cross her bows while evidently using the right of way rather too well.



Nearly ten thousand people in the Arena and a hundred thousand on the streets saw the great funeral of Toronto Salvationists lost on the Empress, Saturday, June 6th.



The Salvation Army funeral passing St. Michael's Cathedral to the majestic strains of "The Dead March in Saul," played by the massed bands of the Army.



Through A Monocle

The "Empress" Disaster and Safety at Sea

EVERY time a great ship goes down, carrying hundreds of victims to sudden and often horrifying death, every amateur "seaman" in the land—the land usually being his sole habitat—comes forward with a number of proposals which would make such disasters impossible. And it is not so very difficult, after an accident, to see where certain precautions might have minimized the effects of this particular tragedy. The trouble is that the very next accident hits the ill-fated ship in an entirely new spot; and the precautions which were suggested by the last catastrophe are utterly useless in the face of the new. Thus the "Titanic" suggested plenty of life boats. We provided them; and then along came the "Volturno," and the only people who were drowned were those who took to the life-boats. And now comes the "Empress of Ireland," in which there was no time to launch the life-boats or do anything else.

ONE thing is clear at all events—it is idle for us to expect unsinkable ships. An expert tells us now that he could build an unsinkable ship; but that it could carry no freight and few passengers. He might as well build his unsinkable ship in the form of a wharf, for all the use it would be. What we want is a ship which will cross the ocean and carry both freight and passengers. Another genius hopes that some one will invent a detachable deck which will remain afloat when the ship sinks. Sure thing! But, while he is at it, he might as well invent

a detachable upper part of a ship which will not only float, but keep up with it all our comfortable cabins, lounging rooms, saloons and kitchens. Then, when the alarm comes in the foggy midnight that the ship has struck an ice-berg, the passenger will simply turn over in his berth, murmur—"I should worry," and get up in the morning to find the saloon ports level with the rippling waves, and the living section of the ship stationary until a tug can arrive to tow it ashore.

A DETACHABLE deck would suffer from two fatal defects—first, it would cut loose in a storm and tear the top off the ship; and, second, it might very easily be jammed by the accident that wrecked the vessel, and fail to detach itself when the hull went down. If it were fastened securely enough not to become a menace in a storm, it would be quite a job to unfasten these attachments at the time of the accident—much more of a job than to launch the ever-ready life-boats swinging on their davits. A much better plan, I think, would be to cover the uppermost deck with loose rafts which would float automatically when the ship sank from beneath them. I do not see any practical objection to this. It may be that loose rafts would be a danger in a storm; but if they merely formed part of the flooring, nothing worse could happen than that they might be lost over-board. No one would be up on that highest deck during a dangerous "blow."

THE advantage of carrying a lot of loose rafts would be that the sea above the sunken vessel would be sown thick with these rafts after it went down. Then when a passenger came up out

of the vortex, he could easily seize hold of one and keep afloat for quite a time. Those who got on the rafts could help others out of the water; and there would be so many of them handy that there would be no need of over-crowding. In both of the recent accidents, simply keeping afloat for a time was all that was necessary. The "S. O. S." called help from a dozen quarters; and rescue ships were soon cruising over the fatal spot. A ship's population, floating on a fleet of rafts, would be picked up. It is no longer a case—as it was in earlier times—of riding the empty ocean for days without food or water. Still a misgiving arises. Perhaps the next sea disaster will owe its chief horror to the fact that the first impact put the "wireless" installation out of business. We can never foretell where the next shot will strike.

THAT suggests, to my mind, the advisability of a duplication, and even a re-duplication, of "wireless." What we have owed in recent years to this magic ability to call for help over a wide area, cannot be estimated. We have come to depend on it. But, as surely as you are reading this, an accident will come some day which will, first of all, silence this alarm. Then may ensue a slow horror which a supplementary "wireless" apparatus might have averted. Think what would have happened the passengers on the burning "Volturno" if it had not had "wireless." While on this subject of alarms, is it worth while suggesting that on every ship there should be installed an electric alarm system, reaching every cabin? Why not have a bell in each cabin which could be set ringing by simply turning a switch on the Captain's "bridge"? Then the moment the Captain saw danger threatening, he could ring an arousing alarm in every cabin, and—by a series of pre-arranged signals—let the passengers know whether or not they had time to dress.

OF course, the passengers would have to acquaint themselves with the signals. There could be an alarm drill. And by that token, there ought to be a life-belt drill on every passenger ship on the first morning at sea. I venture to say that two-thirds of the passengers on any given "liner" have no notion whatever of how to affix a life-belt to their



MOVING PICTURES IN OTTAWA

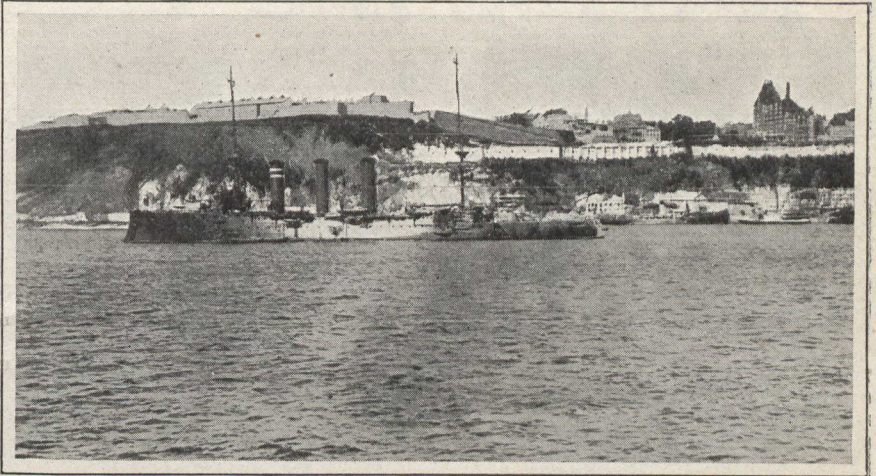
SOME OF THE FACIAL STUDIES ABOUT THE HOUSE OF COMMONS ON THE EVE OF PROROGATION

The Gay Capital in the Pageantry of Grief



QUEBEC PAYS ITS TRIBUTE TO THE HEROIC DEAD.

With due pomp and circumstance, standing out against the dark background of poignant grief, the hearses containing the bodies of those victims of the "Empress of Ireland" disaster who were to be buried in Quebec, passed through the grey streets of the historic capital. This was the most impressive funeral spectacle ever seen in Quaint Quebec. The procession was made all the more significant by a large escort of sailors and marines from H.M.S. Essex, anchored at Quebec. Such a cortege there never was seen in the French-Canadian Capital before.



H. M. S. Essex, up from Mexico, anchored at Quebec, in honour of the dead.



The Duke of Connaught discussing the tragedy with an officer from H. M. S. Essex; at the right Princess Patricia watching a "Movie" man taking pictures of the Duke.

persons. I confess that I belong to the two-thirds right now. I have never tried one on; and yet I have been on as many as nine big ships in one year. If a sudden alarm came, I should have to study the thing out while the precious seconds passed. Yet it would be a jolly lark, on the first morning out, if the officers insisted upon the passengers partaking in a general life-belt drill right after the serving of the beef-tea. We should all go down to our cabins and get our life-belts, put them on and come up for inspection. Any mistakes could be remedied; and any who could not study it out successfully, would be "shown how." It would be only fun; it would help the ship's company get acquainted; and it would discover whether every life-belt was in perfect order and easy of access. One young fellow, on the ill-fated "Empress," says that he rushed down to his cabin, but could not, for the life of him, get his life-belt loose. A life-belt drill would reveal every such defect.

THE MONOCLE MAN.

runner-up of Miss Muriel Dodd, the Canadian open championship winner, last fall.

In addition to the magnetism of sport the links exerted the attractiveness of weather, verdure and sky in the vividest of contrasts, and of fashionable folk from a variety of cities, who did not look, although they were, "provincial." The club-house, after the final round, was the centre of a buzz of talk and refreshment, presided over by Mrs. Hope, wife of Mr. George Hope, honorary director of the Hamilton Golf Club, as hostess. The club-house seethed with the fervor of keen sportswomen.

Then followed the distribution of honours at the

hands of Mr. George Hope, assisted by Miss Haslett, the secretary.

Miss Hutton, the runner-up, was made the recipient of a gold medal in appreciation of her play throughout the matches.

The first Consolation cup was won by Mrs. Richard Greer (Scarboro Golf and Country Club), with Miss Miriam Elmsley, runner-up (Toronto Golf Club). Miss Murray, of Hamilton, won the second Consolation event, and Miss Climie, of Hamilton, was the runner-up.

The twelve-hole cup was captured by Mrs. J. L. (Concluded on page 21.)

Ontario Ladies' Golf Finals

GOLF of all games is the game, doubtless, wherein the novice among the onlookers is apt to behold the mastery of weapons and the careless familiarity with patches of barberized greensward, which are habitual to the role of expert player, with the look of an infant perceiving a brilliant light. But the novice in golf is rapidly declining and scarcely a face betokened her presence in the enthusiastic company of upwards of five hundred who witnessed the ably contested finals in the Ontario ladies' championship for 1914.

The contests were held on the Hamilton links, which were at their best, on June 5th, when the Hamilton expert, Miss Florence Harvey, last year's title-holder, took the course in the closing round for the Ontario trophy and gold medal, with Miss Joyce Hutton, of Toronto. The tournament was Miss Hutton's first, according to club-house hearsay, which put her mettle to the test severely in contest with a veteran opponent. Miss Harvey was up from the start, winning the round by five up and four to play, thereby retaining the championship and adding another to her wonderful record of triumphs. It will be remembered that the Hamiltonian was the



Winners of honours in the recent matches of Ontario lady golfers. Left to right, standing: Miss Buck, Miss Holton, Miss Hamilton, Miss Murray, Miss Haslett, Miss Fuller, Miss Knowles, Miss Wright, Miss Harvey, Miss Hutton, and Miss Elmsley. Sitting: Miss Dick, Miss Scott and Miss McPherson.

REFLECTIONS

BY THE EDITOR

Stubborn Presbyterians

WHEN Major Leonard's money and Col. Sam Hughes' school for the military training of officers came into contact with the stubborn Presbyterianism which founded Queen's University, the military gentlemen were routed, "horse, foot and artillery." Major Leonard wanted to control the institution he was establishing, by having a majority of the Board which was to govern it. The Presbyterians answered: "All the colleges and departments are under one Board, and there is no valid reason why the new military college should be treated differently."

Major Leonard saved his half million, if not his temper. Col. Sam Hughes loses an opportunity to try out one of his brand-new ideas: With Queen's balky and the University of Toronto side-stepping, there is only McGill left. Fortunately, Principal Peterson is aware of the success of such schools in connection with the English universities, and he will not deny the Minister of Militia the opportunity he seeks. Besides, Principal Peterson's son is in charge of the movement, under the Minister, and should have some influence with the head of McGill. Nevertheless, the two or three hundred university men, with officers' certificates, who were to be supplied yearly for the benefit of the Canadian militia, are still "in the air" with The Canadian Navy, The Three Drednoughts, and The Ten Companies of Naval Militia.

Manitoba Issues

A GENERAL election is pending in Manitoba. Mr. T. C. Norris, the Liberal leader, is making a vigorous onslaught upon the Roblin Government. Mr. Norris does not come out with a definite promise to "banish the bar" if he is elected, but declares his willingness to submit the matter to the people and let them decide. Ontario had two referendums on the subject, and Manitoba is apparently approaching that stage. Mr. Norris is being ably assisted by Mrs. McClung, the novelist, who has a command of campaign phrases and subterfuges which puts her upon a high political plane. She stated to a Neepawa audience that Sir Rodmond's speech in that town "fairly scintillated with inaccuracies, glittered with mis-statements, and vibrated with unintentional humour."

The other string to Mr. Norris' bow is the charge that the Roblin Government is opposed to compulsory education. This has been a bone of contention for some years, Sir Rodmond refusing to pass such a law because schools were not available for all children. The Liberals claim that the Roman Catholic influence is the determining factor.

Increasing Telephone Rates

WHEN the Bell Telephone Company increases its rates in any city there are vigorous complaints about "greed" and "monopoly." When rates are increased under public ownership, it is merely a matter of necessity. This is the chief advantage of public ownership—it is never criticized by the common people. A government or a municipality never "robs" the tax-payer, it just demands and takes a fair share of his useless wealth.

Edmonton has a good automatic system owned by the municipality. It finds, however, that it has a deficit of one hundred thousand dollars, accumulated during 1913, and hence it must advance rates. This is absolutely reasonable. Business telephones are to be \$48 instead of \$33, and residence telephones \$27 instead of \$23. These rates compare with \$52 and \$30 in Toronto. Therefore, when Edmonton is as large as Toronto is now, its rates will probably be considerably higher than those charged by the Bell Telephone Company in Toronto at present. All of which shows that municipal ownership is not always successful in reducing the cost of living. Both private and public institutions depend for their success upon the quality of the management. The Bell Telephone seems to be making a fair record in this respect, although there are always a few people who think it might do better.

The Ontario Line-Up

ONTARIO is getting ready for a warm election on June 29th, and it is somewhat amusing to see how the forces are lining up. Men of principle and earnest enthusiasm, with faces like crusaders, are standing beside hardened old politicians who have been at the game for nearly a generation—and both shouting for "Abolish the Bar." That is the one side. On the other, another victory is expected and preparations are rather looking to party re-arrangements than to any great and sanguinary battle. Here and there there are readjustments. New candidates are squeezing out old members. Even some cabinet ministers are being

shouldered aside by the younger and more ambitious element.

Such is the kaleidoscopic picture—the Liberals girding for the fray and taking in every possible recruit; the Conservatives acting as if the fight were already past, and crowding each other for places in the front row when the election is over. The Liberals are working hard, and there are reasons why they should expect some measure of success. Every provincial legislature needs a strong opposition to keep the government progressive and active, and the Ontario Opposition has been too weak in numbers. It is unfortunate, however, that the Opposition candidates are not being selected for that purpose, rather than for their particular prejudices on "Abolish the Bar." On the other hand, the Conservatives may come back numerically weaker, but there has been a certain infusion of new blood which may be strengthening in its effect.

On the whole, Ontario may confidently look forward to having a Legislature after June 29th considerably stronger and more constructive than the one which is now passing out.

Sympathy for the Mexican

PRESIDENT WOODROW WILSON has turned the Mexican situation around and put it in a new light by saying that his concern is for the Mexican, not for Mexico. There is, he intimates, no value in a peace which does not bring benefits to all the people who live in Mexico—as well as to the oil magnates, the overlords, the hidalgos, and those who sit in high places. President Wilson

Read the first instalment of the new Serial, "The Fifth Wheel," by Beatrice Heron-Maxwell and Florence E. Eastwick, which appears in this issue.

wants every one to benefit, and a general reconstruction to take place.

The president's friends say this is humanitarianism; his enemies say it is socialism, or at most a mere social experiment. The evidence seems to prove conclusively that the various revolutions in Mexico are merely struggles against unfair land grants and on behalf of individual ownership by those who work the land. As in Ireland, during the nineteenth century, it has been a long fight against land monopoly. The difficulty has been that each change of government meant a change of monopolists only; there was no real reform.

It is real reform which President Wilson desires. Constitutional government must be restored and then buttressed by land reform—the peons must get their rights. Let us hope that he will succeed.

The Weakness of Protestantism

CANADIAN Protestantism may send its missionaries abroad and it may look as wise as an owl at international gatherings, but the truth remains that Canadian Protestantism is at present a failure as a home missionary. There are thousands upon thousands of new citizens who are as neglected or untouched by Protestant influences as if they lived in any of the dark countries to which Canadian missionary money goes.

The Canadian churches cannot get volunteers for the ministry or the missions at home. The Presbyterian Church, for example, is always one hundred pastors short. Nor is Protestantism more successful in getting social workers to help the churches. Any social workers of value prefer to labour under the Y. M. C. A. or other non-denominational auspices. In this respect, the Salvation Army is an exception, if it is fair to the Army to class it as a "church." The Army seems to be very successful in getting volunteer workers for all sorts of necessary religious and social undertakings. Hence the Salvation Army is the real Protestant missionary.

What is the trouble? Perhaps a lack of faith, but more likely a lack of Protestant unity. The various Protestant bodies are overburdened with head officers, church officials and church buildings. Under church union, for example, it would be discovered speedily that Protestantism had thousands of unnecessary churches, and scores of unnecessary officials. Church union might not eliminate all the weakness, but it would do much for economy of effort and finance.

The Study of Chances

WHEN people decide to gamble they should study the gambling game. The man who goes to the races and lays wagers on the horses should do some studying beforehand. He

must know all about "straight," "place," "show," about how horses are "scratched," and why jockeys are "set down." He must also understand a "dope sheet," in which the records of each horse are set down in comparable form. Otherwise he will be an easy victim of misunderstood circumstances.

So when men go out to invest in real estate, they should know the history of it and the elementary principles. Why did people buy farming land in the West at fifty dollars an acre which cannot be farmed to produce a return on more than thirty dollars an acre? Simply because they were ignorant. Why did people pay \$200 apiece for Saskatoon town lots which are not worth \$25 each? Simply because they did not know the history of town-growth, and all the elementary knowledge which is readily available about the growth of large centres.

Hence, when people go out to gamble in oil shares they should know that for every honest oil company, there are fifty doubtful ones. So, also, when they gamble in fox-farm shares, they should know there are two companies which will fail for every one that will succeed. In oil investments the chances of success are about 100 to 1; and in mining about 25 to 1; and in fox-farming about 13 to 1. All these industries are money-makers, but the chances of picking a money making company are as stated.

This is not a protest against gambling. The people have always gambled and always will. It is a protest, however, against going into the gambling business without any knowledge of the elementary principles of the game. That is where the small gambler "falls down."

The Hindu Party

TWO hundred Hindus are still marooned at Victoria waiting until the courts decide whether they may enter Canada. The Canadian Government says "no," but the courts are not so ready with their answer.

The newspaper editors do not seem to be able to discuss the real issue. Most of them evade it. The Montreal "Mail" says:

"The Hindu question can be settled only in the law courts or in the Ministerial offices at Ottawa, or by logical pleadings, rather than cheap exhibitions of numbers and impudence."

The Winnipeg "Free Press" comes nearer to the issue when it says:

"The Canadian people cannot consent for a moment to any such talk to secure the immovable fact that they, in justice to themselves and to their children, in justice to Canada and to Canada's future, cannot allow Orientals to be poured into Canada. Sooner or later the question will have to be settled decisively and finally."

The "Free Press" lays stress on the point that Orientals are "non-fusing human material." This point is elaborated by the Victoria "Colonist," which states frankly:

"The reason we want to keep the Hindu out is in part because he is not of our race, in part because he is not of our religion, and in part because he is ready to compete with white people in any sphere of activity in which he can get a foothold."

This seems to be the gist of the objection—racial, religious, economic. The Vancouver "World" puts it this way:

"In Canada, immigrants, no matter what the country of their origin be, are rejected for such causes as physical and mental unfitness. Any immigrant who cannot conform to Canadian standards of living and ideals of government—who cannot by any practical process be made a stone, well and truly laid, in the rising structure of nationhood, must be rejected."

The question is one which is worthy of the greatest consideration. If Canadians are to continue to send missionaries to Japan, China and India, and to expect them to be treated fairly, it would seem impolite, to say the least, to deny equal privileges to the Orientals. If there is any belief in the Fatherhood of God and the brotherhood of man, surely the Orientals are to be treated as equals rather than as slaves or inferiors. If our missionaries preach the Fatherhood of God, surely those who send them out and who support them should practise the doctrine. We allow Mohammedans, Greek Catholics, Ruthenians, and all sorts of European religions to enter our Eastern door, and try to raise a religious barrier at our Western door. It seems inconsistent as well as unchristian.

As for the racial differences, the same situation exists. Racial difference is no bar at Quebec or Montreal, but it is to be a bar at Victoria and Vancouver. Here again is inconsistency.

That the Hindu is an economic danger, in that he can live more cheaply than the so-called white races, is another objection. The Russian Jew and other European immigrants would be excluded also on such a basis, and even some of these who came from Aberdeen, but this has not been the Canadian practice.

Our objections to the Hindu will not stand examination. If he is excluded, it will be because of the simplest form of prejudice and intolerance. Such rulings may be effective for a time, but in the end white races will be forced to admit the Orientals on equal terms and to solve the "fusing" problem which they now claim is unsolvable.

The Mania of the Militant Suffragette

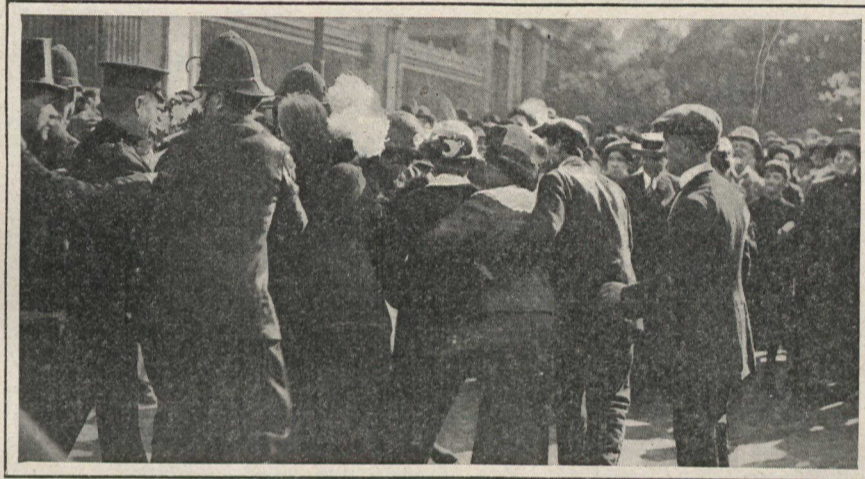


Emmeline Pankhurst, refined and intellectual, forcibly detained by an unchivalrous London "Bobbie." Pro-militants may ask—"Is this decent?"



If this young woman were to do up her hair and to smile, she might pass as a perfect gentlewoman. But the law has made her melancholy.

THE militant suffragette has reached the climax of her outlaw methods to attract public attention and to intimidate a Government. Slashing Venuses long ago took the place of smashing windows. Besieging Buckingham Palace goes on the programme instead of putting carbolic acid in the mails and burning down the houses of people who have nothing to do with votes for women one way or another and probably no opinions about it. So far as the pictures on this page are concerned, it looks as though just about every outrage that could be publicly perpetrated on the gentler sex has been done by the London police. It is a pity that such pictures exist that they should be published. But they happen to be the news of what is going on in this latest outbreak of militancy. No doubt the men are responsible for the pictures. All



In the recent attempt of the militants to invade Buckingham Palace, there was a general Amazonian scrimmage.

policemen are men. If policemen were women would there be any arrests of militants? Let us not blame the suffragettes for these disgraceful scenes. The men are to blame. The law is to blame. If there were no male police and no law and no Government, the militants might be permitted to burn, to mutilate, to horse-whip, to carbolic-acid, to smash, to obstruct, and to besiege Buckingham Palace even to the foot of the throne. But it happens that the British people don't see their way clear just yet to the abolition of King, Lords and Commons; wherefore women must suffer. If the penal colony comes into vogue as a substitute for the farcical Cat and Mouse Act, there must arise a new sociology almost as interesting as votes for women. The latest outbreak is a renewal of interruptions to Catholic Church services in London.

A Broad-Minded Moderator

By AUGUSTUS BRIDLE

THE man whom the democracy of the Presbyterian Church in Canada chose for a new Moderator at Woodstock, Ont., last week, is one of the most uncommon clergymen in this country. William Thomas Herridge is the pastor of St. Andrew's Presbyterian Church in Ottawa, where he has been since 1883. The wonder is, not that Ottawa could have stood so many years of Herridge, but that Herridge should have been able to make one church capable of interesting him for so long. Thirty-one years in a single church is enough to make any man feel like a dictator; which is perhaps one reason why the Presbyterian democracy makes a practice of choosing a moderator from the ranks of the long-termers. To be elected Moderator usually makes a man very humble. Sometimes it makes a man dictatorial.

But Herridge has too much regard for the things that make life interesting to the average man to be a dictator. He even has a high regard for a good cigar now and then; which is one of his most amiable diversions.

But of course there are some rather poor preachers who smoke, and it isn't necessary to enlarge upon the nicotinal diversions of the new Moderator in order to understand the peculiarly engaging qualities that make him the strong-arm he has become in church doctrines and counsels. Herridge is more than a preacher. That's why he is such a good preacher. In some respects he is the ablest pulpiter in the Presbyterian Church of Canada. And the Presbyterians just now hold the first place in this country for pulpit and platform oratory. Herridge's sermons are known to people from all over Canada. In Ottawa his congregations always have a sprinkling of parliamentarians who get a chance to hear what a big-minded divine has to say when he has no rules of the House to observe and no Mr. Speaker to address.

These sermons are not studio-made. They have the flavour of a mind that refreshes itself, not so much among tomes of theology and tenets of the church, as among the human documents that a man

meets in the average way of living. He is what you might call an out-of-doors painter in the art of sermonizing. What he has to say in the pulpit is very much coloured by what he has seen and heard among a great variety of men in many walks of life. A little theology goes a long way when it comes to making a big human sermon; provided that the man who preaches it knows his theology. No doubt Billy Sunday, the baseball evangelist, who gives the theatres such a hard time by taking away their crowds, makes

his hits without any theology whatever, but nobody ever calls such performances sermons.

Herridge is just as humanistic as the baseball diamond; and he is a prime catholic theologian to boot. He exercises his mind on things that to some straight-laced preachers might seem just a wee bit perverse. Here again it's difficult to draw the line. The general assembly never would elect a man who would belittle the church by small heresies. Herridge is no heretic. He has no Sir Galahad mission to reform the church by proving that nine-tenths of the orthodox clergy are wrong anyway. He understands the peculiar limitations of preaching as well as its tremendous possibilities. He knows that to every preacher is given a message bounded all directions by the kind of brain and personality he has been given to deliver it. Happens that Herridge was born with a broad outlook and his pores open to much more than mere doctrine. To begin with, the new Moderator is not even a Scot. He has no burrs in his speech. He was born in England.

HIS father was a Methodist preacher. You have at once the beginning of a broad angle. From conversion at a Methodist revival to the doctrine of predestination is a long jump. Very probably Herridge has considerable belief in the efficacy of both; and he might add to his human interpretation of religion just as many more as seem to be necessary in an age when the church is getting bigger.

At an early age Herridge came to Canada. His early education was got at the Toronto Model School, in the days when Tommie Kirkland was the principal of Normal upstairs. He went to the Hamilton Collegiate Institute and attended Toronto University, where he began the business of accumulating scholarships and medals that afterwards led to a grist of academic titles, all more or less useful to Herridge because they showed in how many directions he was able to apply his mind. He studied abroad, in London, Glasgow and Edinburgh. Then he came back (Concluded on page 21.)



More than a preacher, and therefore a good preacher.



Courierettes.

MEN are being fined in Toronto for walking on the grass. To parody the poet, "they are fining men and women for the wearing of the green."

And incidentally it might be remarked that grass seems to be worth more than humanity in the eyes of the Toronto authorities.

The threatened war in Ulster would be a love feast compared to the scraps among the Tories for the nominations in some of the Toronto ridings.

The Irish question bothers British politicians—and it also worried W. K. McNaught, M.P.P., when Mark H. Irish beat him for the nomination.

Sir William Osler has received still another honour. This goes to show that people do not take seriously what he said about men over the sixty mark.

The Duke of Connaught, in complimenting the Toronto police, said they were deservedly popular with all classes. This rather implies that the crooks find them good fellows.

Teddy Roosevelt says he had to eat monkeys in South America. His critics would like to make him eat his words about that river he discovered.

Some wise glue manufacturer should bring out a new brand and label it Huerta.

The smiles of a maiden are potent, but a trifle less so than the wiles of a widow.

What's the sense of the suffragettes trying to destroy those fine paintings by the old masters, when any handy man can turn you out an "old master" to-day—for a good price?

A tribe of Canadian Indians are said to have been lost for 187 years. They must know what it feels like to be the Liberal party in the Ontario Legislature.

In an English village they have a windmill that supplies power to light a church and pump the organ. Now if they could only connect it with the pulpit.

Political Note.—Many a politician schemes to get into the cabinet, but finally finds himself left on the shelf.

Surrendered at Last.—"I see by the papers," said Mrs. Talker, "that a couple got married after a courtship of 40 years." "Yes," acidly replied her husband, "I suppose the poor old man got so feeble he could hold out no longer."

Even the Bull Knew.—The city girl was spending her vacation in the country. She noted the savage gaze which the old bull turned on her, and complained to the farmer about it.

"Well," said he, "I guess it's that red blouse you're wearing." "Oh, this blouse," replied the girl. "Of course I know it's out of fashion now, but I really had no idea that an old country bull would notice it."

Unequally Yoked.—She—"I think Jack and Mabel will make a great mistake if they get married. They will never pull in double harness." He—"Why not?"

She—"Well, Jack likes the slow, old waltz and Mabel always dances to tango time."

Peace Note.—Absolutely the most

annoying thing a husband can do is to refuse to argue with his wife.

A Proverb Revised.—A woman is never too old to yearn, and a little yearning is a dangerous thing.

Love's Corruption.

The maiden plucked a daisy
In a pretty garden spot,
And as the petals fell, she said,
"He loves me—loves me not."

"He loves me not," the last one,
But she, the little fox,
Picked up another daisy and
Then stuffed the ballot box.

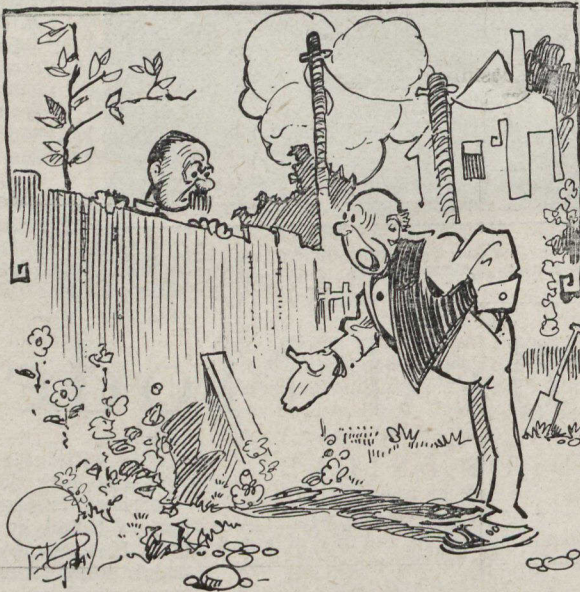
Newman on Dancing.—Jack—"Did you know that one of the greatest hymns in the English language praises a particular dance?"

Jill—"No—what is it?"
Jack—"Newman's 'Lead Kindly Light.' It says, 'one step enough for me.'"

Should be Popular.—"I see they have a play that is called 'The Land of Promise.'"

"Yes—wouldn't it be a great idea to give a special matinee for bill collectors?"

A Tip to Women.—If you want to know whether your husband is fond



Brown (quarrelling with next door neighbour)—
—"Call yourself a man of sense! Why, you are next door to an idiot."

of a glass of beer, put a charlotte russe beside his plate and watch him try to blow the foam off.

It Beats "Macbeth."—Brown—"Scribbleman has a great sleep-walking scene in the third act of his new play."

Jones—"Is that so? I didn't hear about it."
Brown—"Yes, it's very effective."
Jones—"Does the heroine do it like Lady Macbeth?"

Brown—"No, in this play the audience gets up in its sleep and walks out."

Too True.—He—"Life nowadays is just one shock after another."
She—"Why do you say that?"
He—"We hardly get used to the styles for one season when the women spring something more startling for the next."

Never Hurt Him.—An Ontario teacher relates how he struggled one whole morning to impress the boys

in his class with the wrongs practised by King John on his subjects, and the rising of the barons which resulted in the king being forced to sign the Magna Charta at Runnymede.

He took the trouble to go into details as to the tyranny of the king, and thought he had made the monarch's character clear. Then he asked questions.

"Now, boys, what do you think of King John? Was he a good man?"

No answer.
He picked out a boy.
"Clarence, what do you think? Was King John just?"

The lad hesitated. Then he said:
"Well, he never done nuthin' to me."

Decoration Day.—Across the line the men celebrate May 30 as Decoration Day. For the women every day is Decoration Day.

Sympathy.

If you should find an egg that is
Not just the thing for human food,
Do not be angry—just reflect
How long that egg tried to be good.

Answered.—"My face is my fortune, sir," she said.

But he came right back with the crushing retort: "Congratulations—you make fortunes very well."

The Squeeze Play.—They were at the ball game.

"Ha, ha, the bases full and only one out," said the young man. "Here's where we have a squeeze."

"Oh, no, Harry," said the girl, "it's too public here."

What Sort of Call?—A young Scotch minister was one day talking to an old lady who had grave doubts as to his fitness for the profession.

"Yes, Mrs. MacPherson," he said, "I was called to the ministry. I heard the call, and I answered it."

"Are ye sure it was a ca', laddie?" the old lady replied. "Are ye sure it was no some ither noise ye heard?"

Hard on Dauber.—First Connoisseur—"Dauber is a prolific painter, isn't he? How would you estimate his work?"

Second Connoisseur—"By the gallon."

As She is Spoke.—"Yes," boasted Mr. Newrich, "I've got the finest house in town. The front door is approached by a wide avenue of trees, and the back door by a turpentine walk."

One on the Reporter.—A Toronto newspaper man tells a story about the dour humour of Sir Donald Mann. The reporter went to interview Sir Donald at his home. The railway knight made him welcome, and as a preliminary asked him if he would have a drink. The reporter, anxious to create a good impression, said he didn't drink.

"Have a cigar?" said Sir Donald.

"No thanks, sir, I don't smoke," came the answer.

Sir Donald looked at him steadfastly for a minute. Then, "Say young man," said the somewhat surprised railway knight, "do you mind if I smoke a cigar myself?"

Wanted a Bargain.

There was a man in our town
And he was not so wondrous wise—
He dropped a nickel in the plate
To buy a mansion in the skies.

Scotched.—Scotchman to Stationmaster, after travelling from London to Edinburgh—"I've lost my luggage!"

Stationmaster—"What happened?"
Scotchman—"The cork came out."

NIAGARA to the SEA
Richelieu and Ontario Division

SEE CANADA FIRST

Begin your vacation on the historic and picturesque St. Lawrence.

Niagara Falls—Toronto—Lake Ontario—Thousand Islands—Rapids of the St. Lawrence—Montreal—Quebec—Murray Bay—Tadoussac—Saguenay River—Capes Trinity and Eternity—Laurientian Mountains.

OTHER DELIGHTFUL TRIPS

Along the north shore of the Gulf of St. Lawrence towards the coast of Labrador—down the south shore to Pictou, N.S.—or on through to New York, via Halifax.

For particulars, apply any tourist or ticket office, or address Passenger Dept.

CANADA STEAMSHIP LINES, Limited
Montreal - - - Toronto

DUNLOP TREAD
SEAL OF QUALITY
TRACTION

went to the front and stayed there, because the skid-resisting surface forms a permanent part of the tire. T. 106

Cravenette

REG. TRADE MARK
Cravenette
PROOFED BY THE GOVERNMENT

SHOWERS won't spot or stain your new Coat or Suit, if it is made of "Cravenette" (Regd) Cloth.

Whether in the piece or made up into garments, cloth bearing the "Cravenette" stamp is shower-proof. It enables the wearer to be dry and comfortable on rainy, damp, foggy days. "Cravenette" (Regd) Cloth comes in many desirable shades—many wanted patterns—many attractive weaves and effects, suitable for men, women and children.

If you cannot obtain genuine "Cravenette" (Regd) goods in your neighborhood, write The Cravenette Co., P.O. Box 1934, Montreal, P. Q. 45

Desk-book of Errors in English

By Frank H. Vizetelly, F.S.A.

Associate Editor of the Standard Dictionary, treats the hundred and one questions that arise in daily speech and correspondence which are not treated of in the dictionary.

The New York Times: "The scope and plan of the volume, which is of handy size and alphabetical arrangement, strike one as pleasantly sane and sound."

12 mo. cloth, 240 pages. Price \$1.00 post-paid.

Norman Richardson
12 E. Wellington St. - Toronto

The New Welland Ship Canal

(Concluded from page 7.)

summit is a distance of 568 feet. Not the least important is the work to be done on both outlet ports. At Port Weller, where the canal joins Ontario (reached by the Niagara-St. Catharines line), the entrance piers from Lake Ontario are placed about a mile and a half from shore, where the water is thirty feet deep. A wide channel will have to be dredged from these piers to the first lock, and reinforced with concrete walls, along which vessels may lie. From the shore-line of the lake to the outer entrance piers, a huge embankment is to be constructed. It will be five hundred feet in width on either side of the channel, and will be composed of the material excavated from the canal between the lake and the town of Thorold.

At Port Colborne, the Erie end of the canal, some heavy work is also necessitated. The breakwater, consisting of an immense wall of rubble from the excavation north of Port Colborne will terminate in a concrete head-block located about half a mile farther out in the lake than where the present breakwater reaches. Hence, quiet water will be ensured in Port Colborne Harbour, where, under existing conditions, the water is apt to be rough when the weather is stormy.

PERHAPS the way to estimate the immensity of the undertaking is to say that, while at present, the canal will only accommodate boats of at the most three hundred and sixty feet in length, when this fifty million dollar job is completed, boats measuring eight hundred feet will be able to traverse the waters of the canal, and pass from Lake Ontario to Lake Erie. Such a length is two hundred feet more than the longest boat now plying the Great Lakes. All previous enlargements and extensions of the Welland Canal and have proved inadequate as time went by. The wonderful increase in the size of vessels due, in its turn, to the ever-growing size of the grain shipments has come to a blank wall for the present. The new boat of the Canada Steamship Lines, for instance, could not pass through the Welland Canal. But when fifty million dollars has been spent, and the hundreds of men who are working on the undertaking have finished, not only Great Lake freighters and passenger boats, but also Atlantic liners will be able to pass through from Ontario to Erie, and bring shipments that previously were unloaded at Quebec and Montreal right up to Port Arthur, a place that but a few years ago was not on the map.

The Charles Dickens Book

SIR ROBERTSON NICOLL, and the publishing house of Hodder & Stoughton, make a fine team. They have followed their extra number of the "Bookman," which was an R. L. Stevenson number, with one on Charles Dickens. As a work of art this Charles Dickens book is par excellence. The pictures of the famous novelist, the reproduction of drawings by "Phiz," Charles Mahoney, George Cruikshank, Frank Reynolds and others, the photographs of the scenes depicted in the novels of the master, make the book the last word as a pictorial guide.

But even more worth while are the articles by G. K. Chesterton, Sir William Robertson Nicoll, B. W. Matz, O. Sack and others. Alfred Noyes contributes a brilliant and scholarly essay on Chesterton and Dickens, while poems by William Watson, Algernon Swinburne and Theodore Watts-Dunton complete the set of tributes paid by many peers in literature to one whom they delighted to honour.

There is a symposium of leading authors' opinions as to the influence Dickens has had on their work. The book is selling like hot cakes, and it is no wonder. Hodder & Stoughton have never put out a more valuable offering.

Brazilian Traction, Light and Power Company, Limited

(Incorporated under the Laws of the Dominion of Canada)

SHARE CAPITAL: AUTHORIZED, \$120,000,000

DIVIDED INTO 1,100,000 ORDINARY SHARES OF \$100 EACH 100,000 6 PER CENT. CUMULATIVE PREFERENCE SHARES OF \$100 EACH

DIRECTORS.

SIR WM. MACKENZIE, Chairman, Toronto. DR. F. S. PEARSON, President, New York.
Z. A. LASH, K.C., Toronto, Vice-President. E. R. WOOD, Toronto, Vice-President.
WALTER GOW, Toronto, Vice-President. MILLER LASH, Toronto, Vice-President.
H. MALCOLM HUBBARD, London, Vice-President.

D. B. HANNA, Toronto. J. S. LOVELL, Toronto. W. BAIN, Toronto.
ALFREDO MAIA, Rio de Janeiro. R. M. HORNE-PAYNE, London. C. D. MAGEE, Toronto.
SIR WM. C. VAN HORNE, Montreal. SIR H. M. PELLATT, Toronto.

Secretary.

J. M. SMITH Toronto. Assistant Secretary. T. PORTER London.

Bankers.

THE CANADIAN BANK OF COMMERCE, Toronto, New York and London. THE BANK OF SCOTLAND, Edinburgh and London.

Solicitors.

BLAKE, LASH, ANGLIN & CASSELS Toronto.

Auditors.

W. S. ANDREWS & CO. Toronto, Canada.

Offices.

HEAD OFFICE 9 Toronto Street, Toronto, Ontario, Canada.
LONDON OFFICE 34 Bishopsgate, E.C.

First Annual Report of the Board of Directors to the Shareholders

Covering the period from the Incorporation of the Company to the 31st December, 1913.

To the Shareholders:

The Board of Directors beg to submit the first Balance Sheet and Profit and Loss Account of the Company, together with their report thereon, accompanied by a report on and the Balance Sheets of the subsidiary Companies.

The accounts cover the period from the incorporation in July, 1912, to the 31st December, 1913.

The consolidation of the interests of The Rio de Janeiro Tramway, Light and Power Company, Limited, The Sao Paulo Tramway, Light and Power Company, Limited, and the Sao Paulo Electric Company, Limited, which was undertaken in July, 1912, has been successfully carried out, and at the 31st December, 1913, practically the entire share capitals of these three companies had been acquired by this Company.

Upon the acquisition of said shares negotiations were entered into and have since been completed between this Company and the subsidiary Companies, whereby this Company undertakes to make all the financial arrangements for the subsidiary Companies, and guarantees fixed dividends on their Share Capitals, and in consideration thereof this Company receives the net income of the subsidiary Companies after the provision of the necessary funds to meet their expenses of operation, including renewals, taxes, reserves and their fixed charges, and the accounts of this Company are drawn up in accordance with such arrangement.

The Board, in accordance with the above arrangements, found it necessary to consider the method of providing the funds required for the extensions of the plant and other capital developments and outlay of the subsidiary Companies, and decided to create and issue \$10,000,000 6 per cent. Cumulative Preference Share Capital of this Company. The shares were issued in May, 1913, and the proceeds were advanced to the subsidiary Companies for the purposes mentioned.

The 6 per cent. Cumulative Preference Shares confer on the holders the right to exchange the same for Ordinary Shares of the Company on the basis of

one and two-tenths Preference Shares for one Ordinary Share.

The total Share Capital of this Company issued at 31st December, 1913, was \$114,177,200, divided into 1,041,772 Ordinary Shares and 100,000 6 per cent. Cumulative Preference Shares in denominations of \$100 each.

The results of this Company's operations since its incorporation have proved very satisfactory. At the conclusion of the year 1913 this Company, after payment of a regular dividend at the rate of 6 per cent. per annum on its Ordinary Shares, carried forward a credit balance on Profit and Loss Account of \$3,012,997.79, apart from the credit balances of the General Reserve Funds and Profit and Loss Accounts of the subsidiary Companies. The credit balances of the General Reserve Funds and Profit and Loss Account of The Rio de Janeiro Tramway, Light and Power Company, Limited, amount to \$6,807,373.76, and of The Sao Paulo Tramway, Light and Power Company, Limited, to \$5,151,660.33, and of The Sao Paulo Electric Company, Limited, to \$56,112.25, so that the combined reserves and surpluses of this Company and its subsidiaries at the present time reach the total of \$15,028,144.18, and which have been expended on the development of the enterprises of the subsidiary Companies.

Large expenditures have been made in the development of the properties of the subsidiary Companies during the last few years, so that they are in an excellent position to supply the demands of the public, which are bound to largely increase, and the result for the present year's operation should show a material increase in net income over the past year. The Shareholders' attention is called to the satisfactory returns of the first few months in justification of this forecast.

The Board have pleasure in stating that the relations of the subsidiary Companies with the Government officials, both Federal, State and Municipal, are of the most cordial character.

By order of the Board,
J. M. SMITH, Secretary.

Toronto, Canada, May 28th, 1914.

Brazilian Traction, Light and Power Company, Limited

BALANCE SHEET, 31st December, 1913.

ASSETS.		LIABILITIES.	
Capital Account, including the acquisition of Shares and Controlling Rights and Interests of and in other Companies..	\$110,141,928.56	Capital Stock: Authorized:	
Advances to Subsidiary Companies, with accrued interest to 31st December, 1913.	7,626,921.15	1,100,000 Ordinary Shares of \$100 each	\$110,000,000.00
Accounts Receivable	1,980.83	100,000 6 per cent. Cumulative Preference Shares of \$100 each	10,000,000.00
Cash in Bank	665,349.71		\$120,000,000.00
		Issued:	
		1,041,772 Ordinary Shares of \$100 each	\$104,177,200.00
		100,000 6 per cent. Cumulative Preference Shares of \$100 each	10,000,000.00
			\$114,177,200.00
		Dividend accrued on Preference Shares..	150,000.00
		Accounts Payable	1,095,982.46
		Profit and Loss	3,012,997.79
			\$188,436,180.25
	\$188,436,180.25		\$188,436,180.25

PROFIT AND LOSS ACCOUNTS FOR THE EIGHTEEN MONTHS ENDED 31st DECEMBER, 1913.

DEBITS.		CREDITS.	
Head Office, General and Legal Expenses, Interest, Discount and Exchange....	\$ 324,343.39	Revenue from Securities owned and under contracts with subsidiary Companies..	\$11,266,138.44
Dividends on 6% Cumulative Preference Shares—		Interest on Advances to subsidiary Companies	256,698.24
Nos. 1, 2 and 3, at 1 1/2% each	450,000.00		
Dividends on Ordinary Shares—			
Nos. 1, 2, 3, 4 and 5, at 1 1/2% each....	7,735,495.50		
Balance, transferred to Balance Sheet ...	3,012,997.79		
	\$11,522,836.68		\$11,522,836.68

W. S. ANDREWS & CO., Chartered Accountants, Toronto, Canada. Toronto, 28th May 1914.
To the Shareholders of Brazilian Traction, Light and Power Company, Limited:
We certify that the Balance Sheet as submitted herewith correctly sets out the position of the Company at the 31st December, 1913, as shown by the books and vouchers of the Company.
W. S. ANDREWS & CO., Auditors.

Guests Appreciate Efficiency

HOTEL Service is not merely a matter of courtesy. The smooth-running machinery, which produces in the guests that feeling of restfulness and security from noise and inconvenience, is a vital factor in the success of every hotel worthy of the name.



Guests appreciate hotel service, and continue to patronize those hotels which are successful in creating an involuntary impression of efficiency.

The importance of an Otis-Fensom Freight Elevator to the development of efficiency in hotel service is incalculable.

Baggage may be quickly and quietly transferred from the street to the bedroom or sample room upon arrival, and rushed to the porter's room when the time comes for departure.

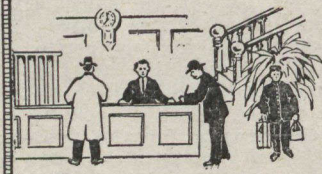
Guests are enabled to save time and avoid inconvenience. Satisfaction on their part creates prestige and increased traffic.

OTIS FENSOM FREIGHT ELEVATORS

An Otis-Fensom Freight Elevator may be installed at a moderate cost, and quickly pays for itself in the saving effected in time and labor alone.

Whatever YOUR requirements, we can supply an Elevator of any description—Electric, Hydraulic or Hand Power—calculated to meet your individual case.

Write for our free booklet, "Freight Elevators and Their Uses," containing interesting facts and illustrations. This book will tell you of more uses for a Freight Elevator than you ever dreamed possible.



Write TO-DAY—don't put it off until another time—fill in this coupon and mail NOW while the thought is fresh in your mind.

OTIS-FENSOM ELEVATOR COMPANY,
LIMITED
50 Bay Street - - - TORONTO

COUPON

Send me your Booklet "A".... on Freight Elevators.

Name

Address

The Lapse of Conductor Buck

(Concluded from page 6.)

back to Wharton. There, you will pick up one of the boys at the transfer station, and make the trip to the barn. Report that it's my orders."

"All right, Buck, if you say so," said Curly, scratching his head; "but—" "Those are your orders," interrupted Buck. He reached for the bell-rope, gave two decided pulls, and then leaped to the ground beside the girl.

CURLY, automaton that he was, turned to his controller, and fed in the power. The next moment, the two were left alone in the darkness.

"For a little way down the mountain there's only a foot-path; it widens out below," said Buck. "You'd better take my arm."

They picked their way carefully down the steep incline. Buck was singularly happy for a man who had just put himself in a position to be discharged with ignominy. He had to restrain himself from chuckling aloud. His companion stopped suddenly, and turned toward him.

"This is the most generous thing I have ever heard of!" she exclaimed. "What should I have done without you?"

It was Buck's chance to laugh—a deep-toned, hearty sound that fell reassuringly on the girl's ears.

"I want you to meet my father when we get in," she continued.

"I shall be awfully glad to," he responded, with easy courtesy.

"He will—he will—O dear! I don't know how to say it; you've been so nice!" She ended with an embarrassed little laugh.

"Then don't. It's not necessary." They emerged on the highway. Overhead, the stars blazed out in a sky of dark velvet. The lights of the town below flashed a friendly welcome. With a common impulse, they stopped to look out across the valley, wonderful in its misty vagueness.

"There's one thing that worries me greatly," she remarked. "It can't be repaired."

"Yes?" he urged. "Your ambition—you shirked your duty to-day."

"Don't let that trouble you," he said, lightly. "My job was to see my passenger safely home. It was the exceptional case when duty and pleasure coincide."

She looked up at him gratefully. "It's nice of you to explain it away. It did worry me."

"I'm glad you look at it in that way," he said, with sudden seriousness. "I don't think, though, that the boss will criticize me."

"Who is your boss?" she asked. "You've heard of Edgar Buckingham?" There was a note of reverence in his voice as he spoke the name.

"He's the president of the Midvale and Eastern; isn't he?"

Buck nodded. "He's also my father; I'm Edgar Junior," he said, a world of pride in his tone.

A New Music Paper

By THE MUSIC EDITOR

MOST people imagine there is some one thing they were the first to discover. For instance, there was once an amateur music master in Ontario who thought he was the very first singing pedagogue to give a three-hour lesson in place of one hour—for the same price, if the pupil happened to be unusually able or attractive. It turns out, however, that Sevcik, the man who taught Kubelik technique, was a devotee of this form of musical abandon many years ago; and there were probably hundreds of devotees similarly addicted before Sevcik.

So it is stated in a sketchy article from the pen of Harriet von Kunits in the new musical monthly which that lady, along with two or three other people, has just given to the musical world of Canada. This is merely mentioned as a sample of several bright things in the initial number of The Canadian Journal of Music, which is a paper exceedingly well devised for its purpose of interesting many kinds of people in music. The editor, Mr. Clarence Britten, says:

"We believe there is room in Canada for another magazine—a national magazine which shall select and illuminate for Canadians the musical news of the world, while helping in orderly fashion to keep the expanding record of things musical within the Dominion; which shall be at once informed and independent in criticism; and which in literary material shall neither be too erudite for the general nor too popular

for the professional, nor too dull for anybody."

The first issue seems to bear out the announcement. The form of the paper is good, its matter well chosen, and its typographical treatment attractive. The type is large. The paper is a light buff colour which does not tire the eye; a sort of mezzo voce tint in the upper middle register. There is a due admixture of grave and gay; though it must be admitted that the gaiety is rather of the elephantine humours variety. The editor contributes an able article on Violin Virtuosi, and promises to pay particular attention to choral development in Canada. There is a brief sketch and a large picture of Dr. Torrington. Mr. W. O. Forsyth writes a very compactly interesting appreciation of his old friend, Clarence Lucas, the composer, the illustration for which the editor kindly credits to the Canadian Courier. Charles Wakefield Cadman has an article on "Some Thoughts on American Music." Norman Haschel contributes a Fantasia in poetic form. There are several columns of news and calendar notices in small type, the contents of which are wisely discursive. And there are several columns of bright-looking advertisements.

The Canadian Courier, which was the first Canadian general paper of any sort to treat Canadian music on a national basis, wishes the Canadian Journal of Music all the success which it seems to deserve.

The Finest Lake² Liner in the World

(Concluded from page 5.)

he may get a permit to go down below and take a squint at the great engines that he forgot about on deck because there seemed to be no vibration. He may go to the drawing-room and fancy he is on Sherbrooke St., Montreal, or to one of the ten parlour state-rooms and think himself a near-millionaire ordering a bath.

Between Sarnia and Port Arthur, whether he is Canadian or American, or travel-cranky European, he may sit at his ease in his inn and let the trouble-making world go to the dickens, so long as he has enough loose change left to tip the waiter and the bell-boy. If he is an art connoisseur he may spend his lingo telling somebody else what period of fur-

niture or style of panel, or kind of light, or weave of rug or of tapestry, or the general esthetic character of whatsoever; presently to go up to the foredeck past the lifeboats and blow it all away in long sniffs of cool, fresh ozone, or into the smoker with just as long snifters of something else, according to his mood, character or fancy.

But whatever he does he will never forget that the most palatial freshwater liner in the world was built in Canada at a city that twenty years ago wasn't even on the map; and that from now on she is a necessary new link in a chain of travel that may begin anywhere in the vicinity of Montreal and end at Prince Rupert, B.C. The Noronic is now in active commission.

5% DEBENTURES

Capital Paid Up, \$2,000,000.00
Assets - - \$5,000,000.00

INTEREST
PAID
EVERY
SIX
MONTHS

Those who have the intention of making an investment, should write us for particulars of our five per cent. debentures. The safety of this security is easily explained and the splendid interest return makes them very attractive. Complete report for 1913 sent on request.

**STANDARD RELIANCE
MORTGAGE CORPORATION**
Head Office, 82-88 King St. E. Toronto

Partner or Creditor?

When you buy a stock you become a partner in the enterprise it represents—your returns depend on its earnings—your security is regulated by its success,

When you buy a bond you become a lender to an enterprise—your loan is secured by a mortgage on plant, earnings—all property.

We can aid you in finding good partnerships—or in becoming a well secured creditor.

We shall be pleased to supply you with stock and bond information.

F. H. Deacon & Co.

Members Toronto Stock Exchange

INVESTMENTS

97 Bay Street

Toronto Canada

PELLATT & PELLATT

Members Toronto Stock Exchange

401 Traders Bank Building TORONTO

BONDS AND STOCKS also COBALT STOCKS BOUGHT AND SOLD ON COMMISSION

Private wire connections with W. H. GOADBY & CO., Members New York Stock Exchange.

The Merchants Bank

of Canada

HEAD OFFICE - MONTREAL

President, Sir H. Montagu Allan. Vice-President, K. W. Blackwell. General Manager, E. F. Hebden.

Paid-up Capital\$7,000,000

Reserve Fund and Undivided Profits 7,248,134

220 BRANCHES IN CANADA

General Banking Business Transacted.

SAVINGS DEPARTMENT at all branches. Deposits of \$1.00 and upwards received, and interest allowed at best current rates.

TORONTO OFFICES:

13 Wellington St. West; 1400 Queen St. West (Parkdale); 406-408 Parliament St.; Dundas St. and Roncesvalles Ave.

The Imperial Trusts Company

of Canada

ESTABLISHED 1887

4% Allowed on Deposits Withdrawable by Cheque

5% Paid on Guaranteed Investments

MORTGAGES PURCHASED

HEAD OFFICE:

15 Richmond St. West, Toronto Tel. M. 214

MONEY AND MAGNATES

Brazilian's First Report

NEAR the end of June, 1912, people were speaking and talking about "the Rio episode." This phrase was used as the title of an article which appeared in the "Canadian Courier" of July 6th of that year, accompanied by a street snapshot of Dr. F. S. Pearson of New York, Sir William Mackenzie, Mr. Z. A. Lash and Mr. E. R. Wood. For some time previously the price of Rio stock had been going very fast on the Stock Exchange. On January 24th of that year it was quoted at 113; on February 24th, 114; on March 29th, 115; on April 24th, 120; on May 24th, 133, and on June 24th, 156. This was remarkable considering that in 1908 the stock had gone begging at 30 or less. In other words, any person who had bought Rio at its low price in 1908 could figure \$126 profit on an investment of \$30. Any person holding ten thousand shares would thus have a profit of \$1,200,000 on an investment of \$300,000. And yet Rio stock was only seven years old.

The explanation as given at the time was the announcement of a merger of the Tramway, Light and Power Company of Rio de Janeiro, the capital of Brazil, and the Tramway, Light and Power Company of Sao Paulo, Brazil, under the new name of the Brazilian Tramway, Light and Power Co. The new company thus controlled the entire public services of two large cities with a combined population of about a million and a half. There were street cars in both cities, electric light and power services in both cities, besides a telephone and gas service in Rio. Finally there was a subsidiary company known as the Sao Paulo Electric, organized for the purpose of owning and operating hydro-electric plants, electric light and gas systems in the State of Sao Paulo.

Naturally the capitalization of such a vast system must be large. According to the annual report, which is given elsewhere in this issue, the capital stock consists of one hundred and ten millions of common and ten millions of cumulative preference shares. All of this is issued except six million of common. The annual balance sheet of the company shows a profit of about three million dollars after the payment of all accounts and the preference and common dividends. Moreover, the company claims to have about twelve million dollars of reserves and surpluses which have been expended on development. That is, it has been able to pay its dividends to date and still put twelve millions into development work.

This is the chief portion of the message which will be found in this first annual report. While it is an annual report it covers eighteen months of activity, as that is the period which has elapsed since the merger was consummated. Any person who studies the details will probably, if he is an investor, be fully satisfied with the information given and the results obtained. There is no doubt that he needs this reassurance. Brazilian was first listed on the Canadian exchanges on October, 1912, and opened below par. The lowest price recorded in Toronto in October, 1912, was 85. The lowest in November was 89½. The lowest in the first four months of 1913 was 92¾. There are some holders of the stock who bought above 95, and many who bought between 85 and 95. Most of these have been somewhat troubled by the recent declines, whereby the stock fell below 80. Some of them were speculative holders and had been tipped off that the stock would go to 110 before the end of 1913. To these people the recent declines have been discouraging. They could not sell out without making a very considerable loss. They were also somewhat in doubt as to whether the property was really valuable and doing well, or whether the declines were due entirely to financial conditions in Brazil and in Paris, where a great deal of stock is held. With this annual report in front of them they will undoubtedly conclude that their Brazilian is intrinsically worth what they paid for it, and they will rest content that their dividends and investments are absolutely certain. The monthly figures for the first five months of 1914 are not included in the annual report, but it may be mentioned here that they show a very steady increase in the earnings.

Representative Stocks for Six Weeks

STOCKS were almost stationary last week, with more declines than advances. Those who were expecting better markets in June have been disappointed. The Dominion Cannery's affair has been hanging over the market and the worst was known on Friday. A number of dividends were announced, and so far as is known there is no further trouble in sight. Nevertheless, optimism seems to be a vanishing feature. Perhaps the darkest hour is just before the dawn. The closing bids for the last day of the week compare as follows:—

	2	9	May	23	30	June
Barcelona	26¾	25	26	26	27	25½
Brazilian	78½	xd76¼	73¼	76¼	78¾	78¼
Bell Telephone	144½	144½	145	146	146	146
Canada Bread	27¾	28	28¾	31½	31½	37¼
Canada Cement	29	28½	28½	28½	28¾	29
Can. Gen. Electric	105	102	103	103½	104	104
C. P. R.	193½	190¾	193	193½	xd195	194½
Dom. Steel Cor.	25½	21¾	22	22¾	21½	21½
Lake of Woods	128½	127½	128¾	127	127	126½
Laurentide	181	175	179	177½	178	179
Mackay	79¾	78½	81	80¾	82	81¾
Montreal Power	219¾	218¾	220½	220¼	221	223½
R. and O.	103½	99½	99¾	97	97	96
Toronto Railway	136¼	132	xr133	131¾	131½	131¼

Dominion Cannery Pass Dividend

FULL effects of last year's depression in business are now being felt in both Canada and Great Britain. The week closed with news of the big failure of a financial firm in London, Eng., dealing largely in Canadian securities, and with the announcement that the Dominion Cannery, Limited, had passed the dividend on their common stock at the quarterly meeting. The Dominion Cannery was formed in 1910, and includes factories in nearly fifty Ontario towns, besides a can manufacturing plant at Simcoe, the Bow Park farm at Brantford, and two large fruit farms near Niagara Falls. There are a million dollars of bonds outstanding, bearing six per cent. interest, and two million dollars preferred bearing seven per cent. There is also common stock to the value of \$2,148,600. This was listed for the first time on June 21st, 1911, and sold from 66½ to 68. In November of that year it touched 73. In December, 1912, it touched 86. In August, 1913, the price again fell below 70, and by December had fallen to 50, which was the lowest point for the year. Since then the price has steadily fallen, and at the close of last month was around

INVESTMENT vs. SPECULATION

"A high return should at once excite suspicion in the mind of the prospective investor" — Financial Post.

There are securities which promise a high rate of interest and the chance of an increase in value, but for those dependent upon the income from their investment, or endeavoring to lay up money for their old age, they are too speculative. With such, the Bonds of the Canada Permanent Mortgage Corporation are a favorite investment, because they know that if they invest \$1,000 in these Bonds they will get the \$1,000 when it becomes due, and that the interest upon it will be promptly paid in the meantime.

These bonds may be obtained in any sum from one hundred dollars upward. They are, therefore, available for the investment of small sums.

Canada Permanent Mortgage Corporation

Established 1855.

TORONTO STREET - TORONTO

DOMINION SECURITIES CORPORATION-LIMITED

ESTABLISHED 1901. TORONTO MONTREAL LONDON ENG

WE OWN AND OFFER DEBENTURES OF WESTERN CANADIAN CITIES TO YIELD THE INVESTOR

5% to 6%

Particulars Upon Request

Canadian Government Municipal and Corporation Bonds

Cawthra Mulock & Co.

Members of Toronto Stock Exchange

Brokers And Bankers

12 KING STREET EAST TORONTO, CANADA

CABLE ADDRESS--CAWLOCK, TORONTO

Luxfer Prisma

throw natural light into dark rooms, thus adding to the beauty of interiors and materially reducing the cost of artificial illumination. For stores, public buildings, dwellings, etc. Let us figure with you on the installation you require.

The Luxfer Prism Company Limited 100 King St. W., Toronto, Ont.

We offer, subject to previous sale

NEW ISSUES

CITY OF TORONTO

4½% DEBENTURES

\$1,200,000 due 1st July, 1924

\$600,000 due 1st July, 1948

DENOMINATION, \$1,000

Interest half-yearly, 1st January and July. Principal and interest payable at Toronto or New York. Legal Opinion: Alexander Bruce, K.C.

- 1. Assessed Value for Taxation \$513,201,434
- 2. Net Debenture Debt 18,325,708
- 3. Accumulated Sinking Fund now amounts to 13,668,102
- 4. Estimated value of City's assets 50,000,000
- 5. Population 445,515
- 6. Annual Sinking Fund provided to pay off these issues at maturity.
- 7. Debentures are a direct obligation of the City at large.

PRICE:

Maturity 1st July, 1924, 98.75 and interest yielding 4.66%
 Maturity 1st July, 1948, 99.00 and interest yielding 4.56%

*Complete circular sent on request.
 Orders may be telegraphed at our expense.*

A. E. AMES & CO. *Established 1889*
 Investment Bankers
 Union Bank Building, Toronto.

National Trust Company Limited

HEAD-OFFICE: 18-22 KING STREET EAST, TORONTO

J. W. FLAVELLE, President
 Z. A. LASH, K.C., LL.D. E. R. WOOD, Vice-Presidents
 W. E. RUNDLE, General Manager

MONTREAL
 WINNIPEG
 EDMONTON
 SASKATOON
 REGINA

Paid-up Capital, \$1,500,000.

Reserve - - \$1,500,000.

8

THIS INVESTMENT HAS PAID 7 PER CENT. PER ANNUM

half yearly since the Securities of this Corporation were placed on the market 10 years ago. Business established 28 years. Investment may be withdrawn in part or whole any time after one year. Safe as a mortgage. Full particulars and booklet gladly furnished on request.

NATIONAL SECURITIES CORPORATION, LIMITED
 CONFEDERATION LIFE BUILDING - - TORONTO, ONT.

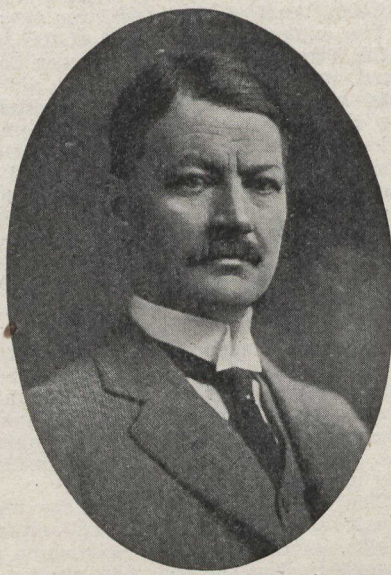
FORCE OF MIND

By ALFRED T. SCHOFIELD, M.D.
 The relations of mind to disease and therapeutics are everywhere admitted, but vaguely understood or used. The author shows how the mind consciously and unconsciously can be of greatest usefulness in many phases of nervous troubles. 12mo, cloth, 347 pages, \$2.00 post paid.
 NORMAN RICHARDSON,
 12 E. Wellington Street, - - - - - Toronto,

45. After the announcement of the passing of the common dividend there was a further fall to 27½. The close on Saturday last was 29¾.
 It was generally supposed that Dominion Canners had sufficient accumulated profits to see it through the hard time. The balance carried forward on December 31st, 1912, was slightly over half a million dollars. Under ordinary management this should have enabled it to continue its moderate dividend of six per cent. on the common, but, apparently, it was overloaded with stock and had to sell at a tremendous sacrifice. The Toronto speculators seem to have had much better advance information than the Montreal crowd, and the Toronto bears have been persistent sellers of the stock for some time. They are credited with having made considerable money during the decline. The innocent investor stands to lose a good deal, and the general result will be detrimental to the interests of all Canadian industrials, especially Canadian mergers.

A Prominent Westerner

THE Winnipeg Board of Trade some few days ago had their annual meeting and elected their officers. Their new president is Mr. M. F. Christie, the managing director of the firm of G. F. Stephens and Company, Limited, who are manufacturers on a large scale of paints and varnishes. Mr.



MR. M. F. CHRISTIE
 President of Winnipeg Board of Trade.

Christie is yet another Easterner who has made good out West. He was born in Bowmanville in 1864. At the age of eighteen he went to Winnipeg, and has grown with that city. In addition to his own business he is a director of the Manitoba Branch of the Canadian Manufacturers' Association; a director of the Winnipeg Industrial Bureau, and the Winnipeg Industrial Exhibition. Now he has been made President of the Winnipeg Board of Trade, a step which is a matter for congratulation alike to Mr. Christie and the Board.

Canadian Converters' Year

YET another annual report reflects the monetary uneasiness of the year it deals with. Trading profits of the Canadian Converters Company, Limited, for the year ended April 30th last were \$121,454, a decrease of \$9,031, or a little less than seven per cent. from the previous year, when the company made a very sharp recovery in its business, reporting a gain of \$40,805, or more than 45 per cent. over 1911-12. A small balance, just over four thousand dollars, was carried forward after all appropriations had been made. Earnings on the stock left a very small margin over dividend requirements, the percentage earned being 4.25, against 5.05 the previous year, but this in turn with only 2.51 per cent. in 1911-12. In view of both the general depression in business and the fact that the company showed a spasm of falling off from the previous year, the best in its history, the results will be taken as satisfactory. The company's head office is in Montreal, and its business is the manufacturing of shirts, blouses, and white goods. Mr. James R. Gordon is president.

Canadian Films for Canadian Movies

AFTER the British Canadian Theatre Organization, the Canadian Film Company, also of England, wants to take care of our leisure hours. "Canadian films for Canadian movies" is the motto. Sir Thomas Tait and Hon. T. Chase Casgrain are associated with the enterprise. The company, in inviting British subscriptions to its hundred dollar shares, announces that it intends to supply Canadian moving picture theatres with films of Canadian life and history instead of pictures of American desperadoes, cowboys and Civil War fictions. The Canadian public, it is stated, is tired of American films and desires films with a really Canadian atmosphere, reflecting a history which is as rich in all that makes for national consciousness and pride as the history of any country in the world.

The London Failure

SURPRISE was general when it was announced in London that the financial firm of Chaplin, Milne, Grenfell and Company had suspended payment. This firm had been in trouble for some time, but it was generally understood that a syndicate had been formed by the Bank of Montreal and other interests to take over certain accounts, including a large block of Grand Trunk Railway stock. The announcement indicates that the syndicate has failed in its efforts to liquidate the holdings of the company without suspension. It may be that some hitch arose and the deal was called off. Any effects which the failure might have upon the stock market in Great Britain in Canada have probably been discounted, but nevertheless there must be some ill effects. The company had offices in some Western cities in this country and were doing considerable business in Canadian securities.

"Tremendous Toronto"

MR. W. S. DINNICK, President of the Dovercourt Land Company of Toronto, who for many years has been an ardent booster of the Queen City, has hit upon another method to the same end. His company is displaying in a King street store, rented for the purpose, plans and models, which show how Toronto is growing and will grow. As a guide to this exhibition of town planning, Mr. Dinnick has gotten out an excellent little brochure, "Tremendous Toronto." There is a lot of new matter in this pamphlet about the city. Statistics play second fiddle to facts, interestingly put out. The book, copies of which may be had at the exhibition, is well worth while. It is to Mr. Dinnick's credit that he has got together such a lot of good, reliable information.

Nickels in Nickel

FINANCIERS will be interested in the statement of the International Nickel Company, because it may have some effect on the plans of the Canadian Nickel Corporation, a combination of local and London financiers, which threatens to compete with the nickel merger. The earnings of the International are reported to have shown a decrease of \$542,215 for the year ending March 31st, 1914. The profits for that period were nearly five million dollars. The company paid six per cent. on preferred and ten per cent. on common stock last year. The year before the dividends were six and twelve per cent., respectively.

Imperial Bank of Canada

Thirty-Ninth Annual Meeting of the Shareholders

Held at the Banking House of the Institution in
Toronto, on Wednesday, 27th May, 1914, at 12 Noon.

THE PRESIDENT'S ADDRESS

Gentlemen.—In rising to move the adoption of the Report I could not enter into an explanation of the year's operations until I had, on behalf of the Board, given expression to our feelings of sorrow at the passing of our late colleague, Sir William Whyte, and had invited you to join in a resolution of sympathy and condolence to Lady Whyte and her children, whose affliction is shared in by many thousands from the Atlantic to the Pacific. Sir William Whyte became a member of the Board on May 23rd, 1906, and, although not a regular attendant at our meetings, was in almost constant attendance at our Winnipeg Branch, always giving the Bank's interests his first consideration. Sir William died at Colorado Beach, in California, on the 14th April, 1914, in the seventy-first year of his age.

You are asked to elect in Sir William Whyte's stead Mr. J. A. M. Aikins, K.C., M.P., of Winnipeg, who from the very start of our business in Manitoba—thirty-four years ago—has been our invaluable legal adviser for that Province.

You are also asked to approve of a by-law increasing the number of Directors from 11 to 12. I take this opportunity to say that Mr. Ed. W. Cox, President of the Canada Life Assurance Company, has consented to allow his name to be presented to you for election.

PROFIT AND LOSS.

The net profits after all losses have been provided for are better than we dared look forward to early and late in the year, as one political or financial disturbance followed the other in quick succession. The net return upon our Capital—and for this calculation I include the Reserve Fund as part and parcel of our Capital—has been at the rate of 8.90% per annum. Under the "Old Style" the rate would appear as 17.80%, and would be calculated upon Capital alone, but such a version has in the past misled the critics—our Reserve Fund, to the extent of 66%, represents premiums upon New Issues of Shares paid in by ourselves from time to time, and the remaining 34% is undivided profit put aside during the past 39 years. It cannot be claimed by us, or charged against us, that our profits were realized upon \$7,000,000 fixed capital, instead of upon \$14,000,000 fixed capital and Reserve Fund.

Conditions in Canada and abroad are not too promising, and we have considered it advisable to provide for further possible shrinkage in the value of investments and for contingencies; we have laid aside the sum of \$250,000 to provide for these. Within the past two years stocks and bonds dealt in on the World's Exchanges have depreciated in value considerably. The shrinkage during the past year of the leading financial, industrial and railway securities actively dealt in on the Exchanges of Montreal and Toronto represents no less a sum than \$188,000—Canada has borne her full share of this loss.

We have also to regret the delay, the disappointing delay, in the liquidation of the Sovereign Bank; we have thought it well to provide for a possible loss upon advances which we made in conjunction with other Banks, to enable that Bank to liquidate with open doors, upon securities which at the time were represented to be, and which to experts appeared to

be, ample to protect the assisting Banks, but a large portion of which are still unrealized.

The writing off of \$74,601.05 from Bank Premises Account is in line with our policy for many years—it is not money lost or given away, but is a wise provision for what may be, sooner or later, actual depreciation in value in that important item of our Assets.

Before I pass from the Profit and Loss Account let me draw attention to the item credited to Profit and Loss Account, \$211,830.82. This sum was taken from Profit and Loss Account in 1913 to make up Reserve Account to an even \$7,000,000 and in anticipation of Premiums to be received upon subscriptions to new stock—these Premiums have since been paid in, and very properly have been returned to Profit and Loss Account.

The net result is, that after paying \$834,783.06 in Dividends, writing off \$74,601.05 from Bank Premises Account, contributing \$27,500 to the Bank's Pension and Guarantee Funds, setting aside \$250,000 for possible depreciation in securities and for contingencies, we carry forward a Profit and Loss Account of \$1,265,919.12, as compared with \$1,003,988.55 with which we started the year.

Let us turn to the General Balance Sheet:—

Note Circulation.—The reduction in this item from \$5,803,794 to \$4,762,347 is the result of shrinkage in trade throughout the country and of the early marketing of last year's grain crops.

Our Deposits, however, show a respectable increase of \$1,436,000.

On the **Assets** side of the Balance sheet you will find that we maintain our policy of keeping substantial **Cash Reserves**, which with liquid assets that are realizable, irrespective of the condition of trade, represent over 50% of our total liabilities to the public.

Loans and Discounts.—The trade discounts stand at \$41,331,017, as compared with \$40,502,609 in 1913, an increase occasioned, I think, entirely by renewals of loans which, under ordinary circumstances, would have been liquidated.

New Capital.—The allotment of new Shares authorized on 5th June, 1912, and which took place on 30th June, 1912, at a premium of 100%, has been entirely taken up and paid for.

Shareholders.—Our Shareholders now number 1,729, as compared with 1,586 last year.

Staff.—The staff of the Bank are 985 in number, an increase of 80 during the year.

Pension Fund.—It will not be necessary this year to ask you to make any special contribution to the Pension Fund, the income from present investments and the Annual Grant being more than sufficient to provide for all existing pensions.

New Branches and Taxation.—The contraction of business throughout the Dominion has not encouraged the opening of new Branches. Moreover, the policy on the part of some of the Provinces and Municipalities must tend to discourage expansion.

The annual taxation of Banks by Provinces and Municipalities is ever becoming more burdensome. Since we last met Provincial taxes have been nearly doubled in British Columbia, and have been about trebled in Ontario.

The Dominion has exclusive legislative authority

over banking, the incorporation of Banks and the issuing of paper currency. It also has exclusive rights to raise money by any mode or system of taxation. Provincial Legislatures are empowered to levy direct taxation within the Province for Provincial purposes. The Dominion Parliament, for its own uses, has power to duplicate every tax which may be imposed by any Province. If such a power is ever exercised by the Dominion the consequences to Banks would be serious.

Admitting the authority of the Provincial Legislatures to impose taxation on Banks, there still remains the question as to the extent to which such taxation could be imposed, and it is more than probable that the taxation would be declared unconstitutional, in so far as it might be excessive or hamper the operations of the Banks, created by the Dominion Parliament for the purpose of carrying out the policy of the Dominion Parliament, in providing for and developing the agricultural, manufacturing, mining, lumbering and general interests of the Dominion. It is premature to say that the Provincial and Municipal taxation at present is excessive, but it is unquestionably true that these taxes are already so burdensome as to be a detriment to the opening of new Branches and to the granting of Banking facilities.

BANK PREMISES.

We have expended in connection with Bank Premises during the year the sum of \$375,000, of which about \$75,000 has been provided from Profits of the year. At the moment we have under construction new buildings at Timmins, Thorold, Sparta, and at Yonge and Queen streets, in the City of Toronto. New buildings have been completed during the year at Quebec, Ingersoll, Cochrane and Redcliff. Buildings and sites have been purchased at Victoria, B. C., Galt, Belwood, Niagara-on-the-Lake, Preston, Aurora, and in Toronto at Wellesley and Sherbourne streets, as well as at this very building where we are now assembled, No. 30 Wellington street.

Our holdings of real estate for Bank Premises are all in evidence. We have no inside corporation to which the Bank can dispose of its properties with a view to their disappearance from the Balance Sheet and their lease by the Bank from the same Corporation on purchase terms. The adoption of the "new method" would admit of the investment by the Bank of large sums in the purchase or construction of Bank Premises without the fact being made apparent to the Shareholders, the Government or the public, and of the creation of liabilities for corresponding amounts no trace of which could be discovered in the Balance Sheet. It would be equally proper to extend the operations of such a corporation by including in its range of purchases from the Bank (of which it would be an adjunct) such assets as overdue debts, real estate, dead and other undesirable loans, etc., etc., and vitalizing these, through a process of bookkeeping, into lively-looking bonds and debentures of corporations, which would, later on, and until disposed of, make their appearance amongst the liquid Reserves of the Bank.

Auditors.—You will be called upon to elect Auditors for the now current year, whose duties are fully described in Section 56 of the Bank Act, Sub-sections 19, 20, 21, 22, 23, and Section 56A.

We shall welcome to our confidence those whom you elect, and shall afford them every assistance to perform their very responsible duties.

HARVEST PROSPECTS.

From Alberta we hear that there has been an increase of 20% to 25% in the acreage under crop. The seed has been put in to the very best advantage, and there has been sufficient rain. It is to be noted that the raising of fall wheat in this Province is on the decline, owing to the greater certainty of a crop from "Marquis" wheat, planted in the spring, and which ripens ten days earlier than the ordinary Red Fife wheat. There is a very large increase in the quantity of live stock, especially in hogs, which have a high-priced market in Edmonton, Calgary and elsewhere in the Province. Prospects are not only very bright, but prices for all kinds of stock are high.

The discovery of oil in this Province is likely to be of great assistance to the Province, introducing, as it is sure to do, large sums of capital, which will be employed in the development of the industry, besides affording a new source of heat, light and power. It is to be hoped that this development will not lead to wild speculation or to frauds, which too often follow upon such discoveries.

In Saskatchewan there is an increase of 150,000 acres in the wheat area, and there is an increase in oats of no less than 300,000 acres. Barley and flax do not show an equal expansion. The cattle industry is satisfactory. Crop conditions generally may be looked upon as most encouraging.

In Manitoba there is no increase in the crop acreage; the quantity stands at about the same—6,300,000

acres, of which half is in wheat, but this acreage is but a very small proportion of the 74,000,000 of acres which, it is estimated, is fit for farm land. Manitoba is now an old-timer. Progress is more striking in regard to the growth of manufacturing industries, the creation of electric energy, to say nothing of the great strides made by Winnipeg as an emporium and in attaining to the position of being one of the greatest, if not the greatest, grain centres in the world.

In the Province of Quebec hay and clover are the principal agricultural products; oats follow with a substantial yield. In this Province, as a result of the large amount of Government money—upwards of \$2,000,000—which has been expended in improving the roadways of the Province, the farmer has been helped to market his products, and has been given easy access to financial centres. It is unfortunate that this policy has not been adopted by other Provinces as heartily as it has been in the Province of Quebec. The prospects for an excellent harvest are exceptionally good. The prosperity enjoyed by the agricultural population of Quebec and by the people generally of that Province is the result of industry and thrift on the part of the population rather than of the richness of the soil or of weather conditions. The acreage in Quebec under hay and clover is about 3,000,000; oats claim 1,300,000, with 600,000 devoted to all other kinds of vegetables and grains.

The interests of British Columbia are not so much bound up in agriculture as they are in lumbering, mining and fisheries. These last three furnish 75% of the total amount realized from the various industries. The lumber interests have been sorely tried by the present policy of "Free" lumber, which has almost driven Canadian lumber companies off the plains; the absence of an outside market makes matters so much worse. The lumber interests deserve some efforts on the part of the Dominion Government to find new markets, particularly so in view of the fact that in order to propitiate the interests of other Provinces the lumber interests of British Columbia have had to suffer. Mining, however, continues prosperous, and the yield from that source was no less than \$30,000,000 during the year 1913, with fisheries realizing as much as \$14,500,000. The opening of the Panama Canal will be of enormous benefit to British Columbia. I am told that contracts have already been made for the carrying of 15,000,000 feet of lumber from Vancouver to Toronto Bay, at a saving in freight of from three to four dollars per 1,000 feet.

Maritime Provinces.—Although we are not represented in the Maritime Provinces, yet we have had opportunities of obtaining information regarding that section, and are assured that general conditions throughout are better than in any other section of

the Dominion. The Steel and Car Industries and factories that have been depending on the West as a market for their output are feeling the depression, but lumbering, fishing and agriculture are prospering, and these, after all, are the backbone of the East. The Fox Industry of Prince Edward Island is the one threatening feature of the situation. Not that it has not brought large sums of money into the Province, but, as it has been wisely said, it is undermining the native thrift for which the Province has always been noted. If the number of foxes increases as rapidly as has been promised by the prospectuses it will need as much capital to carry on the business as it does to move a good-sized grain crop.

Ontario.—In our own Province the outlook for a good crop is improving, and we can only hope that the results will justify the present expectations. The value of Ontario's agricultural yields last year amounted to \$185,790,341 of the total yield of the Dominion of about \$600,000,000. The condition of live stock remains generally satisfactory, being reported all over Canada as over 90% of the standard of health and perfect state.

POPULATION AND IMMIGRATION.

It is estimated that the population of Canada as on 31st March, 1914, amounted to 8,075,000, as compared with 7,758,000 for the corresponding period of 1913. There was an actual addition to the population by immigration of 384,878, of whom 142,622 were British, 107,530 came from the United States, and 134,726 from other countries.

REVENUE AND EXPENDITURE.

There has been a falling off in the revenue of the Dominion for April, 1914, as compared with April, 1913, and for the year which ended 31st March, 1914, there was a falling off as compared with the same period of 1913 from \$168,690,000 to \$162,521,000. The amount realized was, however, not only sufficient to meet all expenditures on Consolidated Fund Account, but furnished \$45,000,000 out of the \$56,000,000 required for capital expenditure. It is gratifying to note that the total imports of the financial year fell short of the previous year by over \$40,000,000, and that the exports of the year exceeded the exports of 1913 by \$38,000,000—the total balance of trade against Canada for the twelve months was only \$172,000,000, as compared with \$300,000,000 for the year ending 31st March, 1913. The adverse balance has been more than provided for by large borrowings abroad on the part of the Provinces, Municipalities, Railway Companies, etc., and it has not occasioned the slightest strain upon the financial resources of the Dominion.

UNITED STATES.

The amendments to the Banking Laws of the United States and the incorporation of the "Federal Reserve Banks" have already inspired confidence throughout the United States, and have removed for the time being, at any rate, all fears of money stringency, the result of the crop movements, which has more than once intercepted the flow of prosperity. The Federal Reserve Banks will furnish all other Banks who are members of the Reserve Bank System with facilities for borrowing on short notice upon such of their assets as consist of "negotiable paper issued or drawn for agricultural, industrial or commercial purposes," and New York and Chicago will no longer be called upon to bear the whole strain and responsibility of East, West, North and South. I have gone carefully over the "Federal Reserve Act," and although it contains features which might be criticized adversely, yet on the whole it is a great piece of legislation, and has removed many of the dangers which are incidental to the National Bank System, but without leaning in the direction of encouraging unhealthy expansion. It places at the disposal of every section of the community and of every industrial and agricultural centre not only the whole Reserves of the District to which they are tributary, but the surplus funds of every other Reserve Centre can be made available. It comes as close as it can to our Canadian system in providing a flexible currency, and in one respect it is better than our system, in so far that it binds its members together in one helpful, sympathetic body, and provides an emergency currency and emergency capital of great value. The time will come in Canada, and come early, when we will find it advisable, yes, necessary, with our growth and development, to establish a Bank of re-discount under the patronage of the Dominion Government, and with somewhat similar powers to those that have been granted to the reserve Banks of the United States.

The Scrutineers appointed at the Meeting reported the following Shareholders duly elected Directors for the ensuing year:—Messrs. D. R. Wilkie, Hon. Robert Jaffray, Wm. Ramsay (of Bowland, Stow, Scotland), Elias Rogers, J. Kerr Osborne, Peleg Howland, Cawthra Mulock, Hon. Richard Turner (Quebec), Wm. Hamilton Merritt, M. D. (St. Catharines), W. J. Mage, J. A. M. Aikins, K.C. (Winnipeg), E. W. Cox. At a subsequent Meeting of the Directors Mr. D. R. Wilkie was re-elected President, and the Hon. Robert Jaffray, Vice-President for the ensuing year.

D. R. WILKIE, President.

E. HAY, Asst. General Manager.

OFTEN I am asked why ladies find it hard to improve at lawn tennis, and I think usually it is because they do not know how to make their stroke properly. The most important thing in tennis for a beginner, or indeed for any lady player, is correct style. Certainly, good style is to be desired in every one, man or woman, but a man is so much stronger that he is correspondingly more fitted to play strokes with mere force if he so desires. As a general rule, women have not the muscular strength of arm or wrist for any unnatural action, and the best weapons at their command are swing, timing, and touch. Thus their aim should be to obtain the maximum of effect with the minimum of effort, and if the strokes are played in the correct way, very little effort is really required. Unnatural actions lead not only to the worst results as far as tennis is concerned, but also to damage instead of benefits to health and physique.

The foundation of a good style is a correct grip, and this should be one that is comfortable to the player, and one from which it is easy to play the ball at practically any height. The "Colonial" grip is greatly at fault in this latter respect, as some strokes become absolutely impossible when the racket is held in this way. It also produces a very awkward and ungraceful action, not at all suitable for women.

The simplest grip for the forehand stroke can be obtained as follows: Hold the racket straight out with its face perpendicular, and then grasp it so that the "V" between the thumb and first finger comes on the left or front edge of the straight piece down the side of the handle. Close the fingers round the handle naturally, slanting slightly upwards, and the little finger will be half or three-quarters of an inch above the leather at the end. With this grip it is possible—and easy—to serve overhead or underhand, and to take any forehand stroke with the ball at any height, volleyed or off the ground, but

EXPERT TIPS ON TENNIS

V—TENNIS FOR LADIES

By ETHEL W. LARCOMBE

for the backhand the grip must be changed. The hand should be turned to the left until the whole of the back of it is showing flat on that straight side-piece where the "V" was before. The thumb should be placed straight up the front of the racket, as it gives added power and control.

JUST at first, if one is not accustomed to these grips, they, and the constant changing, will perhaps seem awkward. But afterwards the action will become purely instinctive and natural. The racket, of course, should always be "rested" in the left hand between rallies, and from this position it springs quite easily to whichever grip is required.

I have proved these two grips to be exceedingly comfortable and simple, and in helping others to learn have found that they are easily acquired and tend in a great measure to defeat the natural difficulties of the beginner. The usual reluctance of a woman to take a backhand stroke can be traced almost always to an incorrect grip and position. She tries to play the shot with the back of her hand in front of the racket, and a backhand cannot be produced in that way without a terrible lot of strength behind it. Fright, too, makes her stand too close to the ball, whereas a backhand stroke is more easily made when the ball is even farther from the body than it is for a forehand.

The correct positions of the feet are too well-known to need recapitulation here. I have laid stress on these particular grips only because I consider them the easiest ones with which to produce all kinds of strokes in good style.

The phrase "all kinds of strokes" might, I think, be repeated with emphasis, because lack of variety is the

chief fault in ladies' tennis of to-day. There must be thousands of women playing tennis who possess really only one stroke—the forehand drive across the court. Just think how their game would be improved and their pleasure enhanced if they possessed all the other strokes! And as a rule this is a self-imposed limit, incurred simply by lack of trying. They like their own stroke and they are perfectly content to have a useless backhand, or to say, "Oh, I can't volley." Very often, I admit, they cannot volley or play a backhand in the way they attempt to do so—it is a physical impossibility. But they give it up at once, without trying other methods or attempting to find out the correct way. It is a recognized fact that ladies are beginning to realize the necessity for volleying, but the number of good volleyers is still far too small. Playing at the net adds so much to one's pleasure and interest in the game that if a few hints on how to volley will help any woman out of the stagnation of the base-line, I shall feel that this article has not been written in vain.

FIRST of all, the methods of base-line strokes, and those of volleying are totally dissimilar. The grip is the same, or rather the manner of holding the racket is the same, but the action is absolutely different. For ground-strokes the wrist should be flexible and loose, and the racket allowed to swing freely both before and after the actual stroke. For volleying the wrist should be tense, the racket gripped more tightly, the lower part of the back of the hand pressed down as it were on the handle, with an action that causes the head of the racket to tilt in the air. Then, except for overhead "smashes," there

should be practically no back-swing, and not very much follow-through. The racket is almost still—held tight and stiff in the right place and at the correct angle for the stroke required. The wrist, in good volleying, is turned slightly as the shot is played, but there is no "swing."

The reason for this is two-fold. First: The primary object of a swing is to produce pace, and, in volleying, the need for pace is more or less absent. The ball, when met, is travelling faster and will return with its own pace so to speak—and extra speed is easily imparted with the wrist. Secondly: For a good swing, correct body position is absolutely necessary, so that the arm can swing freely and follow through completely. Now, net-play is so quick that as a rule one has no time to assume correct body position. One turns one's body instinctively and places one's feet in as correct a position as possible in the time at one's command, but that time is far too short for complete position and a long swing.

This is the difficulty experienced by most women, who try to volley (if they try at all) with the same action that they use for their ground-strokes. An easy maxim for general use might run thus: "For your ground-strokes use as much swing as possible—for volleying use as little as possible."

Learning to volley and to make different strokes will help greatly to counteract the fright and apathy that I have mentioned before. These two apparently contradictory characteristics seem to occupy too much space in the average lady tennis-player's brain. I say apparently contradictory because in reality they are firm allies, working towards the same end of mental laziness and futility. Most women are so dreadfully afraid of losing a point, or of losing a practice match perhaps, through trying a new stroke or two—and this leads to the apathetic way in which they go on with their one stroke and their same ideas year after year, instead of learning various strokes and trying the effect of a

change of tactics. It is sad, too, to see many players of the present day cultivating steadiness—the power of returning the ball somehow until their opponent misses it. Now, consistency is a thing to be desired in all games, but it must not be confounded with mere steadiness. I would like to see women cultivate all kinds of strokes, and make them so perfect that they can do them consistently. I want them to win each ace, rather than wait until their opponent loses it. It is a good thing certainly to be able to put the ball over the net, but it should be the beginning of the game rather than the end. The ability to play five-finger exercises longer than anyone else is not “music,” neither is it “tennis” merely to hit the ball over the net.

The fault is not really that women do not possess brains. It is that they will not use them, or that they think there is no occasion to use them. They make their brains lazy by thinking something like this: “That stroke won a point—I will do it again and it will win another. I can’t be bothered to think of something fresh to do each time!” Could anything be more apathetic—and indeed pathetic? And I fear it is a fault which is growing instead of disappearing. The younger players show far less headwork than the older ones, a difference not to be accounted for entirely by longer play and greater experience. The failing,

A Broad-Minded Moderator

(Concluded from page 13.)

to Canada and was for a while assistant pastor of St. Paul’s Church, in Montreal. In 1883 he went to St. Andrew’s, in Ottawa, where he has been ever since.

In his thirty-one years holding up the one charge, Dr. Herridge has developed a broad, practical culture. He has always believed that theology needs a number of handmaids, first of which is humanity, and the second, art. Herridge knows people well. He knows them well because he has a very quick, instant sympathy with the kind of thing the other fellow is doing to work out his own salvation. He knows the ropes that men are snarled up with in business and politics and preaching. From that he got to understand what are the great common heritages that all men hold; and therefore as he himself says, what are the common-sense, rationalizing prospects of church union. To his way of thinking, it is not the individual characteristics that make the strength of the mass in co-operation; but the things that men practise in common even when they give them different and sometimes mistaken names. Herridge believes in church union, not on a basis of mere theology or church administration, but because of the human, ethical principles that bind all useful men together in common cause of civilization.

Ontario Ladies’ Golf Finals

(Concluded from page 11.)

Counsell, of Hamilton, with Miss Willie Holton, of Hamilton, runner-up. Miss K. A. Wright, of Hamilton, was the winner of the nine-hole championship, and the runner-up, Miss K. Dewar, of Hamilton.

The twelve-hole sweepstakes event was won by Miss K. Fuller, of Woodstock. Miss Willie Holton, of Hamilton, made the best gross score in the twelve-hole events.

Miss Frances Scott, of Hamilton, was declared the winner of the obstacle approach and putting contest. Miss M. Hamilton won the cleek golf competition. The beaten eight contest was won by Mrs. Ridout (Lambton Golf Club).

Other participants who won prizes were: Miss Frances, best gross trophy score; Miss M. MacPherson, Edinburgh, Scotland, best handicap trophy score; Miss Elmsley, second handicap trophy score; Miss Dick (Rosedale) won the driving contest; Miss F. S. Scott, runner-up in the driving contest; Miss K. Buck, winner of the be-

I suppose, is engendered by too much tournament play. Everyone wants to win—now—rather than improve for the future, and this makes it difficult for the player who is keen on practice to find anyone of like mind. Of course, it is possible to practise by oneself—playing against a wall is no doubt of great benefit to those who can do it. Personally, I have never been able to. It would bore me to tears, and boredom is not good for one’s tennis!

I hope I do not appear to be too hard on struggling players. If they are “struggling” I don’t want to be hard, but I feel that women need something in the way of a lecture to shake them out of their lethargy. I don’t want them to be content or to hope vaguely for improvement. I want them to try to improve, to rouse themselves, to learn the correct way to make strokes and then to use all of them, not to limit themselves to one or two.

In conclusion, and by way of “rubbing in” my “lecture,” I should like to quote the words of a famous authority on the game: “Never forget that tennis is played ten per cent. with the racket, forty per cent. with the feet, and fifty per cent. with the head.”

Would that some power would induce women to play more “with the head!” It would—to use an Americanism—“help some!”

In art, Dr. Herridge has never pretended to be more than a whole-souled amateur. He has been president of the Ottawa Art Association, which is an officially polite way of recognizing his interest in things beautiful. But it is in music that he has shown his keenest practical concern. In any genial company of music-lovers, no matter where, in a club or a drawing-room or a smoker, if the person who was supposed to play the accompaniments is not on the spot, up pipes Herridge and says:

“Well, if you can get nobody else, I’ll play for you. What are you going to sing?”

The piece may be ballad or hymn or sacred solo—or grand opera. It makes no difference. Herridge has studied them all. And though he doesn’t perform with the absolute finish of a superb technician, he is able to give a rattling good support to a singer who wants to put human feeling into a song.

And this in vague, general outline is the kind of man the Presbyterians have chosen to be chief of the Assembly from now until June, 1915. Anybody who believes half what has been said in this imperfect appreciation, and therefore much less than half the essential truth about Herridge, will agree that the Presbyterians never made a better choice in picking a Moderator.

ginnners’ approach and putting contest; Miss F. Scott, winner of the approach and putting contest; and Miss Elmsley, runner-up in the approach and putting contest.

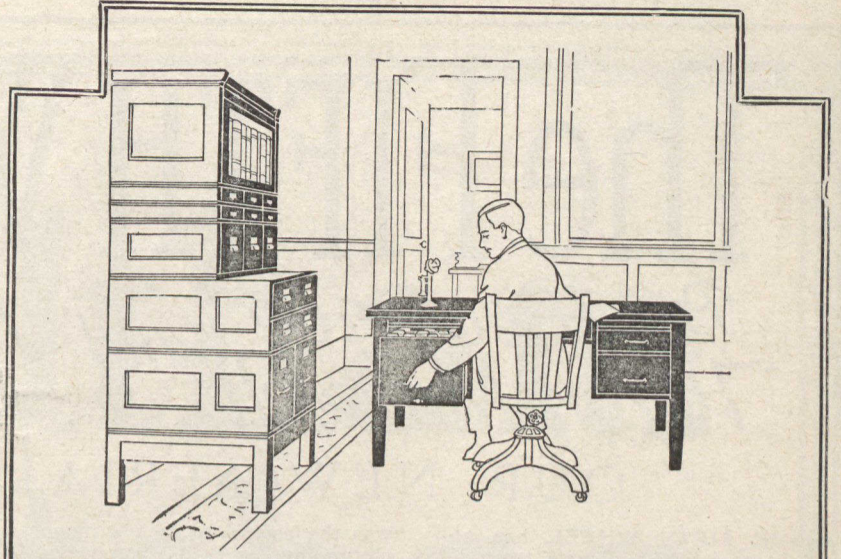
Finally, a dance at the club-house was the brilliant episode which concluded a day of exceptional social and sporting interest. About one hundred couples were in attendance.

Hamilton is planning new golf courses, and it is expected that with the passing of some few years the club will be established in other quarters, while a factory will be located on the scene of last week’s events in ladies’ golf. Which supplies the “un-gamesome” at least one instance of sport paving the way for industry.

M. J. T.

Outward Bound.—“Have you an opening here for me?” asked the assertive young man.

“Yes,” answered the capitalist. “It’s right behind you.”—Cleveland Plain Dealer.



Avoid Confusion— Improve Your Work

The beauty of working at an OFFICE SPECIALTY SYSTEM DESK is that you do not have the top of your desk cluttered up with a lot of miscellaneous matters that hinder you from attending to affairs of immediate importance. They are filed away in classified order in the File Drawers on your Desk—at hand in a moment.

Matters of other than immediate importance can be filed close at hand in a stack of Office Specialty Filing Sections—a turn in your chair and thousands of facts are available.

The Office Specialty Filing Equipment Catalog from which to select your Record-Keeping requirements is yours for the asking. Phone or write for your copy NOW.



Largest Makers of Filing Devices in the British Empire

97 Wellington St. West, TORONTO

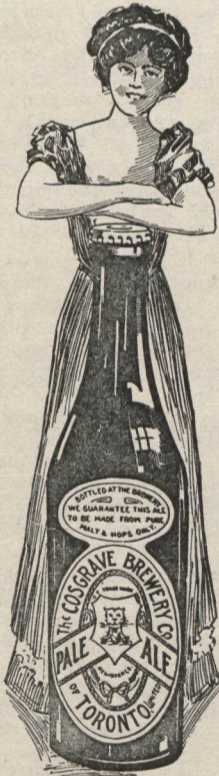
Phone Adelaide 4480

Branches and representatives in principal cities

HEAD OFFICE: Toronto

FACTORIES: Newmarket, Ont.

703



Snap ---- Purity Deliciousness

Don't forget that case of

Cosgraves

Mild (Chill-Proof)

Pale Ale

for the home.

It helps you entertain and counts for health in the family.

A phone message or postal to your dealer calls the case.

The ONLY Chill-Proof Beer.

7-8-B

Talk Correctly and You Will Think Correctly

Slipshod English promotes slipshod thought. Get into the habit of careless use of words and you will soon be careless in thought. To think correctly and talk correctly, to talk correctly and think correctly you will find

A DESK-BOOK OF ERRORS IN ENGLISH

A very serviceable little book. "Right to the Point." 12mo, cloth, 240 pages, \$1. P.P.

Norman Richardson, 12 E. Wellington St., Toronto

The FIFTH WHEEL

By *Beatrice Heron-Maxwell* and *Florence & Eastwick*

OUR NEW SERIAL STORY

THE FIFTH WHEEL has always been a puzzle to mankind. Some people think a fifth wheel is unnecessary. But that all depends upon the progress of fortune. When all goes well with the waggon, four wheels are quite enough. But when a motorist gets a punctured tire, or a smashed rim, wheel number five comes in very handy. In the story by that name, things do not go smoothly. There is uneasiness from the very beginning. This continues for a large part of the story, until the break comes in a sort of along-the-road climax. It is here that the fifth wheel becomes a necessity to a large number of people, most of whom are uncommonly interesting characters. Love plays a very important part in the story, as it does in most English novels. There is a dash of Thomas Hardy in the treatment, though the love element is by no means so powerful as in "Tess of the D'Urbervilles."

Zero is a negligible yet unlimited quantity—an oval—an embryo—nothing, comprising everything. If you wish to profit by the unexpected that always happens, back Zero.

THE dusty road leading through Fleet and Crookham, towards Cron dall, was undisturbed by travellers on a June morning when a sailor, tramping along with his bundle slung over his shoulder, stopped at a gateway and looked inquisitively along the wide, well-kept drive with its close tall border of rhododendrons and pines of Spinney Chase.

Beyond a clump of trees where the drive took a wide sweep, he could see the upper windows of a large house, over which the creepers were only thinly spread.

"New," he soliloquised, "pretty near brand new! though it's built old-fashioned; everything tip-top, up to the mark. Might do a deal here easy!"

As he pushed the gate open, a woman came to the lodge door and asked what he wanted.

"I've got some curios here," he said; "real good ones from foreign parts. Heard your skipper"—he nodded towards the house—"had a fancy for such things, so thought I'd like to show him mine. No objection, I hope, Missis!"

The lodge-keeper looked a little dubious.

"He don't buy things at the door," she said. "He gets them from collectors—or dealers."

"Ah! but he can't get these because they're not easy found. I've collected 'em in strange places, and they're worth a lot if a dealer got hold of 'em. But I'll sell 'em reasonable first hand."

"Well, you must go round to the back door," conceded the woman. "Take the small path to the left."

The man nodded and walked on. "I was right about her boss," he reflected. "Guessed anyone with a place as new as this would want some old thing to put in it."

Turning the corner, he came upon the lawn, where two young girls and two men were playing tennis, while across the green expanse he saw the long, low facade of the house, which

was the replica of an old manor, and picturesque even in its newness.

A winding path, screened by a shrubbery, led him round to the rear, and through a courtyard he reached the kitchen door.

To the maids and footmen gossiping together, he spun a yarn of wreck and wrack and maroon, of strange adventures and final rescue, ending in safe return, while the good ship in which he had been second mate, was lying, with her merchandise, fathoms deep in the China Sea.

And getting round them with his ready tongue and roving eye, he persuaded the butler at last to tell his master that there were some curios worth seeing at the door.

By this time he had learnt that the house was named Spinney Chase, and was the country residence of Horatio Pridham, contractor, who was negotiating to buy the Basingstoke Canal with the idea of making it a means of motor-boat traffic to and from Southampton and London.

While the butler went with the message, the sailor, undoing the knots of his bundle, meditated that anyone who was rash enough to buy the canal must have few brains and plenty of cash to spare, and that, provided he asked a good price, he was safe to sell some of his wares.

Therefore, when Mr. Pridham sent for him to the inner hall, he told another glib tale of hair-breadth escape from Boxers whom he had looted successfully, and produced some specimens of carved green jade as well as some weapons with jewelled hafts, as the result. Mr. Pridham was inclined to take the whole lot, but, on second thoughts, sent for his son, who condemned most of them as too ordinary to have any value.

BUT a quaint-looking dagger attracted him, and, after examining it, he said, "This might do for your collection of weapons, father. I've never seen one like it. What's the spring for?"

The handle was of dark metal, inlaid with silver, and at the end of it a small flat knob was obviously intended to be pressed inwards by the thumb, when striking, only that a rim of rust prevented it working.

The sailor took his clasp knife and with the point scraped the rust away. Then he struck downwards, at an imaginary foe, and, pressing the knob, a second and third blade, thin and fine, shot out from either side of the large one, near the haft.

"As you draw it out, it makes a double gash, like a cross," said the sailor. "It's a torture knife; that is the only one in the world. You'll never find another."

"How much do you want for it?" Mr. Pridham asked.

"I'd take five pounds, sir."

"I dare say you would," said the younger one, "but you won't get it here. Two pounds ten or nothing."

The sailor argued, but yielded, and he retired with his two pounds ten while the man and his father went to the outer hall, where, in a recessed panel, hung a collection of arms—offensive and defensive—from all parts of the world.

"It will fill up this gap" said Laurence Pridham, "opposite the boikin that the Diva carried for wear-

some lovers. I shouldn't care about a jab with either of them."

Meanwhile, the sailor, with a friendly word or two of good-bye, had swung out of the gate and was on the high road again. About two hundred yards along he came upon a break in the hedge and stepping through, saw that a zig-zag path ran from it down to the bank of the canal. A little farther was a bridge, and another path leading downwards to the fringe of trees beyond which the canal path wound its way. As he sat down his bundle and, taking the money out, tied it in his handkerchief and stowed it in his jacket, his eye caught a movement near the bridge.

Unseen himself, he had a clear view through the hedge of a girl who stood watching the road along which he had just passed.

Her gaze was eager and concentrated, and as the sun slanted into her eyes, she put up her hand impatiently, to screen them.

The gesture was familiar to him, and a dawning recognition in his eyes leapt to certainty.

"Liz! by all that's holy!" he said softly, under his breath. "Then my tramp's ended. I wonder how she comes here!"

Quietly he crept nearer to the bridge against which she leant and, still hidden by the hedge, was quite near her when she gave a little involuntary exclamation of relief and, turning, ran down the path to the canal.

The sailor straightened himself, a dark swift look of anger replacing his former one of glad surprise.

For along the road a young man was approaching, from the direction of Spinney Chase, and the sailor recognized him as the son of the man who had bought his knife.

Into his mind flashed the thought, "Liz was waiting for him. She has gone down to the canal and he'll follow her there. If he does—!"

He lay down flat on the grass and pulled his cap over his eyes, with one arm carelessly flung across his bundle.

"I'm sleeping," he murmured, after his usual fashion of talking to himself, "tired after my tramp, and feel the sun a bit. Any man can sleep who has a mind to. There's no law again it as I knows."

Under his cap his eyes watched the tall figure approach and pass and turn off to the bridge.

Then he rose, tilted his cap back again, and swung his bundle over his shoulder.

"So that's her game," he said. "Well, there's three to play now."

And he went down the zig-zag to the canal bank.

CHAPTER I.

We All Begin by Being Units, but the Unity of Units is Strength.

HORATIO PRIDHAM sat smoking his cigar, with a glass of port beside him, reflecting on many things.

Time was when he had taken his ease behind the glass partition of his office, after the warehouse was closed for the night, and had been glad of a pipe and a tankard of beer to help him through with checking the day's accounts. But a good many years and a good deal of hard work



That velvety skin of the Orient, with the delicate, refined, pearly white of the North, is the most alluring facial beauty in the world. This ideal blending of the complexion is within the reach of every woman by the regular use of

GOURAUD'S Oriental Cream

the ideal, non-greasy toilet preparation. The Society and Professional women of two Continents are enthusiastic over the wonderful results attainable.

At Druggists and Department Stores.

FERD. T. HOPKINS & SON, Props.,
37 Great Jones St., New York

ABOUT THE CLOTHES MOTH.

There are several closely allied species of Clothes Moths, *Tineina*, all so much alike that it is difficult to tell them apart. The Moth finds its way easily into chests of drawers and wardrobes, and lays its eggs. From these eggs the larvae which eat our garments are hatched. Each larva makes a case for itself from fragments of the material on which it feeds.

Nothing short of hermetical sealing will keep the Clothes Moth out of wardrobes, chests of drawers, boxes and similar places where clothes and furs are kept, and under ordinary household circumstances hermetical sealing is impossible. The one way to prevent damage by Moth is to use Keating's Powder, which kills every moth with which it comes into proper contact before it can lay its eggs, or should the eggs have been already laid, it kills the larvae immediately they hatch. Before putting away furs, blankets, Summer or Winter wearing apparel, and clothes of all descriptions, first thoroughly shake them, and then well sprinkle them with Keating's Powder; leave the powder on them. Carpets.—Before relaying carpets see the floor is thoroughly dry, then dust all over with "Keating's" and lay the carpets on top. Furniture.—Blow "Keating's" freely and regularly into the folds of all upholstered furniture and the backs of chairs, bedding, etc.

It is necessary that both the Powder itself and the article on which it is used are absolutely dry. So used it will not injure the finest fabric.

"Keating's" contains no poison, and is absolutely harmless to everything except insect life.

and obstacle-riding intervened between then and now; and his kaleidoscopic thoughts were tinged with a rosy glow of satisfaction as he surveyed the polished oak table set lavishly with crystal and silver, flowers and fruit, while at his right-hand a massive silver-gilt cigar-box held a flattering inscription in its lid, a tribute from his army of work-people when he lapsed from active into sleeping partnership of the great firm founded by himself.

He was debating whether, having purchased the Basingstoke Canal in its entirety, for the mere bagatelle which was its price—a matter of a thousand pounds or so—he would, after clearing it from weeds and encroaching banks, adding some more locks, and working it up into a valuable and lucrative means of egress and ingress for goods and men, present it to the nation.

It might be useful in case of the ever-threatening invasion peril. The words "Sir Horatio Pridham, Bart." danced before his mental vision, and he smiled, while he took his cigar out and sipped his port, with the contentment of one who has lifted himself out of the ruck into the ring-fence of the Upper Ten.

Through the open window, across the terrace and the garden, he could see, in the clear summer night, the belt of trees that fringed the canal, and he knew that the path leading to his heart's desire was as easy to follow—although invisible—as the artificial waterway that meandered towards London and arrived at its goal.

Yes, he would accept a baronetcy when it was offered, as assuredly it would be, and thereafter a peerage. But such things were not done all in a moment, and they meant both money and influence.

THE money was his; the influence was others, and it would be his work, now that the money-grubbing days were over, to get it.

A shadow, substantial enough in breadth, darkened the moonshine for an instant, and was followed by its substance, Mrs. Pridham, large of person, heavy of tread, weighty in words and manner.

No one in her immediate circle asked whether Mrs. Pridham was handsome or the reverse, any more than they criticized the exact quality of Britannia's looks, or other abstract feminine persons. The fact that she was Mrs. Pridham, that no matter how she looked or how you liked her, she could not be ignored, was the one which impressed itself most on every one round her.

"Horatio," she said imperiously, "I want to talk to you about Theo."

It was a habit of hers to go straight at the subject without either finesse or prelude.

"Sit down, my dear," Mr. Pridham answered. "Join me in a glass of port."

She sat down—not because he suggested it, but because she had intended to—and waved the port away.

"Theo is neither a child nor a grown-up," she said, "and she is very difficult to manage. This flirtation of here with young Mauleverer—"

"What's that?" interrupted her husband. "Is he taken with her?"

"They seem to be always together," assented Mrs. Pridham with an accent of displeasure, "but I'm not sure it's a good thing. She is too young—and he will get in the habit of seeing her, and treating her as a sort of child, and then it will come to nothing."

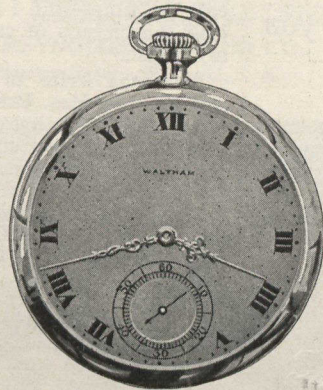
"It would be an excellent match," observed Pridham reflectively. "He has no money, and is rather a young ass, but the barony of Brismain is an old one, and Brismain is very well thought of, in spite of his poverty."

"Yes; but if he thinks her too young to propose to and is always with her, it will go off, I'm afraid," Mrs. Pridham said. "You see, Agnes is no good as a companion to Theo. She goes to church, and leaves Theo to play tennis with Mr. Mauleverer."

"Well, what do you suggest, my dear?"

"I suggest that Theo goes to a finishing school in Brussels, at the end of September, for six months, and

Waltham Watches



When you look at a Waltham Watch you look Truth in the face. The importance of this grows when you consider that you consult your watch about forty times every day.

At Waltham is the oldest watch plant on this continent and the largest and most celebrated in all the world. In the accuracy and beauty of every Waltham timepiece are reflected the unrivalled resources of the Waltham plant.

There are Walthams for as low a price as will buy a good watch, and up to as high a price as any one should pay. Your jeweler has them.

Waltham Watch Company
Canada Life Bldg., St. James Street, Montreal

CLASSIFIED ADVERTISING

PATENTS.

A WORKING MODEL should be built before your patents are applied for. Our modern machine shop and tools are at your service. We are the only manufacturing attorneys in the world. Get our advice regarding your invention. All advice free. The Patent Selling and Manufacturing Agency, 22 College Street, Toronto.

WRITE for our Inventor's book, "Protective Patents." Tells how to invent and dispose of patents. Trade-marks registered all countries. Robb & Robb, 287-290 Southern Bldg., Washington, D.C.

FOR SALE.

CHARMING Summer Residence, Bay of Quinte. Snap. Particulars, Dobbs, 41 Clarence St., Kingston, Ont.

STAMPS AND COINS.

PACKAGE free to collectors for 2 cents postage; also offer hundred different foreign stamps; catalogue; hinges; five cents. We buy stamps. Marks Stamp Co., Toronto.

MALE HELP WANTED.

CANADIAN GOVERNMENT EXAMINATIONS for Railway Mail Clerks everywhere soon. Citizens over 15 eligible. Big pay. Yearly vacation with full pay. Sample Questions—free. Write immediately. Franklin Institute, Dept. G. 175, Rochester, N.Y.

EDUCATIONAL.

GET READY NOW for the chance that may come your way. Spare time study will fit you for the position ahead of you. We can teach you at your own home, Commercial Course (Bookkeeping, Arithmetic, Penmanship, Business Correspondence, Commercial Law), Short-hand and Typewriting, Beginner's Course, Journalism, Special English, Elementary Art, Mechanical Drawing, Architectural Drawing, Electrical Course, Engineering (Stationary, Traction, Gasoline, Marine, Locomotive, Automobile), Matriculation, Civil Service, Teachers' Examinations, or any subject. Ask for what you need. Canadian Correspondence College, Limited, Dept. K, Toronto, Canada.

BAKERS' OVENS.

HUBBARD PATENT PORTABLE Ovens—Plans supplied; latest machinery; lowest prices; catalogue free. Warren Manufacturing Co., 782 King West, Toronto.

PRINTING.

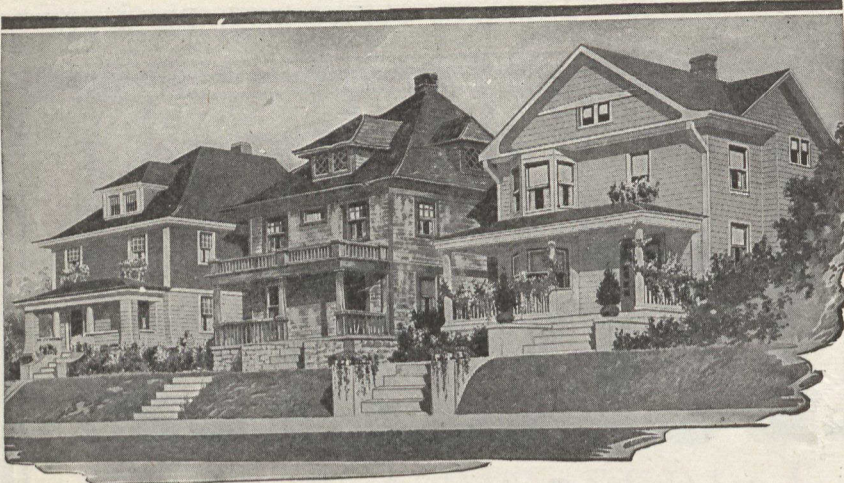
VISITING CARDS—Ladies' or Gentlemen's, printed to order—latest styles; fifty cents per hundred, post-paid. Frank H. Barnard, Printer, 35 Dundas Street, Toronto.

ARTICLES FOR SALE.

GOOD FOUNTAIN PEN—sent insured mail—receipt 50 cents. Burnet Co., 69 Arch St., Kingston, Ont.

BOOKS.

TRAGIC STORY of the EMPRESS OF IRELAND. Greatest disaster in Canadian History. Complete. Fully illustrated. Only \$1. Extraordinary opportunity. Best terms. Sample book free. Write to-day. Winston Co., Limited, Toronto, Ont.



Your Home and Your Neighbor's

have everything to do with the character and appearance of your neighborhood.

This is "Neighborhood Improvement Week" in thousands of communities, when every property owner is asked to consider the improvement of his property and the neighborhood in which it is located. Are you helping to arouse interest in your town?



The "Little Blue Flag" Varnishes—one for every purpose—are famous for their high quality and perfect results. Look for the little blue flag on the can.



The beautiful, modern flat finish for interior walls and ceilings. Black, white and fourteen colors.



"High Standard," the highest grade paint made. For exterior and general use. White, black and 54 tints and shades.



Gives beautiful and permanent finish in all the popular wood effects. Does not fade like ordinary wood dyes. These are but a few of the "High Standard" products. There's a Lowe Brothers Paint, Varnish, Enamel or Stain for every purpose.

In the home and neighborhood, flowers, shrubbery, trees and lawns have their important uses, but a wise selection and use of good paint is most important of all. A liberal use of good paint will go furthest toward beautifying, improving, and raising the value of your home and neighborhood. You will get the most permanent beauty and the most complete protection by using



It is made of the choicest materials, by the latest improved processes, and by formulas which years of exposure tests have proved to give best results. No hand-mixed paint or ordinary prepared paint can approach "High Standard" in its beautifying and protecting qualities, or in true economy, considering the years of service it will give on your buildings.

In Your Home and Your Neighborhood

Lowe Brothers "High Standard" Liquid Paint will add thousands of dollars to the value of your house and your neighbors' by improving the appearance of your home and neighborhood. Every dollar of cost adds five to the value of your buildings, as has been proved by many householders, and the beauty of your home will have an uplifting influence for you, your family and your neighborhood. Decorate the interiors with



the beautiful, modern flat wall finish. Its delicate colors give the most pleasing effects, and it is well adapted to stenciling and free hand decorations. It is also washable, fadeless and very durable, and does not easily scratch or mar. Send for Mellotone booklet and color cards.

Ask your local "High Standard" Dealer-Agent to give you Paint Information and color combinations for exteriors, interior walls, floors, woodwork, etc. **Illustrated Books FREE**—Have the best looking house in your neighborhood. Our booklets will tell you how—"Homes Attractive from Gate to Garret," and "Harmony in Color." Sent free to readers of this publication. Write to-day. Also let us help you with your special decorative problems.

LOWE BROS. LIMITED
267-273 Sorauren Avenue
TORONTO - CANADA

that till then she has a governess-companion. I never believe in girls phillandering. The young men find it very pleasant to pass the time, but they don't marry them."

Mr. Pridham smiled. "You were only seventeen yourself, Selina, when we fixed things up. How old is Theo?"

"Sixteen-and-a-half—and very precocious, as all the young girls are nowadays. To hear her talk sometimes you would think she was an experienced married woman of twenty-five. She knows the world better than Agnes does already."

"Agnes is a saint," said Pridham, "and modern saints seldom know this world. They only see one side of it."

"I think that school-friend of Theo's—Fenella Leach—might do," said Mrs. Pridham, who always kept to the subject in hand. "She is about the same age as Agnes, and I hear she wants a situation of some kind."

"What is she supposed to do?"

"She can read and practise with Theo and keep her up in her French and German. I daresay she would come without a salary at all, for the matter of that—just to get the change of air and a holiday."

"A holiday!" Pridham repeated. "It doesn't sound much like one, old lady. She must have a salary; we don't want any give-and-take system of that kind. What we want we can afford to pay for. Those who pay call the tune—and I don't give anyone else the chance of calling the tune in my house."

"I might write to Miss Leach tonight," said Mrs. Pridham. "She gets on well with both the girls, and she's a quiet, sensible sort of young woman, with no nonsense about her."

"How does she come to want a situation?" he asked. "I thought Theo's school was only for rich people's daughters. I'm sure it's been expensive enough."

"I fancy Miss Leach's father hadn't any money to leave them, so he had them well educated in order that they might be fit to earn their living. Theo told me that this girl took the language and mathematical classes the last term, because her father couldn't afford to keep her on there, and she didn't want to leave until she had passed some exam."

"Well, have her by all means, if you like," Mr. Pridham said. "When does Laurie come home, by the way?"

"Monday; he'll be home for a fortnight."

"Better give a dinner while he's home and ask the Brismains and some of the local lights, eh?"

"Yes," Mrs. Pridham's resolute face softened. Her son was the idol of her heart, though, if she had been told so, she would have denied it with asperity.

It was for him she wished her husband to get on—for him, indirectly, that she desired a marriage between Theo and young Mauleverer, because this would further certain schemes she had about Laurie's own marriage.

She went away to write the letter to Miss Leach, and to make out a list of people for the dinner.

Mrs. Pridham was not only more adaptable than her husband, as women always are, to higher circumstances than they are born to, but she had been in a superior position of life when she married him.

She had realized long since that if the Suburban woman wishes to succeed in good society, she must not be too agreeable in her manners. No amount of gush softens an aristocratic heart to a second rate person: the only way to obtain influence—slowly, steadily, surely—is to be an objective personality—to be more difficult of approach than the upper class itself.

So far she had made no false step in the upward rise of her husband's career, and no one ventured to patronize her.

She had a brain that analyzed every circumstance with cool calculation, to see if it fitted in with her scheme of life!

When her elder daughter, Agnes, seceded from the Protestant to the Roman Catholic Church—a blow which Mr. Pridham took very badly

and violently—Mrs. Pridham said little.

She had recognized already that one way of being hand in glove with social magnates was to be converted to their religion, and she hoped that a week-end at an English Duke's castle would compensate for Agnes' defection.

"They generally take up converts for a bit," she said to her husband, who intervened testily, "Perverts, my dear, perverts."

"And," continued his wife unmoved, "I shouldn't be at all surprised if Agnes gets an invitation to some swell house before long."

"Then I hope she'll refuse it," said Pridham.

"I am quite sure she will accept it," his wife said; "not because she is ambitious, but because she is in thorough earnest, and she loves everything and everyone that belongs to her new faith."

"Have it your own way," Pridham concluded, "but if I catch Laurie turning, there'll be ructions."

"Oh! Laurie! that's a very different pair of shoes!" Mrs. Pridham conceded.

CHAPTER II.

One and One, With a Shadowy Third.

IN a bedroom at Spinney Chase, on a July night, a girl, in front of her mirror, was taking down her hair, gazing at herself, while the shining, wavy strands fell like a filmy cloak over her shoulders. A pale blue dressing gown draped her tall, slight figure, and the wide sleeves fell back as she sat down, showing the round, white arms, and, resting her chin on her clasped hands, studied her face intently. It was a charming face, the very irregularity of its features adding to its attractiveness, and the light in the dark grey eyes was eloquent of the stir of feeling underlying her fixed, absorbed attitude.

To herself she was no longer Fenella Leach, companion-governess to her former schoolmate, Theodora Pridham, but someone of far greater importance, with a future, whose promise of wealth and cessation of work was nothing to her compared to the mutual love that glorified it in her eyes.

A soft tap at the door failed to attract her notice, and the girl who followed it up by peeping in, crossed to the dressing-table noiselessly and, putting her hands over Fenella's shoulders, lightly veiled her eyes with them.

Fenella started up, putting the hands away, saw the laughing girlish face reflected in the mirror. Rosy cheeks, brown eyes, tumbled brown hair, and the lissome figure of a girl of sixteen.

"Theo, you little monkey!" she exclaimed. "I never heard you come in."

"We don't admire ourselves, do we?" answered Theo; not "arf!"

Fenella turned round, putting her hair back, and became serious. "Theo," she asked earnestly, "do you think I'm pretty?"

Theo, perched on the edge of an armchair, replied carelessly: "I never thought about it at all, my dear."

"Because," went on Fenella, "well—there's a special reason why I want you to tell me."

"I know," Theo said. "I shouldn't bother about that if I were you, Fen."

"You know? How could you? And why do you say I needn't bother?"

"Well," answered Theo, "mother doesn't mean all she says for one thing, and—"

"Your mother! Has she been talking about me?"

"Didn't you mean that? I told mother at the time I thought you had overheard."

"No," said Fenella, "I overheard nothing. Tell me, Theo, please tell me!"

"Oh, well! I suppose it doesn't make any odds. She said you were done up—and that you had plebian features—and that your hair wasn't your own. That's all, I think."

Fenella leant forward, her eyes darkening a little. "Whom did she

say it to? Who was there? Anyone else but you?"

"Only me, and Laurie."

"Laurie!" echoed Fenella quickly.

"Yes. But you needn't worry. Mother abuses every girl to him on principle, except Sallie Mauleverer, and that's because she's an Honourable."

There was a silence for a moment, while the intensity in Fenella's face deepened. Then she said: "Did Laurie—your brother—seem to—to agree with her?"

"Now, my dear old girl, what are you bothering yourself about? Laurie doesn't care a hang for looks as long as a girl is jolly. He said he thought you were jolly. Mother said—"

"Yes?"

"Oh, nothing much." Theo left her perch and began pirouetting before the long mirror in the wardrobe.

"Theo, you must tell me. Remember, I was your old school-chum before I came here to be your governess."

"Such a ludicrous idea," commented Theo laughing, "your being governess to anyone—let alone me! Well, mother said that 'jolly' expressed you exactly—a good-natured, healthy, common sort of girl."

"Common!" Fenella flashed an indignant glance. "Considering that my father was much better born than— Oh! I'm sorry, Theo!"

"Don't mind me, my child," answered Theo airily. "Your father was a general, and so was mine—of a different kind. Pridham's Pork Pies—Pridham's Paraffin and Petrol—he ought to have G. P. after his name instead of J. P.—Horatio Pridham, General Provider!"

Fenella went across to her and put a caressing hand on the girl's arm. "Naughty child! It really doesn't matter though what people's fathers were, or are, these days—only Mrs. Pridham needn't have called me common to Laurie."

Theo wound her arm round the other's waist.

"How you keep harping on Laurie," she said. "If he's such a blighter he can't see what you are like, on his own, he isn't worth troubling about. Fen—I've got a secret to tell you!"

"Have you?" Fenella asked.

"You won't tell a soul? Honor?"

FEN recalled herself with an effort, and met bright, dark eyes fixed on her. "Honour," she agreed.

"You know young Mauleverer," continued Theo; "Tubby of that ilk. His name is Theodor."

"Is it?"

Theo shook her gently. "Is it?" she repeated. "Yes it is. And the coincidence is so striking that—"

"What coincidence?" interrupted Fenella.

Theo took her gently by the arm and led her to a chair. "My good girl," she said, "your wits are wool-gathering. Pull yourself together. His name is Theodor and mine is Theodora, and the result is we've fallen in love with each other."

"You ridiculous child! What nonsense!"

"I'm not. It isn't. It's quite true. And we think that when Sallie—his sister, you know—is engaged to Laurie—"

Fenella caught at her arm. "Theo, what do you mean? Engaged to Laurie!"

Theo shook her off lightly. "What are you so excited about? Laurie will have to marry Sallie because—"

"Because?" Fenella breathlessly demanded.

Theo stared at her. "Goodness! how odd you are to-night, Fen! Red one moment, and white the next. What's it all about?"

"Never mind," Fenella answered impatiently. "I want you to tell me why Laurie must marry Sallie Mauleverer."

"Because the little tin gods—father and Lord Brismain—have settled it. Sallie is a penniless aristocrat—Laurie will have money. They'll each get what they want—a rise in life. And Tubby will be a sort of a kind of a brother-in-law to me—a little less

About time you got yours

THE limit of going some in the smokings line is to make fire with a match, then hitch it to a jimmy pipe packed brimful of Prince Albert! Me-o-my! Gets you mighty pleased-like, and turns on the sunshine spigot in your system very early in the A. M. Prince Albert wins every man who's game enough to hit the high spot at the cost of the first tin. Doesn't make any difference what you think about being able to smoke a pipe, you can and you will—and get happy on every pull—if you'll nail your flag to the mast of

PRINCE ALBERT

the inter-national joy smoke

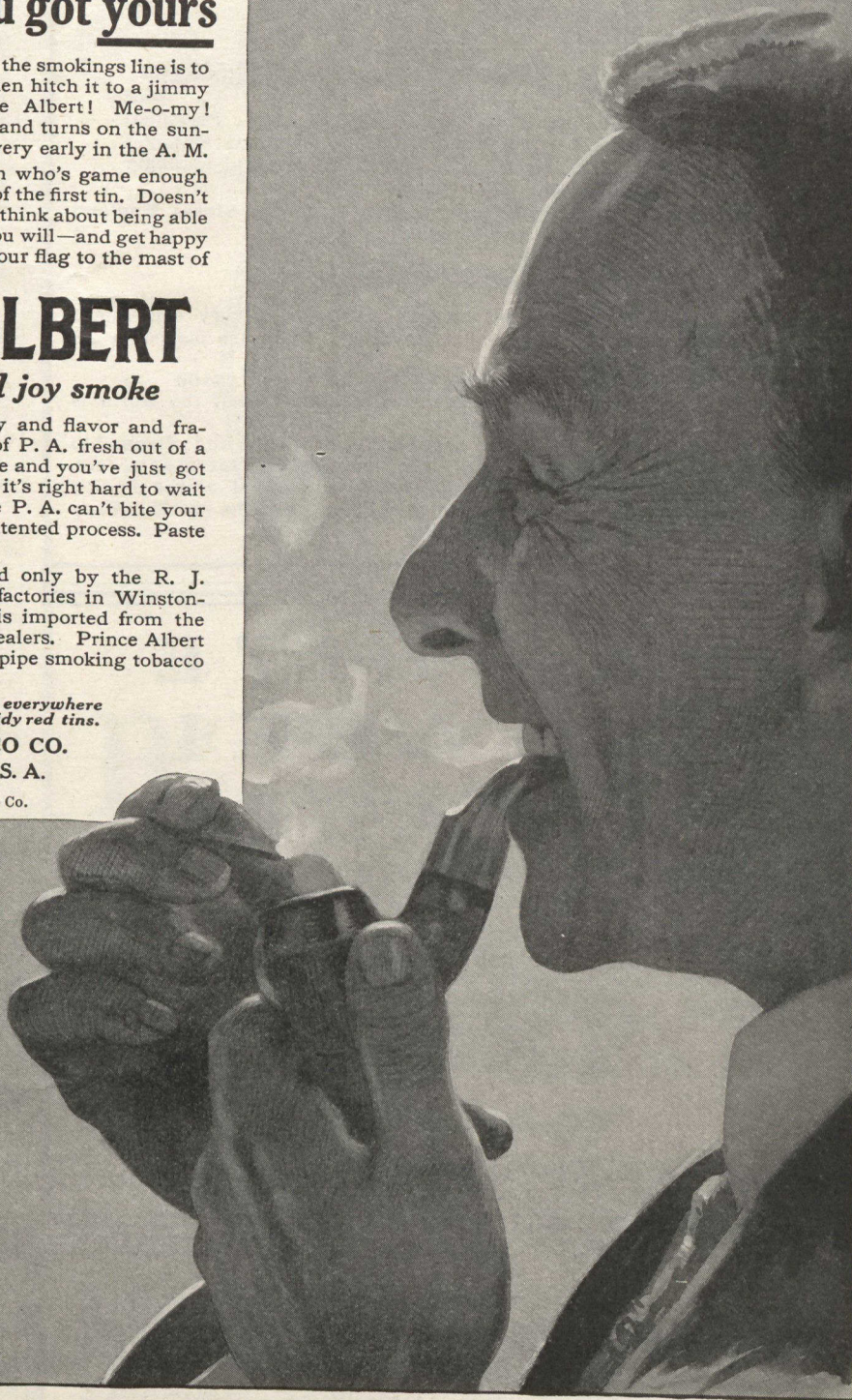
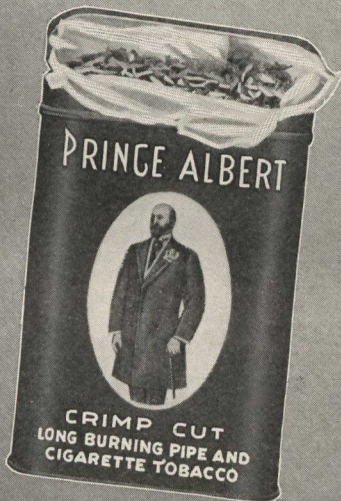
Men, here's class—and quality and flavor and fragrance. Get a whiff or a puff of P. A. fresh out of a pipe or from a makin's cigarette and you've just got to have more. Tastes so good it's right hard to wait till the next fire-up. Because P. A. can't bite your tongue! Bite's cut out by a patented process. Paste that in your hat!

Prince Albert is manufactured only by the R. J. Reynolds Tobacco Co. at its factories in Winston-Salem, N. C., U. S. A., and is imported from the United States by Canadian dealers. Prince Albert is the largest selling brand of pipe smoking tobacco in the United States.

Prince Albert is sold everywhere in one-eighth-pound tidy red tins.

R. J. REYNOLDS TOBACCO CO.
Winston-Salem, N. C., U. S. A.

Copyright 1914 by R. J. Reynolds Tobacco Co.



Electric Service

Means comfort, convenience, economy, and safety.

The home that is completely equipped with electrical devices is a happy one.

All the drudgery of housekeeping is eliminated by electricity.

You can wash, iron, sew, sweep, cook, keep cool in summer and warm in winter, by means of electrical apparatus designed especially to relieve you of unnecessary and fatiguing labor.

At our showrooms all these devices are ready for your inspection. Competent demonstrators will operate and explain them for you.

The Toronto Electric Light Co., Limited

"AT YOUR SERVICE"

12 Adelaide St. E.

Telephone Adelaide 404

G.H. MUMM & CO

BY ROYAL WARRANT



TO HIS MAJESTY
KING GEORGE V.

CHAMPAGNE



BY APPOINTMENT.

WHITE HORSE
WHISKY

Established 1742.

Great age and fine bouquet with guarantee of purity are its recommendation.

Always ask for **WHITE HORSE** specially if you want it.

Sold by all Wine Merchants, Grocers and Hotels.

The Canadian Bank of Commerce

Head Office: TORONTO

Paid-up Capital, \$15,000,000; Reserve Fund, \$13,500,000

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L. President.
ALEXANDER LAIRD General Manager.
JOHN AIRD Assistant General Manager.

Branches in every Province of Canada and in the United States, England and Mexico.

Travellers' Cheques

The Travellers' Cheques issued by this Bank are a very convenient form in which to provide funds when travelling. They are issued in denominations of

\$10 \$20 \$50 or \$100
and the exact amount payable in the principal countries of the world is shown on the face of each cheque.

These cheques may be used to pay Hotels, Railway and Steamship Companies, Ticket and Tourist Agencies and leading merchants, etc. Each purchaser of these cheques is provided with a list of the Bank's principal paying agents and correspondents throughout the world. They are issued by every branch of the Bank.



WHITE LABEL ALE

with your Lunch or Dinner coaxes an indifferent appetite into pleasurable anticipation of the meal. Try it.

At Dealers and Hotels.

Brewed and Bottled by

DOMINION BREWERY COMPANY, LIMITED, Toronto

THE INDEPENDENT ORDER OF FORESTERS FURNISHES A COMPLETE SYSTEM OF INSURANCE

Policies issued by the Society are for the protection of your Family and cannot be bought, sold or pledged.

Benefits are payable to the Beneficiary in case of death, or to the member in case of his total disability, or to the member on attaining seventy years of age.

Policies issued from \$500 to \$5000
TOTAL BENEFITS PAID, 42 MILLION DOLLARS

For further information and literature apply to
FRED J. DARCH, S.S. E. G. STEVENSON, S.C.R.
Temple Building TORONTO

HOTEL DIRECTORY

KING EDWARD HOTEL
Toronto, Canada.
—Fireproof—
Accommodation for 750 guests. \$1.50 up.
American and European Plans.

MOSSOP HOTEL
(Limited)
TORONTO, ONTARIO.
European Plan. Absolutely Fireproof.
Rooms with or without bath from \$1.50 and up per day.

PALMER HOUSE
TORONTO - CANADA.
H. V. O'Connor, Proprietor.
Rates—\$2.00 to \$3.00.

QUEEN'S HOTEL, MONTREAL.
\$2.50 to \$4.00. American Plan.
300 Rooms.

THE NEW RUSSELL
Ottawa, Canada.
250 Rooms.
American Plan\$3.00 to \$5.00
European Plan\$1.50 to \$3.50
\$150,000 spent upon Improvements.

THE NEW FREEMAN'S HOTEL
(European Plan.)
One Hundred and Fifty Rooms.
Single rooms, without bath, \$1.50 and \$2.00 per day; rooms with bath, \$2.00 per day and upwards.
St. James and Notre Dame Sts., Montreal.

THE TECUMSEH HOTEL
London, Canada.
American Plan, \$3.00 per day and up.
All rooms with running hot and cold water, also telephones. Grill room open 8 to 12 p.m.
Geo. H. O'Neill, Proprietor.

than kin and more than kind! What fun!"

Fenella was silent for a moment, then she said slowly: "But your brother never takes any notice of Miss Mauleverer. I've seen them both together, and he practically ignores her."

"Oh, men of Laurie's type often do that. They take no notice of the girl they mean to marry. It's the other ones they run after."

"Theo, don't say such things! it makes me miserable." Fenella turned away with a sob.

"Fen! Makes you miserable! Good Lord! you can't mean—you aren't going to say you're fond of Laurie. If so, Heaven help you!"

"Why?" Fenella checked her tears.

"Because, for one thing, his future is arranged, and there's no room for you in it."

"And the other thing?"

"Well—" Theo hesitated. "Laurie isn't sentimental, you know. He's too modern to be anything but common place. He'll never fall in love."

Fenella looked at her desperately. "Theo—we are engaged."

"Great Hat!" exclaimed the girl; "not really? Since when?"

"To-day. This afternoon just before dinner. He said he couldn't go away without telling me, but we agreed to keep it a secret at present. He's going to see if he can talk your father round when he comes home again at the end of the month. It's his long leave then, so he'll have time to do it diplomatically. Oh, Theo! I'm so awfully happy—and yet I am afraid to be. He said I might tell you, if I wanted to—just you and Agnes—no one else."

"That's why," said Theo, "you were pranking at the glass. I understand it all now." She gave a long whistle. "Well! I can see breakers ahead."

"You think that your people—?" stammered Fenella.

"I don't think—I know."

"But they can't force Laurie to marry the Mauleverer girl or anyone else, if he doesn't choose to."

"They can make things precious uncomfortable if he doesn't though. He would have to leave the regiment, if father docked his allowance."

"BUT it would be shameful," Fenella observed, "of your father to do that. I haven't any money—only forty pounds a year—but that's my only drawback."

"That's quite enough, though, to put a lid on it," said Theo. "If I had no prospects Tubby Mauleverer wouldn't look at me—I'm quite aware of that. Still, he's rather a duck, and he dances well—Oh, Fen! I can do the Yankee tangle. Tubby taught me."

She danced across the room, while Fenella, thinking deeply, brushed her hair. In a few moments, Theo, out of breath, sank down beside her and, resting her hand on Fenella's knee, said, "How did he propose?"

Fenella laid down her brush, and murmured dreamily: "He said, 'You look ripping to-day.'"

"Was that all? I don't call that a proposal."

"He said," continued Fenella, "But you always do look ripping; that's what I like about you, little girl."

"Like? That isn't much to start housekeeping on. But, of course, Laurie has no imagination—no brains worth mentioning. He makes a good enough soldier, but I bet he's a dull lover."

Fenella drew her strands of hair through her fingers and went on, half to Theo and half to herself: "He said, 'When I hold you in my arms, I feel as if I was holding flowers, and music, and moonlight, and everything that is ideal in life.'"

Theo lifted up her head and remarked: "Rot! Laurie never talked like that. You're making it up."

"He called me his Dream Girl," continued Fenella.

Theo shook her gently. "You're pulling my leg," she said. "I know what he did say really—'Look here, old dear, suppose we run in double harness!'"

Fenella smiled. "Is that what Mr.

An Easier and Better Way

than getting down on your hands and knees to clean and polish hardwood floors and woodwork is to use the



You can get under the bed and heavy furniture; under the radiator; the tops of doors; tall furniture; the stairs and banisters.

Also ask your dealer to show you the O-Cedar Dusting Mop.

Channell Chemical Co., Ltd.
369 Sorauren Avenue, Toronto, Can.

When the system gets "all run down" build it up with



Special Extra Mild ALE

Schools and Colleges



HOME STUDY

The Arts Course may be taken by correspondence, but students desiring to graduate must attend one session.

QUEEN'S UNIVERSITY

KINGSTON, ONTARIO
ARTS EDUCATION MEDICINE APPLIED SCIENCE INCLUDING ENGINEERING

SUMMER SCHOOL
JULY and AUGUST
G. Y. CHOWN, Registrar, Kingston, Ont.

Royal Victoria College

McGILL UNIVERSITY
MONTREAL

For Resident and Day Students.
Students prepared for degrees in Arts, Pure Science and Music. Scholarships are awarded annually. For all information apply to the Warden.

STAMMERING

overcome positively. Our natural methods permanently restore natural speech. Graduate pupils everywhere. Write for free advice and literature.

THE ARNOTT INSTITUTE, Berlin, Can.

Tubby Mauleverer said to you?"

"No," Theo indignantly replied; "but he's much more original than Laurie."

"I don't think any of you know the real Laurie, here at home."

"Well, I'm blown," said Theo. "He's my own brother, anyway!"

"I wonder," said Fenella, "if I had better tell Agnes."

"I shouldn't," Theo advised. "She doesn't sympathize with lovers."

"But she might advise."

"Not she! She will only say a prayer over you."

"Still," persisted Fenella, "Laurie seemed to think it might be a good thing for her to know. He would have told her himself, only he had no opportunity of getting her alone."

"Why didn't he stay till to-morrow?" Theo asked.

"He couldn't—his leave was up to-night."

"I TELL you what, then," said Theo, running to the door, "I'll fetch Agnes, and you can tell her right away, and get it over."

"Don't interrupt her if she is saying her prayers," called Fenella softly; and then, returning to the mirror, let down her hair again.

"I love your hair," she murmured; "that's what Laurie said. It's so bright and warm and soft and living. You would only have to wind a long tress of it round my neck, to keep me always at your side. Round his neck!" She drew a piece round her own white throat, but tossed it back as Theo came in, followed by Agnes.

Agnes was tall and slight, and spiritual-looking, with small, straight, and sorrowful features like those of an angel on a gargoyle. A pale grey dressing-gown and a white scarf drawn over her head and looped round her neck made her look like a saint or a nun.

"You want to see me particularly, Fen?" she asked.

Fenella gathered all her hair up in a bunch and began plaiting it busily. "I wanted to tell you something—something about Laurie."

"Yes!" Agnes said composedly. Composure was a habit with her—so cultivated that it had become second nature.

"How good you look, Agnes," said Fenella nervously. "Somehow one always feels you ought to be in a cloister. It seems almost wicked to talk about the world to you."

Agnes smiled. The smile was a singularly sweet one and transformed the austere sadness of her face into tender sympathy. "I hope I may be in a cloister some day," she said. "But never mind about me! What is it about Laurie?"

Fenella began rather shyly: "Well, Laurie suggested that I should tell you that—" She hesitated and broke off before Agnes' calm and steadfast regard.

"Why," asked Agnes, "didn't Laurie tell me himself?"

"He had no chance. He could never get you alone, he said, so—"

Theo put her arm round Fenella's neck, laughing. "You're actually blushing, Fen. What an out-of-date girl you are! Shall I tell for you?"

"You needn't," Agnes said; "I've guessed."

"And you don't mind?" questioned Fenella eagerly.

"Of course not. Why should I? If Laurie is sure of his own mind and you of yours—" Agnes broke off, and her tone changed as she added, "Only you know, Fen, mother and father may not be very pleased."

Theo burst into laughter. "Very pleased!" she repeated. "I like your moderate way of putting it. You are always so afraid of exceeding the truth by a hair's breadth. Why, father will have a fit, and mother will snort with rage. We shall all have a rotten time when it is broached to them."

"Why didn't Laurie tell them at once?" asked Agnes. "He is acting a lie by keeping it secret."

"It only just happened—to-day," replied Fenella, "and he thought it best to wait until he comes home on leave. The holidays will be nearly over then, and if your father and

mother are very angry, I can go away at once—even before Theo goes back to school."

"I'm not going back to school," said Theo; "you can bet your life. I would sooner run away with Tubby than that. The idea of a girl who is nearly engaged going back to lessons!"

Agnes looked at he reflectively. She was accustomed to her younger sister's vagaries and modern way of talking, and the four years between them made the one a child compared to the other.

"I wish," she said to Fenella, "that Laurie had told them. I don't like deceit of any kind. Why did you tell Theo and me?"

"Laurie wished me to. He thinks a lot of your opinion, Agnes. And he knows you have a good deal of influence with your father and mother."

"I?" disclaimed Agnes. "They think me a fanatic—they talk as if I were spoiling my life by giving it to heavenly things instead of earthly ones."

"Yes; I know they talk. But they trust you; they feel that you are beyond the reach of ordinary considerations—that you are good—true—steadfast. And those things count—in any home. They are a force just as—in a different way, of course—Love is." She went up to Agnes and took her arm.

Agnes lifted her eyes—clear, golden eyes—with a serene light in them. "Mine is Love," she said, "Love of the Highest."

"I know," said Fenella. "I feel that. Love is the mainspring of every woman's life—love of some man."

Agnes drew herself away horrified. "Fenella! what are you saying?"

"I don't mean anything profane," Fenella assured her. "Your love is higher than mine, perhaps—I'm not sure. After all, in loving a creature of God, one is loving God Himself. But we won't argue about it to-night. Only tell me that you will keep our secret—Laurie's and mine."

"I will say nothing about it," Agnes agreed; "but if I am asked and I have to answer, I shall tell the truth."

"Very well! We will leave it like that." Fenella kissed her gently on the smooth, pale cheek, and went across to the dressing-table to find a tie for her hair.

As she passed the window, where the blind was slightly raised, so that a line of moon light shone in, she paused and looked out. "What a perfect night!" she said, adding mentally, "I wonder where Laurie is now!"

Then she gave a sudden start, and glanced hurriedly round to see if the other girls were watching her. Neither was looking in her direction. Theo was intent on practising a rag-time step, and Agnes had sat down and leaning her arm on the table, was thinking deeply.

CHAPTER III.

... and a Shadowy Third."

FENELLA drew the blind down and said: "I wonder if Laurie remembered my photograph!"

"What photo?" asked Theo absently.

"I was giving him one, in the morning-room, just before dinner, and your mother came in suddenly. He slipped it into a book, and then he took the book to the shelf and put it in with the others. He meant to get it again later, I know—but—he forgot!"

"Well, it wouldn't matter much," observed Theo.

"Yes, it would. I had written on the back."

She was going towards the door, as she spoke, and stood there now, irresolutely.

"I must go and see," she added hurriedly. "I can find the book. I know where he put it."

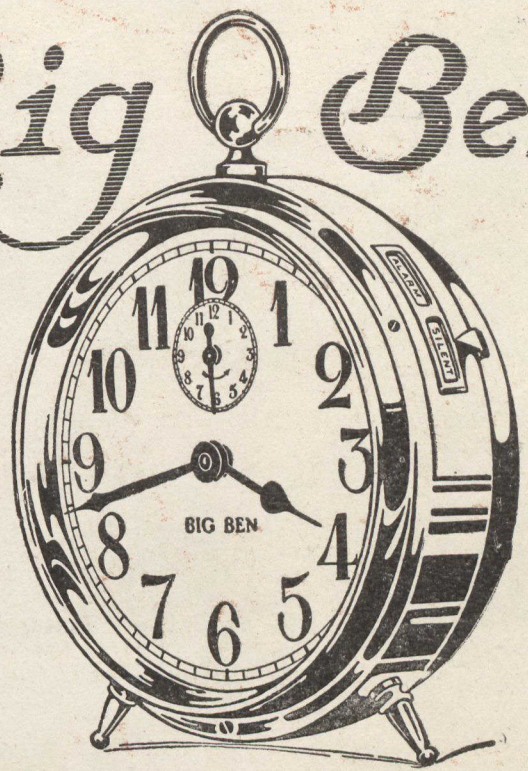
"Shall I come with you?" suggested Theo.

"No—no! I won't be long. I'll just run down."

The next instant she was through the door and had closed it gently after her.

(To be continued.)

Big Ben



BIG BEN is always on the job—he rings, he runs, he stays on time. He wakes you every day with a cheerful five-minute call or 10 successive half-minute rings. Two good alarm clocks in one.

Big Ben is made in LA SALLE, ILLINOIS, U. S. A. by WESTCLOX. He's easy to wind, easy to read, and pleasing to hear. Price \$3.00 anywhere.

William Barron & Son LIMITED

Inventors and Makers of

PRICES:

To carry 2½ tons	- -	£67
" 4 "	- -	£77
" 6 "	- -	£88
" 8 "	- -	£102

F.O.B Liverpool or London.

Transplanting Machines

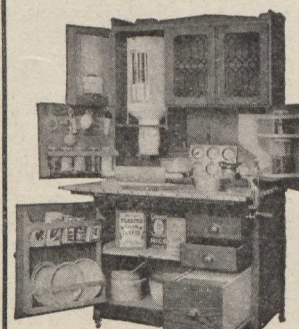
Borrowash, Derby, England



Heartfelt Thanks from the Bride!

That's what you'll receive if you give a KNECHTEL KITCHEN CABINET, and not merely at the time of giving, but every day of her life thereafter, she will have cause to bless the foresight and good sense that prompted your gift.

Look for the Trade-Mark



It will simplify her house problems from the start, making an easy task of what she has probably most dreaded—the kitchen work. When you give her a KNECHTEL, you give her the utmost in cabinet usefulness and beauty. You provide her with a place for every single thing needful for the preparation of meals. There she can keep all items at her finger ends, sitting down to her work and getting through in less time, without that kitchen-fatigue which so many women know only too well.

Write for illustrated Booklet "E" showing all our styles.

Sold by best furniture stores in every town and city.

The Knechtel Kitchen Cabinet Co., Limited
Hanover, - - Ontario



Delicious

Coca-Cola
TRADE MARK
REGISTERED

Pure and Wholesome

Demand the genuine by full name—
Nicknames encourage substitution

THE COCA-COLA COMPANY
Atlanta, Ga.