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THE NATIONAL MONTHLY

OF CANADA

VOL VI.

TORONTO, MAY, 1905

No. 5

THE NATION'S PROGRESS

NOT for many years has so great an interest been awakened over a public question in Canada as that occasioned by the North-West autonomy question. In Parliament and out of it, it has been uppermost. This concernedness is not about the main object of the measure, although that is of national importance; nor is it a matter of dollars, although autonomy will mean a heavy cost to the federal treasury; but the question of educational rights was closely interwoven, and to that the Canadian public has always been sensitive. Another principle also is involved: the control of provincial affairs

by the provincial government. Within a few days of the introduction of the Autonomy Bill, it had proved in its original form so unsatisfactory to the public that important amendments were made. These in effect provided for the continuance of the school system as now in force in the Territories. The amended school clauses were plainly a compromise and, like all compromises, failed to satisfy the extremists, but were received generally as fair and reason-Mr. Sifton, who had resigned his portfolio as Minister of the Interior, on the ground of his strong disapproval of separate schools, declared himself satisfied, and promised to support the measure as now amended. He will not, however, resume his office in the Cabinet, which was still open to him for thirty days. His successor is Mr. Frank Oliver, member for Alberta, who was sworn in on April 8, and whose selection appears to be quite satisfactory to the West. Mr. Oliver is a representative Westerner; and, as a journalist and publisher in Edmonton, is in close

touch with the life of Greater Canada—which is an essential qualification for a Minister of the Interior.

AN OUTCOME OF AUTONOMY

OUT of the autonomy question has risen another and a more troublesome. apportionment of the Territories into two new provinces opened the question of a change of boundary for Manitoba and Ontario. A matter of this kind might and should have been settled upon its own ground: the school question rightly had nothing to do with it. But the two have been confused, and the result has been a muddle, if not a crisis. of the Manitoba Government advised dissolution as an expression of dissatisfaction with the boundary proposals; then Hon. Mr. Rogers, the Manitoban Minister of Public Works, made the statement that representatives of his Government had been approached by the Papal Delegate, who had implied that Manitoba's wishes concerning the boundary would more likely be carried out if further concessions were made to the separate schools. The charge was also made that Sir Wilfrid Laurier had consulted with the Delegate. This the Premier has denied, and has declared that the Government, in the treatment of the boundary, has in no way been influenced, adversely to Manitoba or otherwise, by any sectarian or party interests.

The intrusion of the school question is unfortunate, and not at all creditable to Canadian politics; and were it not that it has been thus made to bear upon a phase of national progress—the enlargement of the provincial boundaries—neither that nor the alleged in-



HON. CLIFFORD SIFTON Ex-Minister of the Interior

terference of Mgr. Sbaretti would be deserving of notice. But the Government is at fault, too, as frankly admitted by the Toronto Globe, which says that the crisis had its origin "in the seemingly incurable tendency of the Federal Parliament to encroach on the sphere of the Provincial legislatures."

THE NEW BOUNDARIES

THE boundary question itself is a comparatively simple one. Manitoba wished an extension westward, but that being denied, is now most urgent in its claims upon the Keewatin territory, to the east. When the Premier introduced the Autonomy Bill he stated that in the ultimate division of Keewatin the interest of not Manitoba alone but the other neighboring provinces also would be consulted. To this Manitoba has entered an emphatic protest: she wants all of Keewatin for herself.

What makes Keewatin provincially desirable is Hudson Bay. Some day there will be railways across the country to Hudson Bay ports, and the great inland sea will be a factor in Canada's transportation. Hence the advantage of owning the Hudson Bay coast line. But Manitoba can not fairly have it all: Ontario shares the right of ownership. Ontario is already large—large enough for convenience—but she can afford to assume an additional burden for the gain of a Hudson Bay coast line.

What will likely be done with the bound-



HON. FRANK OLIVER Minister of the Interior

aries is suggested in the accompanying map. Manitoba will enlarge northward, taking in a corner of old Saskatchewan, and eastward to Hudson Bay, running as far south as the point indicated by the dotted line. This line, a diagonal from Manitoba's northeast corner, will be the Ontario boundary, the latter province thus acquiring the southern portion of Keewatin.

FROM THE LAKES TO THE SEABOARD

THERE was some disappointment among the advocates of government ownership when the Government railway failed to acquire what had been called its "missing link." The Canada Atlantic Railway, connecting Montreal and Lake Huron, was in the market; many thought that the Intercolonial should buy it, and thus gain an access to the West, but it was allowed to pass into the hands of the Grand Trunk for a consideration of \$16,000,000.

As an alternative, however, it is now proposed that the Intercolonial shall have running rights over the road, and a bill to so provide was introduced in the House last month. By this plan the Government road will have the practical advantages of the line, and will be enabled to take cargoes by a direct route from the lakes to the seaboard. The outcome may be that the Intercolonial will be given running rights over all railways. The compensation and rates are to be fixed by the Railway Commission.

'PHONES FOR THE PEOPLE

IF the Postmaster-General succeeds in certain efforts that he is now making, a telephone in every farmhouse will be a possibility. The telephone question in its entirety has for some weeks been the subject of discussion by a special committee under the chairmanship of Sir William Mulock, and some enlightening facts were brought out. One of these was that Canada and the United States are paying twice as much for their telephonic services as any other countries in the world. A lower rate will mean more 'phones, and as the spread-out character of the country makes telephonic communication very desirable, it was a fitting matter for parliamentary investigation.

Sir William Mulock's proposal was to nationalize the telephone system, operating through the municipalities wherever possible. Thus, the local lines, which would include the rural circuits of from twelve to twenty farmers' 'phones, would be under municipal control, while the long distance lines would be owned and controlled by the Government. To simplify as much as possible, the farmer, who is increasingly desirous of telephonic



THE MANITOBA BOUNDARIES The dotted lines show the probable division between Manitoba and Ontario

connection, might be assessed for the service in his tax-bills, the Government's part being thus confined to the larger lines. The Union of Canadian Municipalities has declared itself in favor of such a plan, by which a greatly cheaper service could be given.

It has also been suggested that the Government take over, with the telephone, the telegraph services, and operate them through the Post Office Department, as in England. To acquire the existing telephone and telegraph lines in Canada would cost \$3,300,000, a moderate expenditure in the face of the possible development. It is claimed, however, that all the lines now in operation could be duplicated to-day at much less than their original cost.

THE ST. LAWRENCE ROUTE

THAT the St. Lawrence may be made the national highway which Nature seemed to intend it to be, various shipping interests have preferred numerous requests to the Government from time to time, and with something done each year in response, a great deal apparently still remains. A recent deputation asked that the St. Lawrence harbors be brought to a proper standard, that free wharfage be provided, that hydrographic surveys be made, that the river channel be improved, and that permanent beacons be placed at certain points. Shipping men in Montreal are also agitating that that port be made a free national port. The present Harbor Commission system has not worked well, resulting every year in a heavy loss, and as a remedy it is suggested that the Government take control of the harbor. The Government's decision to continue the free canals is, of course, welcomed by the shipping interests, and will give a considerable stimulus to St. Lawrence route business.

PARLIAMENT AND THE WHITE PLAGUE

THAT Canada cannot prosper without good health is self-evident, and therefore it was quite in order that a resolution should have been passed a few weeks ago in the House of Commons declaring that, "in the opinion of this House, the time has arrived when Parliament should take some active steps to lessen the widespread suffering and great mortality among the people of Canada, caused by the various forms of tuberculosis."

Without doubt, there is need of such steps. It is estimated that there are in Canada



HON. J. P. WHITNEY, ONTARIO



HON. LOMER GOUIN, QUEBEC

THE TWO NEW PREMIERS OF THE SISTER PROVINCES

8,000 deaths a year due to consumption, or, in other words, one-tenth of all the deaths in the Dominion are caused by the ravages of this white plague. In addition, some 30,000 persons are affected, of whom more than onetenth are unfitted for work. Any steps, therefore, by which this fatal disease might be fought would be a distinct economic gain to the country, and it was probably this side of the question which led the Commons to consider it within its sphere. What will be done beyond passing the resolution remains to be seen. Government aid to sanitaria would seem to be the simplest method, following the example of Nova Scotia, which already has a Government sanitarium in successful operation.

THE TWO NEW PREMIERS

ONTARIO and Quebec have, by different courses of events, arrived at the same result—a change of premiership. Mr. Whitney, in Ontario, has by this time worked out the main features of his administration, and has the wheels well a-going. One of his special concerns is to be the development of New Ontario, in line with which is the proposed creation of a new Department of Mines. Mr. Whitney has begun his term under particularly favorable circumstances, with the public unmistakably in his favor.

In Quebec the new premier reaches office, not through a political turn-over, but because of a disagreement within the Government itself, which resulted in the resignation of the former premier. Hon. Mr. Parent was exonerated from the somewhat sensational charges made against him, but it was clearly evident that his resignation was expedient, while it coincided with his own personal inclinations. Mr. Parent, aside from the premiership, has been a man of much business and many interests, and his health has suffered.

The Hon. Lomer Gouin, Quebec's new premier, has, since 1897, represented the St. James Division of Montreal in the Provincial Legislature. He is a practising barrister in Montreal, and one of the leading counsel in the city. As premier, one of his chief opportunities will be the improvement of the educational system, concerning which he is known to have ideals, and in this connection the Montreal Witness says that "his advent to power is hailed by all progressive people as the opening of a new era." It is well that both Quebec and Ontario, at the threshold of new development, should be under new leadership, if that leadership means, as it promises, progress. Both provinces have virgin resources; both have industrial opportunities of an unusual order; and to conserve and develop these calls for progressive administration.

NIAGARA FOR OURSELVES

IT is just possible that there will be no further development of Niagara Falls power beyond that already provided for in the charters of the present companies. A strong movement is setting in across the line against any further diversion of the water, and certain bills now before the New York Legislature to permit the organization of new development companies will be opposed, it being even suggested that a treaty be sought with Great Britain for international limitation of future diversion. The reason for this opposition is given by the New York State geologist, who shows convincingly that the American Falls are even now in grave peril. The channel on the New York side has always been a feeble flow in comparison with the Canadian Falls, and it is the estimate of competent engineers that the diversion of another forty thousand cubic feet per second will reduce the water to the rock bottom at the edge of the American Falls. The works now constructing will take 48,000 feet, and therefore, says this authority, "the death knell of the American Falls has already been sounded"

Whether this be so or not, Canada has a very lively interest in this Niagara power supply. The possible limitation of American development means that the neighboring towns in New York State will look to the Canadian side for power. Of the three companies now developing around the Horseshoe

Falls, two are practically American and will send a large portion of their power across the river; the third company, it is gratifying to know, on the authority of one of its chief promoters, intends to dispose of its entire output in Ontario. It is plainly a time for Canadian manufacturers and municipalities within the radius of the Niagara power zone to arrange for such supply of electric power as they will require; for, very evidently, the future demands from American cities will compete the market, and present delay may mean that Ontario people will lose their opportunity. Perhaps, after all, Niagara is exhaustible; in any case, our rights are worth our own guarding.

THE "CHICAGO OF CANADA"

FORT WILLIAM, already the Lake terminal of the Canadian Pacific, has now been chosen also as the Grand Trunk Pacific terminal. A site of 1,600 acres has been provided for shops and works, and the town, besides granting bonuses of \$350,000 in all, agrees to deed to the Company 1,300 feet of water frontage. The Company, in consideration, is to expend about a million dollars in terminal plant, swinging bridge, etc., and to make the port its principal Lake Superior terminal.

What this means beyond its merely local significance is that there will, in a few years, be a Canadian lake port approaching in importance the American ports of Chicago



A PORTION OF FORT WILLIAM'S WATERFRONT

and Duluth. The C.P.R. has already spent over five millions on its terminal property at Fort William, which includes five elevators, with a capacity of nearly 10,000,000 bushels, 6,000 feet of docks, and immense freight sheds. In the sheds and elevators alone a thousand men are employed. The entrance of another railway, promising operations of similar proportions, means not only that Fort William will prosper, but that business on the Canadian lakes is to take on new life.

WHAT THE TURBINE MEANS TO CANADA

A NEW steamship's arrival from the other side of the Atlantic has not ordinarily a national significance, but nothing less than a new era in ocean navigation is promised by the successful sailing of a new Allan liner, the turbine steamer *Victorian*. It is of importance to Canada, because it means quicker travelling, and will thus give increased geographical advantage to Canada, putting us in closer touch with the world's markets.

The Victorian made her maiden trip early last month, arriving at Halifax on her eighth day out. When fully proven she will reduce



STERN VIEW OF THE TURBINE STEAMER "VICTORIAN"

Showing the three screw propellers

the Atlantic trip, from Moville to Halifax, to five and a half days, as compared with from six to seven days for the fast mail steamers between Queenston and New York. The Victorian and her sister ship, the Virginian, also a turbine, are under contract for the Canadian mail service, and are to receive \$2,000 for each round trip. The recent arrival of both these ships, therefore, marks the inauguration of the fast mail which has been so much discussed during the past few years.

The advantages of the turbine steamer are the quicker speed, the economy of space, giving one-tenth more cargo room, and the steadiness of motion, by which one of the banes of ocean travel is removed. The Victorian, the first turbine liner to cross any ocean, came through some fairly rough weather without any noticeable vibration, and a future speed of eighteen knots is held to be entirely practicable. These two facts alone will tend to make the turbine popular with the people who travel. Whatever advantage is to be had from this new method of steamship propulsion, Canada is in a position to receive it.

A description of the turbine and how it works is given in the department "The Way of Progress," elsewhere in this issue.

CITIZENS AWAKE

PROGRESSIVE step that commends itself A rootilessive people has been taken by the citizens of St. John, N.B., who have organized a Citizens' League, and adopted a platform for the treatment of civic questions. Ordinarily the general public are too content to elect a Council and then to leave to that body the whole discussion, investigation, and management of public affairs; but the St. John Citizens' League purposes to, in future, take an active interest in municipal matters. Their platform has ten planks, the chief of which are the separation of municipal affairs from Provincial and Dominion politics; the appointment of thoroughly competent men as heads of all civic departments, who shall have as nearly as possible absolute control; the revision of the civic by-laws and the abolition of those which have been found impracticable; an equitable distribution of taxation, by which also the public franchises shall contribute more largely; the desirability of a larger proportion of the ablest business men of the city on the Council Board; and the selection, by an executive committee, of a mayor and aldermen, who shall be thoroughly competent and trustworthy men. The League promises support to such an administration, and believes that good civic government would result.

THEY LIKE US

IT should be encouraging to Canadians to know that a kindly regard for us is increasing among our sister colonies. The fact that Canada has now taken a position as the most promising of the British possessions has, no doubt, had much to do with bringing about this warmer feeling; but whatever the motives, Canada receives the proffered friendship

in a friendly spirit.

A leading member of the Legislative Assembly of Dominica, who recently visited this country, is authority for the statement that sentiment in the British West Indies is steadily growing in favor of confederation with Canada. He personally considered the step desirable for both business and patriotic reasons, and even hoped to see it consummated within a few years. It is not apparent, however, that Canada would gain materially by such a step. Canadian destinies and Canadian methods have little in common with the West Indies, and tying the colonies together would give an unequal team. Yet, while the suggestion lacks either authority or probability, it is of interest as an evidence of the regard in which Canada is now felt among the colonies, for it was not always thus.

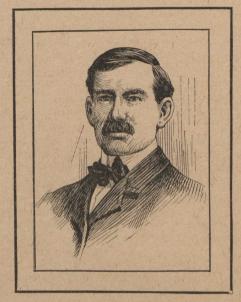
COAL FROM NOVA SCOTIA

THE coming season will see a forward step toward supplying central Canada with Canadian coal. The Dominion Coal Company purposes to bring cargoes of Nova Scotia coal to Toronto, amounting to 100,000 tons, and has made careful plans for the shipments. Hitherto Montreal has been considered the farthest point to which it was practicable to bring eastern coal, but the increased output of the Nova Scotia mines, and the increased demand for fuel in Ontario have led to the experiment now to be made. From the Sydneys to Toronto is a long sea-carriage, and the St. Lawrence presents some consid-

erable difficulties of navigation for heavy craft; yet, if the experiment is at all feasible, Canadian pluck and ability will make it a success. It will be eminently more satisfying to receive even a portion of our fuel supply from our own resources than from a foreign market.

ANOTHER WIRELESS

BESIDES the Marconi system of wireless telegraphy, which is that in operation along the St. Lawrence and in the Gulf, a



LEE DE FOREST

rival system is entering Canada and making a bid for business. This is the De Forest system, the invention of Lee De Forest. Previous to a recent adverse decision of the United States courts, business was being done between various American cities, and messages have been successfully carried 1,300 miles overland. A service is now being arranged between Montreal, Ottawa, and Toronto. In the former city a station has been operating for some months, and the Ottawa station was equipped a few weeks ago. With two wireless telegraph systems in operation, and the prospect of nationalized telephones, Canada is making progress in communication

WORLD AFFAIRS

DEACE in the East has been much talked of, but still there is no peace. Various negotiations were reported, including the mediation of President Roosevelt, but the difficulty so far has centered in Russia's refusal to pay an indemnity and Japan's insistence that an indemnity must be one of the first conditions in any peace prosposal that may be made. Japan has further indicated her determination to continue the war until she has gained her point. Russia, with equal determination, is meanwhile making elaborate preparations for more fighting. Orders for immense quantities of ammunition have been placed, the Siberian railway is being prepared for the transit of troops, and every effort is being made to increase the Russian strength in Manchuria. Apparently Russia's theory is that if she can place another large army on the spot Japan will be more ikely to waive her demands for indemnity and be willing to treat for peace on easier terms. It is an open secret that the Czar's treasury would be severely taxed by the necessity of thus compensating Japan for her losses.

JAPAN AS A MONEY-RAISER

THE Jap's credit is evidently considered good. The continuance of the war made a new loan necessary, and when the transaction was put on the market it was taken up with a surprising eagerness, although the issue was a large one. A total of \$150,000,000 was apportioned among the different money centres of Europe and America, and within a few hours of the opening of the loan it was many times over-subscribed. The fact that large subscriptions came from Germany and other European countries points to a better opinion of Japan's financial stability. This good opinion is shared by Canadians, too, for about \$15,000,000, or one-tenth of the whole, was subscribed in Canada, chiefly by insurance and trust companies. Considerably less than that was obtainable, however.

BRITISH POLITICS

IT is the impression of an increasing number of people that Premier Balfour should resign. He is apparently clinging to office against very plain indications of the public

temper. The strongest of these was the recent defeat of one of his candidates in the elections at Brighton, when a previous Government majority of 3,000 was changed to an opposition majority of 800. Against such repulse as this, it may be heroic to fight, but it is not wise, and no former premier has done it. Ultimate defeat is inevitable, and the feeling of the press seems to be that Mr. Balfour should persist no longer, but should at once advise the King to dissolve Parliament. The British political situation as a whole is unsatisfactory and precarious.

THE CANADIAN INVASION

ENGLAND is confronted with the prospect of another combine, which purposes to take certain lines of England's business in its own hands. This time it is a Canadian combine, and its promoters are the growers and shippers of apples. Canadian fruit growers have, for some years past, been dissatisfied with the methods by which their fruit was marketed in England, and they now propose to attend to the distributing and marketing themselves, offering their goods at a fixed price, to the exclusion of the commission men. The experiment will begin with a shipment of 150,000 barrels, and the prospect is that the long-established system will be revolutionized and Canadian fruit become much in demand. Naturally the English fruit interests are concerned.

A TRANSCONTINENTAL MERGER

PLAN is on foot to consolidate three of A PLAN is on loot to the great American railroads, so as to form a line under one management straight across the continent. Canada's transcontinental, the Canadian Pacific, has been such a marked success, and the projected Grand Trunk Pacific has met with such enthusiastic favor, that the American railroad interests have desired to follow suit. The present lines across the continent are controlled by a number of separate companies and the proposed merger will unite some of these under one management. But the proposition has given rise to considerable fear as to control of rates and the political power which such a merger might exert.

NEWFOUNDLAND HITS BACK

AFTER many years of good-natured sufferance, Newfoundland has revoked the privileges enjoyed by American fishermen of buying bait and fishing in Newfoundland waters. The Island Government has heretofore granted licenses at a merely nominal cost, in the hope that eventually the United States would reciprocate by giving certain trade advantages that have been often asked for. A treaty was, in fact, negotiated about a year ago, providing for the free entry of Newfoundland fish at United States ports, with other reciprocal rights, but it was so amended in the Senate as to be of no value to the Newfoundlanders, who have now, in retaliation, cancelled the fishing rights so long held by the Americans. The New England fishing industry particularly will suffer by this step, but there is no ground of protest, as the privilege was purely a matter of comity.

The way is now cleared for closer relation between the Island Colony and Canada.

IN SOUTH AFRICA

A NEW constitution for the Transvaal is being framed and will soon be placed before the British Parliament. South Africa has been making progress since the war, not rapidly, yet surely; and order has been gradually re-established. But the political affairs of the country have never been satisfactory. In the Transvaal and the Orange River Colony there are some 450,000 whites, and these are quite naturally demanding representative government. The Boers will, of course, assert their claims to equal representation, and each party will probably want a form of government that will guarantee their own influence. To satisfy the demands of both, and at the same time to protect the best interests of the colony, is the problem now.

THE PURE FOOD CAMPAIGN

TRUER word was never spoken than this, that it is a mercy we do not know always whereof we eat. The policy of asking no questions is often a wise one, commended especially by those who travel. Yet the questioning instinct is strong, and in no direction more reasonable than in this; so we have govermental pure food inspections, with the result that many foods are found to be not pure.

There is an Adulterated Food Act in Canada, which says that any person who adulterates any article of food or any drug, shall incur a penalty of \$600 or six months' imprisonment, or both, for a first offence, and \$1,000 or one year's imprisonment for each subsequent offence. This is the penalty for adulteration which is injurious to the health. If the adulteration is not injurious to the health, but consists only of mixing inferior ingredients with a food product, the penalty incurred is \$200 or three months' imprisonment for a first offence, and \$500 or six months' imprisonment, or both, for each subsequent offence.

Still there are adulterators abroad in the land, for recent investigations have shown

that a large proportion of jams, spices, and other food products made in Canada are not entirely what they seem. The adulteration is not always harmful; sometimes it is merely tricky. Mashed turnips, for instance, as an ingredient of jam are quite harmless and may even be tasty; baking powder mixed with corn starch may be weak, but is not injurious; maple sugar into which some other sugar is stirred is still sweet; and pepper is still hot after the introduction of various gritty and dusty substances. But the public has a way of resenting these tricks once they are found out and persists in the demand for Pure Food.

Though all these and other cases of adulteration have been discovered in Canada, fraudulent practices of such kind are not nearly so numerous as in the United States, where intense interest has been aroused over recent disclosures. Many of the adulterated goods in Canada have, in fact, been found to have been manufactured in that country. So far few serious cases of impurity or danger to the public health have been reported; but apparently there is need of buying one's package-foods discriminatingly.

GOOD WORDS FOR CANADA

YANADA, like certain articles of trade, is advertised by its friends, and no small part of its present popularity among travellers and globe-trotters is due to the appreciation of former visitors. For such tribute we are always open. To Lady Minto. for instance, the country is grateful for her own appreciation of Canada as expressed since her return to England. We were somewhat disposed to regret the eagerness with which our late countess and her family displayed their "Canadian furs" in England, an advertisement, it seemed, of our severer qualities; but by way of reparation may be taken an article which Lady Minto has written for a recent number of the National Review, in which she tells, with warm appreciation, of the beauties and greatness of the Canadian Dominion.

Lady Minto, in this article, takes occasion to refer to the remarkable ignorance which obtains in some places and among some people concerning this country. She thinks that to this ignorance is due the fact that so comparatively few Britishers visit a country of

such varied attractions:

"I have been told by a Canadian, that in discussing with an English general the possibility of sending troops from England to the Far East via Canada, the latter raised the objection that it would not be desirable for them to travel over United States territory! I have been told of an English official having condoled, shortly after McKinley's assassination, with a Canadian on the loss of his President. I have myself heard an educated Englishman express to a Canadian audience his surprise at finding modern civilization existing in a country which he had, till then, believed to be under permanent ice and snow. And many of us no doubt have studied geography books-till recently the accepted textbooks in our schools—in which the Dominion is described as a vast tract of endless forest, the abode of wild beasts, and spellbound by an Arctic winter."

Of the country itself Lady Minto speaks appreciatively. After telling of the beauties of the St. Lawrence and the attractiveness and interest of older Canada as represented by Quebec and Montreal, she takes her readers

"And still on, on, forever on, through the mitless prairie, with its thousands upon thousands of acres of wheat, bringing wealth to the farmer and prosperity to mankind; past

mighty irrigation-works, enormously increasing the value of the land, and great grain elevators storing the golden crops—crops which might be increased a million fold, if men, instead of starving in the over-populated towns of England, would but come and till the soil."

Lady Minto's article is the more valuable, because it takes account, not merely of the scenic features, such as would appeal chiefly to the tourist, but of the solid industrial resources of the country. Canada's limitless waterways seem to have strongly impressed her:

"Their hitherto latent power is being utilized by science and capital, working hand in hand for the further development of the country; lonely islands are being converted into beautiful homes; yachts are to be seen lying in harbors which, till recently, afforded shelter only to Indian canoes; enormous resources are daily being made more evident; the limitless agricultural capacity of the prairie, the unmeasured wealth of mineral lands, are daily being more and more developed. Everywhere, and in everything, progress is the password, energy the 'open sesame' to individual success.

"The way, indeed, in which the mining towns spring into existence seems almost as miraculous as the jugglery of the Eastern conjurer who produces mango trees in the sandy desert. In British Columbia I have seen a city with tram-cars, electric light, telephones, imposing shops, and even a skating rink, standing on a site which, less than ten years before, had been but a rocky waste."

By writing thus Lady Minto has given Canada some very good advertising, for her story is of interest for three reasons: for its own sake as a statement of actual conditions, for the fact that it is a woman's impressions, and for the fact that that woman is the wife of a late Governor-General.

Nor has Lord Minto himself been behindhand in similar appreciativeness. In a recent address before an audience composed largely of business men, he spoke in high terms of Canada's resources and of its attractions as a field for commercial enterprise. Its possibilities had not been exaggerated, and its industrial life was throbbing with new energy. Lord Minto had also found the Canadian's true to the Imperial sentiment towards which they have themselves contributed much.

MONTEREAU'S DEFIANCE

A TALE OF 1813

By VICTOR LAURISTON

THE PICTURE.

IT hangs in the grim old chateau, in the Audience Hall, just where the sunlight streaming through the lofty window falls full upon it. A background of grey wall, a stone balcony half hid with battle-smoke; and, in its midst, a girl, fair-haired, defiant, leaning far forward, proudly waving, red and white and blue, a tattered Union Jack. Sunlight falls full on the picture, in which the past still lives.

They call it "Montereau's Defiance."

THE STORY.

The autumn of 1813 was a time of dark foreboding for the patriots of Canada. it was that twice already the Southern invader had been hurled back from her gates; but, seeming merely to gain strength from each repulse, an American army, many times greater than any which had yet taken the field, hung on the border, preparing to sweep like a resistless tide into the very heart of Lower Canada. It was in this dark hour that the gallant Louis Etienne Joseph Marie Fauriel-Vitelle Sieur de Montereau, stout of heart as well as of body, being summoned with his loyal habitants to the patriot rendezvous at Caughnawaga, bade farewell to his ancient seigneury and to his daughter Clarisse. Knowing right well that Chateau Montereau, as he grandiloquently styled it, lay but little out of the path of the American advance, the gallant seigneur would fain have induced Clarisse to seek shelter at Quebec.

"I am a Vitelle of Montereau," the wilful girl defiantly responded. "May I go with

you to the battle?

" No," he replied curtly.

What Vitelle of "Then I shall stay here. Montereau ever turned his back on the foe?"

She stamped her little foot by way of emphasis.

"But," said the artful seigneur, "who knows what young captain may not be on

duty at Quebec?"

Clarisse laughed, turning for a moment every shade of red; for, as the Seigneur spoke, there rose vividly before her fancy the picture of young Captain Cyril Esmar, gallantly riding at the head of his company the previous summer at the Grand Review in honor of Governor Prevost.

"If there be any such captain," she responded saucily, "let him come to the front, where, if he wishes to see me, he will find

The Seigneur sighed. Since his wife's death, his daughter had ruled him-and he knew full well that if his last sly argument had no effect, none other would. Perhaps, as, lingering behind his company, he now paused in the courtyard to bid Clarisse farewell, he vaguely meditated carrying her away by force: but at the moment his steed, wilful as his daughter, set out down the road at a sharp trot, almost jolting the fat Seigneur from his seat. A moment later the gate clanged-to behind him; and Clarisse, a vision in white, laughing at him from the wall, was the last he saw through the dust clouds that rose up between them.

The chatelaine straightway called her garrison to arms, and held a grand review of women, children, and a few decrepit old men in the stone-paved courtyard. Then, having seen to her defences, instructed her troops, and looked to the old bronze culverins over the gates, she placed old Michel, the butler, and the laundress, Dame Angelique Mardette, on guard, and retired to her slumbers-her conscience never stirred by thought of that sly pin-prick which had set her father's horse going and left her master at once of Chateau Montereau and the argument.

Like a good chatelaine she was up at dawn,

going her rounds with the sun.

Old Michel grumbled. He was filled with a great dread of the American Rangers, for he remembered their terrible exploits in the fierce border warfare of sixty years before, and, magnifying them through the intervening time, spoke of them even yet with fear and trembling.

"What use?" he growled. "If the Rangers choose to flay us alive and then eat us, that will they do. It is indeed true that they do such things, mes garcons."

The chatelaine laughed.

Old Michel growled and the chatelaine

laughed through three days. They met on the wall the morning of the fourth.

"Hark, Mam'selle.

She listened. Far off, very far off, she heard a faint crackling, like that of dry twigs when one steps on them. Old Michel shook

"What is it?" she asked, with a sudden

"It is the battle!" he cried, with a shiver. "They are destroying our people. Yonder"and he pointed—"toward Chateauguay."

She stood a moment before him with clasped hands, gazing into the far-off distance as if she could see the strife.

"Nay, Michel! Our people are destroying them," she cried at last, with forced confidence.

Then, turning sharply, she hastened to her room, to fling herse!f, sobbing, upon her bed: to pray for her country-and for him.

"Ma'mselle!"

She heard old Michel in the room below, running to and fro in frightened search of her. How long she had been there she knew not. Rising, she descended the long stair.

"Ma'mselle! Oh, Ma'mselle! The Rangers!"

"Yes"—calmly.

"They are at the gates, Ma'mselle! Oh, hurry! hurry!"

"Why?"

"They ask to be admitted. Oh Ma'mselle,

make haste, lest they destroy us all."

She eyed the old man with a look that would have pierced to his shivering soul had he not been too intent upon his own terrors.

"How does that concern me, Michel?" she

laughed.

"But Ma'mselle has the keys." "And Ma'mselle will keep them."

From below there came to her through the balcony window the sound of shouting. Union Jack hung over her father's picture. Quickly seizing it, she crossed the floor to the balcony, the old dotard tottering along the floor after her as far as he dared, vainly crying to her to stop.

"Ma'mselle!"

She never deigned to hear, but, proudly erect, stepped forth upon the balcony. Below was the gate, the Rangers outside battering on it, cursing and threatening those within.

"Americans," she cried, "this is Chateau

Montereau. If you would enter here, you must do so as prisoners under guard."

Then she flung forth the broad folds of the flag, hurling Montereau's proud defiance into their angry, upturned faces. The bullets rattled round her, and round the hated banner. Red and white and blue its folds, torn by many a bullet-blue as the battle smoke curling upward at her feet, white as her face and dress, red as her sleeve where a crimson stain had touched it. But as to that, she was a Vitelle of Montereau, and proudly gave no

On the defence of Montereau it is needless here to dwell, or on the courage and resource of its chatelaine—how, heedless of her wound, she went her rounds, encouraging the fainthearted, keeping up their spirits by word and example, loading and firing the old bronze culverins with her own fair hands. For a few days the Rangers hung about the Chateau, seeking now and then by a sudden dash to gain some point of vantage, to take the defenders unawares; but the chatelaine was too steadfast, the garrison were too watchful. Moreover, they were but a party of discomfited marauders from Hampton's retreating host, and wisely hesitated a grand attack, knowing not what array of steadfast redcoats or fiery voltigeurs those grim grey walls might hide. A day or so later a small detachment of British regulars came upon them at dawn, when there was a skirmish, brief and brisk, amid the fallen leaves.

Of course it was only fair that the gallant victor, now Major Esmar, especially as the bearer of the ever glorious tale of Chateauguay, should be entertained right royalty by the more gallant chatelaine. And before he left her, he whispered a question and received a promise-though, after both have trod the long dark path of ninety years ago, perhaps it does not matter.

But the story still is told, after all these ninety years-told by the grey old chateau, told by that picture hanging in the dim hall where the sunlight falls full upon it, told by the quiet Montereau rippling by. And, as the stream flows on and on forever, so the story of Montereau's defiance, and of all the heroic deeds of that great time will go on and on, even to the world's end.



THE WAY OF PIONEER TRAVEL

IN NEW ONTARIO BEFORE THE RAILWAY

By JAMES W. BARRY

TITHERTO the only means of reaching the north country, except by canoe, has been a line of steamboats plying on Lake Temiskaming. The advent of the Temiskaming and Northern Ontario Railway—the Pennsylvania of the north—has broken this monopoly.

Trains are now running regularly from the town of North Bay for a distance of 110 miles north to Haileybury and New Liskeard, communities that voice the growth of most Canadian towns in the North and West.

In 1898, when our party first canoed into the Temiskaming country, these towns then comprised only a few shacks set down among fallen trees. To-day there are creditable brick churches, public buildings, and hotels, and over all a keen but friendly rivalry obtains.

The railway's advent forever robs the Indian trails lying between Lake Temiskaming and Lake Temagami, used these hundreds

of {years, of their business usefulness and picturesqueness. The stones that lie strewn in the Indians' path on the portages that his father and grandfather and great-grandfather side-stepped, will know the soft quick moccasined feet no more; the stately oaks on the Matabechawan, witnesses of many a redman's life's work on the portage, must be satisfied now with the tamer sights of tourists, or "sports," as the Indians designate them.

Speaking of portages reminds one of the "Clay Hill" proposition, upon which many a Waterloo among the palefaces has been fought and few Wellingtons have emerged.

In the older days the Matabechawan River route was the shortest collection of vicissitudes to be suffered in reaching the Temagami country to the west from Lake Temiskaming.

Imagine a half-dozen "sports," fresh from office desks in a heated city--possessed of ice-cream-fed stomachs, weak necks, flabby

muscles and tobacco-soaked lungs—with canoes and baggage (generally about twice what is conveniently required), encountering for their first portage our dear old friend, the Clay Hill, the sky-scraper of the north country. Whether the novice be my friend or foe, I freely grant him his spurs when he has conquered the Gibraltar that forever holds at bay the weak-hearted and those who would fain climb but fear to fall.

The Clay Hill portage is about a mile long and commences with an ascent steep enough to remind one of looking up a chimney. Needless to say, it is a far cry to the top. The summit, reaching an altitude of about

on his shoulders or a heavy pack on his back, and you may know the result. The ascent is divided into three sections. Each section has a landing stage, where "broken wind" is repaired, shoulders rubbed, and words of comfort poured into the soul, if it happens that an old hand is along who is diplomatic enough to do it. Nothing helps a would-be more than "You're doing fine, the best I ever saw for a new 'un"—even though you are ready to kick the poor unfortunate for being a "quitter." Lies told under such circumstances. I believe, will be put down in nothing more lasting than lead pencil.

Generally it takes a raw party more than



THE ADVENT OF THE RAILWAY IN THE TEMISKAMING COUNTRY

300 feet, overlooks a magnificently wooded country of spruce and firs, and if the novice, on reaching this elevation, does not feel as though the bottom was out of everything in the world, he must stop to drink in the majesty of his surroundings. Far away, on a bright day, may be seen, on the Quebec side, Fort Temiskaming, where first the Jesuit Fathers settled centuries ago, encompassed round about by farms that are likened in color to a crazy quilt; while close by is Beaver Mountain.

Under ordinary circumstances the Clay Hill is a "cinch" for the Indian portageur; but put a green one on the trail, with a canoe

half a day to conquer what the Master Builder has set down as an elevation—what we call the Clay Hill. Last May, Chief White Bear, Geo. Friday, and I struck our old friend on a day when the rain never stopped once, and the hill being clay, the condition of the trail when we hit it can be imagined. White Bear tumped a heavy trunk, Friday had the canoe, and I had an 80-pound pack. We commenced the ascent by hanging on to small trees by our hands and eyebrows. The clay oozed its wetness to a depth of several inches and refused to give us foothold. It was worse than trying to climb a toboggan slide, and more dangerous, as we were liable to fall



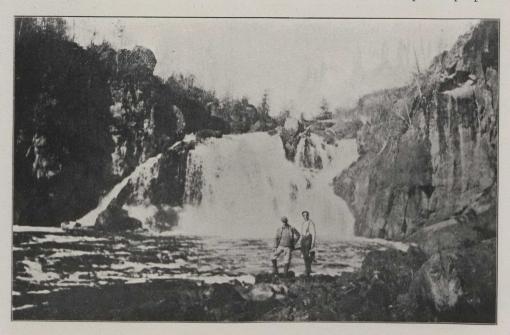
THE PORTAGE THROUGH THE WOODS: AN INCIDENT OF PRE-RAILWAY TRAVEL

backwards from the weight of our loads. The falling rain and the clouds of chilling mist that enveloped us the higher we got, added to our discomfort; but with a natural backwoods philosophy that obtains if you are natural, we strongly combated the marshalled forces of Nature and counted victory ours when, under an inverted canoe for shelter, we cooked a toothsome meal of moosemeat and strong pork.

The Matabechawan River, from earliest spring till the middle of June, is a maddened torrent, with an increased depth of over six feet of water. Grounds where we had camped the previous summer were then covered with

There was a secret pathway and George knew it. The trick was to dart across the right-hand current at the proper moment and thus avoid a huge boulder that reared its shaggy head aloft like an Eddystone, and catching the current let it sweep us around; then shoot a series of lower rapids. It was easy at low water. But now!

The canoe shot obliquely into the stream under our lusty strokes. It seemed almost to leap from wave to wave and the shore to fall behind at a mile-a-minute gait. Trees and rocks were a conglomerate mass as I watched George use his paddle, straight down, as a lever to keep the proper course.



ONE OF THE MANY WATERFALLS IN NEW ONTARIO

a raging volume, running wanton, that swept away everything movable in its savage career out to old Temiskaming, itself showing an enhanced depth of seventeen feet. Most of the rapids were impassable. At low water they are navigable, but with an increased volume of six feet of water, whose waves shouldered each other like men running to a fight, the approach to Side Rock Rapids was not in-The river rose and swelled with viting. quick uneven passion; everything rushed madly downward, and below was raging fury. It was here that Geo. Friday, Indian, decided to initiate me into the ancient and honorable customs of the redman in shooting rapids.

George took the bow, I took the stern.

You may talk about white man's skill, but he is beaten by a mile compared to an Indian in rapid-shooting. His eye detects a pathway of safety; his paddle movements are quicker than the working of springs; he appears more than human. Your confidence goes out to him, and he seems something good to lean upon.

Down, down we went. The whole river, unbridled, rushed with a ferocity that defied language and carried us away like a leaf. Up and down we went. Once I came near being thrown clear out of the canoe. Then we shot across, the cold, chill water slapping our chests till they stung. Then down we ran again, the crowding forces of the rear-

guard doing their best to wrestle our frail craft from beneath us. But George knew them too well; yet he respected them withal, and in another ten seconds we shot into a quiet little cove, wet to the skin, but glowing with excitement and achievement.

The water recedes in the lakes and rivers of the north about fly time, which commenced last year on the 3rd of June. The day before there was hardly a fly, but on the Prince of Wales' birthday they initiated numerous unfortunates and celebrated a good deal. The black flies attend to you very well all day, and at nightfall, these gentle reminders

far north via Haileybury, the Montreal and Matabechawan Rivers from Lake Temiskaming. Huge eight or ten-fathom canoes were used for this purpose, and tons of merchandise were transported by hardy redskin voyageurs. No portage, no matter how long or difficult, was ever too hard for these faithful servants of the great trading company, many of whom would gladly have laid down their lives, and did, for that honorable concern.

The advent of the railway into Northern Ontario has worked wonders (and havoc, too) upon the redman. In the older days he did not understand that comforts extended beyond



THREE HUNDRED POUNDS TO A MAN ON A NORTH ONTARIO PORTAGE

of bush life retiring, their places are ably filled by mosquitoes, à la New Jersey size. Many innocents believe that the flies last all summer. This is a mistake. By Dominion Day the pest season is past, and tranquility and peace of mind once more obtain. It is claimed now by railways advertising summer resorts, that the smoke from their locomotives annihilates these little darling of the gods. This is simply a joke. When the fly season is "on dit" it reigns supreme.

For many generations the Hudson's Bay Company have portaged and canoed their supplies into the Temagami district and the shagg tobacco. Now you see him at the station waiting for the train, displaying an almost important air, puffing one grand eigar and wearing a real paper collar. So much the pity that their lives, in the true sense, no longer harmonize with the moose trails of Temagami. The sounding-board of the forest, upon which Nature played its tunes to her children, has been bartered for the steel harp-strings of the railway—harp-strings that have relieved the redman of the burden of the pack-strap, an occupation enjoyed and loved by their savage ancestors before they took to la longue traverse.

A NEW FORM OF COMBINE

THE CONSOLIDATED SCHOOL SYSTEM AND HOW IT WORKS

BECAUSE our fathers were perforce content with their weekly newspapers is no reason why we should not have our dailies; because we have ridden horseback is no reason why our children shall not ride in motor cars.

The corner store which catered to the wants of the community within the four walls of a single room answered its purpose; but business to-day is a matter of larger proportions.

desirable and profitable in business, why should it not be so in school management as well? A business man asked himself and his advisers this question, and their answer took form in the scheme of consolidated schools, with which is associated the name of Sir William C. Macdonald. The scheme has been put in operation, and thus far the experiment has been successful.

It is done very much as consolidation of



THE CONSOLIDATED SCHOOL AT GUELPH, ONTARIO

The idea of centralization has been immensely expanded.

And so, too, the little red schoolhouse served its day very well, but the present and future generations demand something larger and better. It is a cherished memory to many of the men and women of to-day, but that is no reason why it should be perpetuated.

Thus, by applying to our educational system the same principles that have marked our progress in other directions, even so simple a thing as the method of "going to school" has been completely changed. If consolidation is any kind is done. Three or four business firms combine to save expense of operation and to increase efficiency: a number of small school sections unite to support one main institution which, though it may increase expense, immeasurably increases the efficiency and thus gives better returns for the expenditure.

To see how this plan would succeed in actual operation, Sir William Macdonald offered to defray the cost of a three years' experiment in each of the three Maritime Provinces.

The first consolidated school in Canada was

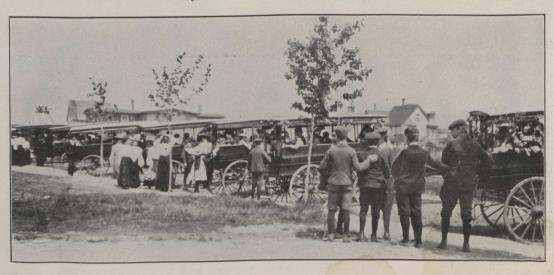


ONE OF THE VANS ON THE WAY TO SCHOOL

established at Middleton, Nova Scotia, in the fall of 1903. It quickly enrolled over four hundred pupils, from an area of eighty square miles of the surrounding country. Within these limits were eight former school sections, which now closed their school buildings and gave their support to the central institution. Thus, where there had before been eight small schools, with one or two teachers in each, there was now one consolidated school, with a staff of eleven teachers. By this centralization it has been made possible to specialize the instruction and to introduce such departments as manual training, nature study, and domestic science, which had not been within the reach of the old system. The

consolidated school is practical in its working as well as business-like in theory.

One of the new features of the Middleton school is a school garden, which is used for two purposes: for the growing of vegetables for use or for sale, and for the purpose of affording practical instruction in plant growth. Some of the plants are, from time to time, pulled up in order that the children may see for themselves the process of growth. There is a kitchen department, in which food is provided for the noon-day lunch. Vegetables grown in the garden are used for this lunch, which comprises a bowl of soup, milk and bread for each child. The parents are expected to pay three cents per head per meal,



THE VANS LOADING FOR RETURN HOME



A CONSOLIDATED SCHOOL AND ITS CONSTITUENTS



YOUNG CANADA: THE NATION'S HOPE
One of the junior classes in a Consolidated School

and this will meet the entire expense of pro-

viding the meals.

The unique part of the system is the way the pupils reach the school. The outlying portions of the district are from five to seven miles from the town, and the children from these and from all but the central section are taken to the school every morning in large vans and in the same way brought home at night. The Middleton school employs twelve of these vans, each carrying twenty-four children; they are in charge of trusty drivers, and cover as many different routes, converging from all sides to the school. The children like it. It is a novel way of going to school, and withal comfortable, while it has had the effect of securing regular attendance.

Similar schools are in operation in New Brunswick, Prince Edward Island, and On-For the latter province, the centre chosen for the experiment was Guelph, which has special advantages as the seat of the Ontario Agricultural College. The consolidated school was built on the college grounds and will very likely serve in some respects as a preparatory school to the larger institution, although quite complete and independent in itself. It offers, however, a strong attraction to the farmers' young folk of the surrounding country, as its founder intended it should, and it may therefore be taken largely as an educational experiment for an agricultural district.

President Creelman, of the Ontario Agricultural College, thus summarizes the advantages of school consolidation:

(1) The children are properly graded accord-

ing to their several ages and abilities.

(2) Each teacher has a particular class of work to do throughout the whole day.

(3) The classes are uniform and are therefore enabled to accomplish much more in a given time.

(4) Specialists are provided in the different

branches of the work.

(5) Vans are sent out for the children in outlying districts, and they are brought to the door dryshod, returning to their homes in

the same manner.

(6) By specially selecting the teachers, the trustees have been able to secure such as are in touch with the soil. Hence the principles of agriculture are taught in every branch of the work, that the children may be educated for rather than from the farm.

(7) The teacher in every instance is able

to give more individual attention to the pupils than was possible under the system of several classes and several ages in the one room.

"While, from a standpoint of dollars and cents there is no doubt that the system will be more expensive, it will be left with the farmer himself to decide whether he would rather pay \$5.00 more per year for each child attending school and get the benefit of such instruction as consolidated school teachers are able to give, or to leave his children under the guidance, in most instances, of a young girl not out of her teens, who is employed for the purpose of imparting all of the instruction which most of the children will get in a small one-roomed school, without facilities for demonstrating anything in a practical way. Incidentally it should be mentioned that the daily attendance at the consolidated school over the attendance at the several one-roomed schools in their own sections has increased over 90 per cent."

The consolidated school is an experiment, but it bids well to be as successful in its way as have been the numberless consolidations in

the business world.

Following a description of the Consolidated School system, mention may fittingly be made of the new Macdonald Institute at Guelph. Some three years ago Sir William submitted a plan to the Ontario Government for the establishment of courses of instruction in domestic science at the Guelph institutions, and for this purpose supplied funds of \$175,000. With this amount two handsome buildings were erected: the Macdonald Institute, where classes in home science, manual training, etc., are held, and the Women's Residence. This latter building is shown in the illustration on the following page, together with a group of the lady students.

The new plan proved popular from its inception. Farmers' sons were being educated in scientific agriculture; why should not the farmers' daughters be educated in scientific home-making? To this end, two courses were established in practical housekeeping, one for those who wish to make it their professional life-work, and a second course intended more particularly for home-makers.

The Macdonald Institute also provides training for men students in manual arts and crafts. Mechanical equipment of the best and most serviceable type has been supplied by the Government.



MACDONALD HALL, WOMEN STUDENTS' RESIDENCE AT GUELPH



A GROUP OF MACDONALD INSTITUTE STUDENTS

GUL-BAHAR OF THE BOSPHORUS

By F. BEECHER

JUST as the sun was setting one summer day in 1873, our steamer made its way into the harbor of Constantinople. It was a beautiful evening. Far in the distance could be discerned the outlines of the surrounding country. The picturesque coast far and wide was aglow in the light of the evening sun. Scutari lay to the right, and Constantinople, with its adjacent suburbs—Galata and Pera—were to the left. Gilded domes and minarets rose skyward, looking as if they were on fire in the rays of the departing sun.

After landing, I proceeded to the residence of my friend, an attache of one of the foreign legations. A few days I devoted to visiting my old schoolmate; then I occupied my time in sight-seeing, and during this time occurred the event which I am going to relate.

It was a Friday, a lovely day, that I made an excursion to the "Sweet Waters of Europe." Arriving there early in the afternoon I found a large number of people present. The spot is most charming. Here on one side are the tall trees of the East, and yonder the freshwater streams—one coming from the hills not far from Constantinople, and called the "Sweet Waters of Europe," the other coming from the Asiatic hills, and called the "Sweet Waters of Asia," and both emptying into the Bosphorus.

Under the shade trees sat groups of ladies, upon rugs spread out upon the ground. They seemed to be enjoying themselves. Here in the crowd could be seen the olive-hued, beaknosed Armenian; the elegantly attired Greek, with his classic face; the handsome, but fierce and treacherous-looking Albanian; the richly-attired Jew; or the fair-skinned and well-formed Circassian, dressed in a long-skirted, drab coat, to the breast of which were fast-ened brass cartridge cases.

I wended my way slowly through this picturesque crowd. While walking along I was involuntarily attracted to a group of women, one of whom seemed to have her eyes upon me. I paused for a moment and looked at her. She was the picture of loveliness. Beautiful large eyes, abundant dark hair, gracefully-curved mouth, and delicate features made up a pure type of Oriental beauty. Her face was partly covered by a thin yashmark, and she was attired in most costly material.

As I stood there, in admiration, there seem-

ed to be some unknown power influencing me. When our eyes met, the true expression of the two souls seemed to fade into one another like the colors in the rainbow. It was an involuntary surrender of the one to the other.

Fearing that I might attract too much attention, I passed on. As I walked away, she watched me until I vanished from her vision. After some time, I returned to the place where we had met, for something kept saying to me, "I want you;" but my lady was gone. A search through the crowd did not reveal her; so, longing to see her once more, and reproaching myself for not having ventured to address her, I took a caique and returned to the city.

II

Some weeks had gone by since I was at the "Sweet Waters." During this time I had been restless and uneasy. I felt as if I had lost something that I prized very much, and that I must find the lost object.

One afternoon I found myself in the silent home of the Cypress at Scutari. The day was bright and clear, yet here the brightness was suggestive of gloom; though it was warm, everything appeared cold and unfriendly. Desertion, desolation, and waste were the general characteristics of this spot.

The tall trees stood like funeral plumes above the graves. Marble gravestones marked the resting places of the dead. Here and there a ray had penetrated, to light up the cold, white marble. Solemn stillness reigned, broken only by the cooing of the doves in the tree-tops. The avenues of the city of the dead were wide and straight, and crossed one another variously. Beautiful sarcophagi rested beneath domes supported by marble columns. Interspersed here and there were the plain headstones of the poor.

I had been strolling about for some time, when I halted for a moment to determine into what avenue I should turn. As I started on again I heard the voices of ladies, and concluded that they must be near by. Turning and walking in the direction from which the sound came, I beheld, a short distance from me, two female figures. One was that of an elderly lady, dressed in brown silk, while the other was of a woman, young and handsome, attired in a modern tscharschaf, with a white vashmark over her face.

Almost instantaneously we recognized each other. Again I beheld my lost lady of the "Sweet Waters."

She leaned on her elderly companion and blushed, while she put forth a neat little foot, daintily encased in a finely-made Parisian shoe. A few words of Turkish were interchanged between the two, and then the younger lady allowed her head to sink upon her bosom.

I could contain myself no longer. I made a deep bow, stepped forward and said, in French, "I am a stranger from the cold North, where women are not so beautiful as here."

She smiled, and would have answered, but her companion placed her finger on her mouth.

"You know you are forbidden to speak to to us; you are too forward," the elder woman

said, quietly.

"You cannot prevent the butterfly from fluttering around the rosebush. Why do you expect me to be otherwise?" I exclaimed passionately. I indulged in this extravagant way of speaking because it is the custom of the East.

"Strange man, thou knowest how to talk," she answered.

"Where do you reside?" I asked.

"Why do you want to know?" she asked in return. A few Turkish words were again spoken by the companion. The dark eyes sparkled with joy.

I ventured now to ask: "What does she say?"

"She says all Christians are false."

"Sweet flower of the East! do not believe that!"

She arched her eyebrows and said: "Whether I believe it or not-" whereupon she smiled so that her white teeth were visible.

"What is your name?" I asked, eagerly.

Now she turned and looked up at me sadly, as if to say, "What good will my name do you? we can never be more than friends.' Then she whispered, "Gul-Bahar."

"You shall be the constant theme of my thoughts and dreams," I murmured, bending towards her.

As I said these words she started suddenly. Her eyes were fixed upon a marble column, from behind which a face, most hideous to behold, peered forth. It was saturnine in aspect, threatening in expression, and cruel in its determination.

Upon beholding these features I became as if transfixed. My heart seemed to cease beating, and I could feel the blood recede from my The penetrating gaze of the human

distortion was terror-inspiring.

"Come, we must go!" said her companion. when the face had vanished, and they started off. As they passed me I handed her a rose, which she slipped under her tscharschaf.

"Gul-Bahar," I whispered, "when will you

come here again?"

"In one week," she whispered in reply. "At this time?"

She nodded assent, raised her eyes to meet mine, and then proceeded onward. I followed for a short distance, but the threatening look of the companion told me to remain behind. Immediately I took the shortest

road to the boat-landing.

The memory of that hideous visage hastened my footsteps. It was not long before I was on board the boat, and taking a seat in a remote corner by myself, I thought of the misfortune and injustice of this world; to love and to be loved, yet to have caste, sect, race, and customs all prohibit a realization of the bent of one's inclination. Nature demanded it; why should she not be obeyed?

My quiet musing was broken only by the beautiful scenery about me. A reddish gold spread wave-like upon the heavens. The home of the cypress was alternately tinted and shaded by the hovering clouds above, and the cypresses stood like gloomy mourners before their dead. From the minarets a muezzin called to prayer; "God is great! Mohammed is the prophet; come to prayer!"

When I heard these exclamations, I thought, "May not my sorrowing heart find peace and consolation in praying for the happiness of Gul-Bahar, the rose of my life? May not the great God unite those whose hearts beat as one, thus removing man's conventions and allowing nature's laws to reign supreme?"

But I was destined to wend my way to the home of my friend and await the day to

meet Gul-Bahar.

III.

My peace and rest were disturbed. I became more silent. The days appeared like months. The appointed time to meet Gul-Bahar seemed to be far in the dim future. The perspective of my thoughts became more distorted; only the beautiful countenance of Gul-Bahar was always present. Wherever I looked I beheld her. Her features never vanished from my mind's eye.

The grand architecture of St. Sophia, with

its magnificent interior, formed like a Greek cross; with its beautiful mosaic decorations, composed of small cubes of porphyry and other precious marble; with its many gilded parts, like the great cherubs and the marvellously constructed dome, had no charms for me. Likewise the grand mosque of Sultan Achmet, with its interesting surroundings, the vast square, called the Hippodrome, and the obelisk, brought from Egypt by Constantine, hardly awakened my attention.

I went from one place of interest to another, expecting to see Gul-Bahar, but without success. I went from Pera to Stamboul over the old and the new bridge. I climbed the tower of Galata and Saraska, to witness the grand sunsets. I visited the sarcophagi of the Sultans of ancient and modern times. Occasionally I looked over to the beautiful cypress forest near Scutari. I tried to study Turkish, so that I could express to her all my feelings

and sensations.

It was the fourth day of the week, when I returned home in the evening utterly tired out. The weather had been exceedingly warm and sultry. After a few moments' chat with my friend, who had questioned me quite closely as to my moroseness and want of cheerfulness, I retired to my room.

It was not long before a terrible storm began to rage. The heavens appeared to be on fire. One lightning stroke followed another, and the thunder seemed never to cease. The waters roared, and the tall trees creaked, as the wind passed through them in all its fury.

I undressed and went to bed. It seemed that I had been sleeping but a short time when I partially opened my eyes. I could see a small, white hand slowly pushing the curtains of my bed aside. Gradually a face most horrible to behold come into view. It was the same visage that I had seen at Scutari. Every muscle in me seemed paralysed. I could not move.

For a moment it vanished, as the lightning glared within the room. I tried to move, but I could not. Slowly it appeared again, this time with the hand extended as if to strangle me. My heart stood still. I tried to call,

but the sound stuck in my throat.

Again it disappeared with the lightning. I thought: "I will make one effort to rise!" but before I could turn to carry out my intention, the hideous face again appeared, and the hand of the deformed human being held Gul-Bahar by the throat, strangling her in my very presence.

I jumped from the bed as the room was lighted up as if by a blaze, and a clap of thunder shook the very foundations of the city. I lighted a lamp and looked all through the room, but no trace of anyone or anything could be seen. I returned again to bed, but my rest was broken for the remainder of the night, and all the following day this weird dream haunted me.

The day came when I took the little steamer for the Asiatic shore. It pleased me to see how the little boat threaded its way past the many large steamers that lay at anchor and the islands near the coast. The day was beautiful, only now and then the sun would be hidden from view by passing clouds, which lent a melancholy gloom to the surrounding country. A gentle wind slightly moved the tops of the blue-green cypresses.

My feelings swayed between pleasure and pain. There seemed to be no doubt in my mind that she would be there; but accompanying this feeling of certainty, I felt a sadness come over me which dispelled, momen-

tarily, all feeling of pleasure.

The steamer landed, and I proceeded rapidly to the old cemetery, the great city of the dead. Soon I was near the spot where I had met Gul-Bahar. Yonder stood the temple of columns, but there was no one present. I paused for a moment and then walked by one of the large monuments, where I saw Gul-Bahar's elderly companion resting her head against a cold marble slab.

I stepped forward and watched her. She was moving her head to and fro as if she were in agony. Then she knelt before a freshly-

made grave.

I stepped forward and said: "Gul-Bahar," when a slight puff of wind moved the leaves and branches. Immediately she arose, uttering a bitter cry. I touched her shoulders, and she repeated sadly. "Gul-Bahar!" pointing to the grave as she spoke. Then she fell into a paroxysm of crying.

Gul-Bahar had kept her word. She was there as she had promised, but not gracefully coquettish, winning and laughing—dead—

resting in the damp, cold earth.

I put my hand to my temples. My eyes burned like fire. My throat was parched and my lips dry. Bidding farewell to the old companion, I left the spot. The same evening I made arrangements for my departure. Constantinople had lost all its charms for me.

SPORT WITH MONEY IN IT

THE FUN AND THE PROFIT OF CANADA'S FISHERIES

A FISHERMAN'S Paradise" is a term applicable to Canada, both in a sporting and a commercial sense. The name fits. Since the days of the first explorers, people—Canadian people and other people—have been fishing in Canada, and still the supply holds out. From east to west, and from the Great Lakes to the very Arctic, there are fish in all the waters—big fish and little fish; fish for the tables of the thousands; fish that are no good at all. But



A SIX-POUND SALMON

the latter are few, while Nature offers the former in a profuse variety. The blue books show that there are thirty kinds of fish in Canadian waters in quantities large enough to be merchantable, and this list runs all the way from the tiny sardine to the many-pound halibut or salmon.

For sport, trout and salmon have long held the first place. Both are well distributed throughout Canada. The salmon, for instance, abounds in the streams of Nova Scotia and New Brunswick, is freely fished in the rivers of the central provinces, has its home in British Columbia, and thrives in the waters of Hudson Bay and the Arctic Sea. This gives the sportsman who wants salmon a wide scope. But the trout, too, is a fish of wide diversity, and fortunately so, since there is no fish that quite so well answers the purpose for sportsmen, amateur or adept, boy, man, or woman. Yet the trout is not found everywhere. Edwyn Sandys, author of "Sportsman Joe," and himself an expert sportsman, says, in a recent article: "While

the best Canadian streams are unsurpassed by any in the world, it does not necessarily follow that every province is closely netted with them. The truth is that hundreds and hundreds of miles of Canadian territory have not, and never had one trout. There are plenty of 'lunge, black and other basses, etc., but not one speckled fellow, excepting certain artificially stocked private waters. The Dominion is so large that it embraces all sorts of country, of which only about half possesses those characteristics which go to make a trout region. Eliminate New Brunswick, Quebec, northern Ontario and British Columbia, and the remaining trout waters scarcely would interest an outsider."

Perhaps the finest of all the Canadian fishing waters, from a sportsman's standpoint, are those of northern Ontario. The Muskoka district, the Kawartha Lakes, the Temagami country, and the region north of Lake Superior, are most truly "the fishermen's paradise." Their fame has gone outside Canada, and every year sees sporting parties galore from the other side of the border, and even from the other side of the ocean. The tourist and railway guide books tell the story



AN UNWILLING CAPTIVE

in more glowing words; and usually it is a true story.

But this sport is more than mere fun; it is a sport with money in it. For the fisherman who carries it a point further and makes a business of it catches a harvest not only of fish but of dollars.

The last annual report of the Fisheries



FISHING BOATS ON THEIR WAY OUT



CASTING THE NETS

Department, as presented at the present session of Parliament, shows that the value of Canada's fisheries for 1903 was \$23,101,878, an increase of more than a million over the preceding year.

Always first in importance on the list is the salmon, which totals nearly one-third of the whole production. The salmon fisheries of British Columbia, particularly of the Fraser River, are world-famous, and their product goes all over Canada and to England. On the Pacific Coast the halibut is the closest rival of the salmon in a commercial sense. It is found in exceeding abundance all along the British Columbia coast, but is principally sought for north of the Queen Charlotte Islands. The fish from there are frequently five to six feet in length and up to two hundred pounds in weight.

In eastern Canada the cod has first place, and it is the cod-fishing of the north Atlantic and its inlets that has furnished material for the many recent tales of the deep-sea fisher folk. It is also the chief dependency of the population of such typical fishing communities as may be found on the south shore of Nova Scotia, the Magdalen Islands, and the Bay Chaleur coast. A hard life it is, but usually a fairly profitable one, while in the sum total it represents a national industry.

The rest of the twenty-three millions is made up of some twenty-eight different varieties of fish, of which the most important are, in order: lobsters, herring, mackerel and whitefish. The latter is pre-eminently the fish of the Great Lakes, where it is caught in immense quantities. The average Ontarian is acquainted chiefly with two fish—the whitefish and the salmon trout. Farther west, in the Manitoba rivers and the Great Slave and other lakes, the whitefish is also caught in merchantable quantities. Some of the accompanying illustrations are from photographs of fishing scenes on the Red River.



A CATCH OF WHITEFISH

THE WOMAN IN YELLOW

By ARTHUR STRINGER

THE snow fell quietly over the midnight city. In the Major's shadowy doorway crouched a yellow cat, waiting. The sifting snowflakes covered the worn stone steps, and muffled the sound of passing hansom wheels. But still the yellow cat crouched motionless in the doorway, and waited.

The streets grew silent. The old Italian barber in the basement put out his lights and went home through the snow. Stillness and a blanket of white fell over the city. But still the yellow figure crouched in the doorway; and still it waited. A muffled figure made its way slowly down the avenue, and stopped at the foot of the stone steps. A pair of luminous amber eyes watched the figure; but only once did the yellow cat move—that was when the muffled form of the old Major slowly climbed the steps. At the top he caught sight of the cat, and recoiled suddenly.

This had been the third time. Twice before It had followed him, stalked him through the streets like a shadow. Twice he had escaped from It, but now It was there, waiting for him. He lifted an infirm arm, as though to strike It; but It looked up at him with its unflinching amber eyes, and he knew such force was both futile and foolish.

He stood and looked down at It. He laughed uneasily, as he looked, and wondered why he should be afraid of It. Then, with a slightly palsied hand, he placed his heavy brass key in the old-fashioned lock and swung open the door. The yellow cat stepped in after him. Climbing the long, winding stairways, he could see Its amber eyes in the gloom behind him. The halls were empty and cold, and the Major shivered.

His rooms were at the top of the old lower Fifth Avenue house, the centre of a New York of fifty years ago. Stairway by stairway It followed him to his own door, through the cracks of which he could see the glow of the fire, which the janitor had made and left burning for him. The yellow cat glided in before him. Then It walked softly from room to room, as softly almost as a woman in the house of the dead. The old Major looked after It in wonder, as It glided back once more to the room at the rear. There

It paced hurriedly up and down, with tense, quick, stealthy strides—paced up and down, as he had seen caged tigers pace their cages.

It leaped suddenly up on the wide-silled window, and for one second It looked out through the night. Then It drew back quickly, and to the watching man Its sudden cry seemed almost like a cry of human horror. It shrank away from the window, and glided once more to the front of the house. It stopped before a large portrait hung on the Major's wall, motionless, and gazed up at the figure in the great gilt frame. With infirm hands the old Major threw off his coat and wraps, and he, too, came and

stood and gazed at the portrait.

It brought back many shifting memories to him. His mind flashed back to the days when the roof he stood under was not an old roof. Half a century ago what was now an antiquated house had been the substantial home of the Van Kuylers, in the days when the world of fashion lay about lower Fifth Avenue and Washington Square. Under its roof, when those moldering cornices had been sixty-three years younger, Catherine Helen Van Kuyler had been born. Twenty years later she had been known as one of the beauties of the town. Pierre Dumond had even come over from Paris to paint her portrait. That was the canvas which still hung in the Major's room, and from that wonderful canvas a slight, fragile little woman, robed loosely in yellow, still looked down with soft amber eyes, over which arched slightly oblique, delicate eyebrows.

He had been the dashing Major Weyburn in those days, and two years after the painting of the portrait had occurred his affair with the little woman in yellow. If he had seen much of the world, and the girl had not, was that any fault of his? Busy tongues had wagged in those days, and when the news that there was to be a runaway match between his daughter Catherine Helen and a penniless young major whose escapades had shocked even the busybodies of three easygoing continental capitals. When this strange news reached the ears of stern old Deidrich Van Kuyler, he had taken decisive steps. Peremptorily the young lady had been made

a prisoner in her own room; and, as she remained still obdurate, it had even been given out that her reason had left her-that in some unlooked for manner the girl of coquetry and laughter had become a woman of strange moods and much melancholy. But an escape and flight had been arranged for, from the little back window. She was to creep out on the narrow ledge of the buttress-wall, and from there the Major was to rescue her from the adjoining roof, with ladders. in the meantime the stern old father had learned his child's temper. At the last moment he had come to the Major and bought him off-bought him off, body and soul, for money. The Major had never dreamed the girl had taken him so seriously. For from the back window she had thrown herself to the area below, where one snowy morning they had found the little body impaled on the sharp iron pickets.

Then the Major had bitterly repented, and had walked the valley of remorse, but too late. The Van Kuylers went abroad, and for many years the house remained vacant. Then it had finally been made into a lodging house, and still later its lower floor had been converted into a piano wareroom. Its upper stories had been turned into studios and apartments, much haunted by artists and musicians. But as time went on the old house had fallen into decay. The tall office buildings which had sprung up about it had shadowed its sky-lights and darkened its studio windows. So at last the old mansion had been abandoned to its rats and its old ghosts.

Then at times the bent figure of an old man stood before it, and gazed up at its blank windows. Sometimes this bent man had even ventured timidly into the barbershop of the Italian who had taken possession of the basement, where once the rotund cooks of the Van Kuylers had waddled about, and had asked to look at the rooms, and had talked strangely to himself as he wandered from room to room, and told how a great painter named Dumond had once painted a picture of the Hudson River from one of its back windows, shut in by brick and mortar this many a year.

Indeed, the old bent man had even finally rented the top floor, and into it had moved his meagre and shabby old remnants of furniture, together with a carefully guarded canvas—a canvas of a young woman robed loosely in

yellow, looking into the gloomy old rooms with soft amber eyes over which arched slightly oblique, delicate eyebrows.

It was at this canvas that the old Major gazed through the deep gloom of that wintry night. Out of Its luminous eyes the yellow cat also looked at the picture. The fire burned up more brightly, and the Major glanced from the picture to the cat, and once again at the picture. Then a sudden cry of terror burst from his lips, and he started back in fear.

"My God, they are the same!"

The yellow cat started at the cry, and leaped lightly to the top of the heavy gilt frame that surrounded the portrait. The dust of years fell in a little cloud about it. From the broad gilt crown of the portrait-frame It gazed down at the man, with soft, glittering amber eyes. Out of those amber depths seemed to glow the unhappy eyes of a soul on which some judgment of eternal silence had been placed. They were ghost-like, unreal, mysterious.

Little beads of sweat came out on the brow of the old Major, and step by step he drew closer to those watching eyes, with outstretched arms, and foolishly parted lips. Could it be, he wondered, that through all those grey years of sorrow and loneliness and remorse that poor lost soul had come back to him in this strange form? He kneeled and grovelled before It. He cried out to It, and implored It to give some sign, to say some word.

Out of Its luminous amber eyes the yellow cat looked down at him, but not a muscle of Its tense, gaunt body moved. Out in the night, through the falling snow, the old Major thought he heard a far away cry. The yellow cat started and looked up; the amber eyes altered and darkened, or seemed to alter and darken, even while he gazed at them.

At the sound of that cry the old Major hurried to the window, and raising it with his half-palsied hands, looked down into the night. There was nothing to be seen; nothing but the dull brick walls and the gently falling snow.

He felt a sudden warmth pass over his hand, and the figure of the yellow cat glided past him, and crept out upon the narrow ledge of the buttress wall. There It sat on the white snow, gazing in at him with eyes that shone like two live coals.

He closed the window, and drew the curtains, and he tried to shut out the fire of

those glowing eyes, but they seemed to burn in on him even through brick and mortar. Still dressed, he flung himself down and tried to sleep, but still those eyes seemed to glow remorselessly in on him. At last, trembling, he crept to the window and looked out, half hoping it was all some trick of the fancy.

Through the gently falling snow he could see them, luminous as amber, looking in at him.

A wave of insane anger swept over him. With a muttered curse he threw open the window, savagely, and crept out on the narrow ledge of brick. Inch by inch he crawled nearer and nearer to those implacable im-

movable eyes. He was face to face with them. He would endure them no longer. He raised his hand; his knee slipped on the snow-covered ledge; his body lurched heavily, and he turned and fell. For one moment he hung, clinging helplessly to the icy redge, then his strength relaxed. Silently the dark figure dropped down through the gloom and the gently falling snowflakes.

In the morning they found it, impaled on the rusted old iron pickets, amid the snow. And beside the old Major's dying fire the next morning they found a gaunt, yellow cat,

purring contentedly.

AFTER MANY YEARS

By R. M. JOHNSTONE

T

MEG! Meg! Where are you?" called a shrill, querulous voice. "What a nuisance you are, anyway—never around when wanted. Where are you, I say? Come here this minute!"

"I'm up here, Aunt Lizy!" echoed an impatient childish voice from the upstair

regions.

"Yes! Come down at once! Well, I declare, you've torn Eddie's geography again. Shan't I cuff you, though! Come down, you bag-

gage; I'll learn ye!"

"I'm comin', Aunt Lizy. I didn't tear that book, though. Eddie did it himself—the mean thing—just to make trouble. An' you're so stingy I can't have books of my own or go to school. I'd rather go to that poorhouse you're always jawin' me about than stay with you."

"Oh, you would, eh? Talk back, will ye? Where's my strap? Take that; and that;

and that!"

Every stroke brought a shriek of agony from the rebellious little girl. When the unfeeling relative had gratified her anger fully she pushed little Maggie aside, hissing through her teeth meanwhile her ultimatum for the day.

"There now, you ungrateful imp, I'll learn you to mind me! Take your berry-pail and get out of sight. And don't come back with-

out a pailful, mind that!"

A little girl of ten went forth from the

kitchen door into the solace of the morning sunlight laden with a misery that lay far back of mere corporal punishment—the consciousness, namely, of habitual unkindness

and charity sufferance.

The sting of the personal element soon vanished in the invigorating influence of the open air. Her jaded, tearful countenance developed a kindlier aspect, and gradually a resolute expression crept into her dark brown eyes. The sight of the flowers, and the animated activities of woodland life removed the greater weight of her wounded feelings. Her appearance was none too impressive, for clad, as she was, in cast-off, made-over garments, she presented the unmistakable aspect of poverty. Left an orphan, at an early age, her immediate relatives had assumed guardianship and quietly borrowed a modest inheritance for their own use. For the rest, their selfish natures were content to make a mere family drudge of the little girl, and they were succeeding very well.

But Maggie was not the only orphan so treated in the little country hamlet of Glenvale. On the very next farm, Abner Markles, hard-featured and close-fisted, assisted by his two sons, was extracting as much as he possibly could out of the person of "Larry," his twelve-year-old apprentice. The latter had been placed under his care some three years before, by relatives whose generosity had no room to incur orphan burdens. Shortly after that, his boyhood had

practically ceased. He was on the jump throughout the three-hundred and sixty-five days of the year and represented a great saving of labor to the "hard-worked" farmers. Larry and Maggie were but slightly acquainted. They were tolerably sym-

pathetic.

Larry had that very morning learned the consequences of a grave omission—that he had failed in one of a multiplicity of tasks. For lack of something else to do "Jim" applied the horsewhip to Larry with the keen delight that belongs to some people in causing pain to others. In the intervals between the lashes Larry busily calculated how long it would be ere he could safely hit back. Though a trifle stunted by his ill treatment Larry was still in good health. He had a remarkably bright face and a clear honest eye. He had, through long hard usage, acquired a quiet endurance that tided him over the worst experiences. He was rigidly kept from school, and as the family were wholly illiterate, he had no access to books or papers; but Larry was not by any means content with ignorance.

After the whipping was duly administered, to Jim's satisfaction, Larry was sent away, breakfastless and without the prospect of any dinner, to the economical task of herding Markles' cows on the public highway. He was glad of this opportunity to be free of his tormentor's company. Of late his faith in human kindness or justice

had dropped to a very low ebb.

When he had passed well out of sight of the homesteadhe assuaged his smarting and aching sides by a bath in a cool creek bottom and a free aftermath of vaseline. Then he kindled a little fire and, with the aid of an old kettle, boiled first some eggs and then a half grown chicken, which he had cautiously foraged before setting out. The eggs and chicken soup made him tolerably cheerful. Meanwhile the cows were grazing quietly. He seated himself contentedly on a grassy knoll and watched the swallows and the squirrels. Finally he stretched himself under the shade of an elm and was soon asleep. The cattle, once free of human restraint, went where they pleased. They speedily broke into a neighboring wheat field, whence they were promptly impounded by the owner, who had long awaited just such an opportunity.

Larry awoke to consciousness with a queer sensation oppressing him. Could be be

dreaming still? A little girl was sitting by his side, and contemplating him ruefully, while she shaded carefully from him the warm rays of the afternoon sun, by means of a heavy, thick branch she had broken from a nearby elder bush. Larry rubbed his eyes, stared hard a moment, yawned, and straightened up.

"Ahh-h! Hello! Maggie! How'd you come here? Been asleep, haven't I? Never slept better in my life. I haven't had a pile of

sleep lately, anyway."

"Ye-es, Larry, I guess so. I've been waiting two hours for you to wake up an' talk. Ye see I had an awful row with Aunt Lizy this morning. She's sent me out for berries. I can't find none; and I—I dassent go home, either."

Why don't you run away? I'm most ready to go myself. Jim licked me fer somethin o' ruther this mornin',—don't know zactly what, but I ketched it hotter'n blazes. I'm herdin' cows, fer a change. Oh-h my! Where are them cows? What time is it? Afternoon? A-h-h-h! I've lost 'em sure. Ha! I'm in fer it now. Old Markles will just about skin me alive with that rawhide of his'n. But he shan't ever ketch me! No! I won't go back! I'm agoin' to get right now. Them cows are in pound an' I'm glad of it. You'll never see me here again, Maggie. Good-bye! I'll be goin' now. Take my 'dvice an' run away, too. So long! I'm off!"

The resolution of the moment was promptly executed. The little fellow pulled himself to his full height—waved his hand and started down the road at a slow run. Suddenly he halted, appeared to consider for a moment, then waving his hand again as a last farewell, he crossed the road to a fence and, climbing over, entered a field of grain, where he was scon lost to view. Glenvale saw no more of Larry. All attempts to trace him proved fruitless, but none cared greatly.

II.

A few minutes before eleven, one chill March morning, the church bells were pealing over the roofs of a large Canadian town, when Margaret Allen stepped gracefully to the organ in the Milton Avenue Congregational Church. As the voluntary was being played she became conscious, by means of the organ mirror, of an unusual expectancy in the congregation regarding the entry of the presiding minister. He would be a stranger—a

young man of great promise whom the church had invited to preach with a view to

an immediate call.

The personal appearance of the minister remained entirely concealed to the organist during the opening service. Only on the beginning of the sermon could a view of him be obtained. Miss Allen's inventory of the preacher was searching, but on the whole it was satisfying. She saw a tall, well-built and well-dressed man of twenty-eight or thirty. He had a well-set head covered with wavy brown masses. The one feature about him most noticeable was the piercing keenness of eyes, which seemed to focus simultaneously every face in the congregation. Most of all there was an electric sort of gesture and a firmness of utterance which showed a fighter whose attitude on all moral questions would be The congregation uncompromisingly direct. were satisfied at the sermon's end that in the person of the Rev. Lawrence Dunbar they would secure a faithful monitor and pastor. After the service a unanimous call was tendered and at once accepted, and was so announced to the waiting congregation.

As the weeks passed by, success attended the work in the Milton Avenue Church and the wisdom of the call was fully justified.

Lawrence Dunbar and Miss Allen met frequently, both in their official and in a social capacity. The minister was becoming powerfully interested in his organist. This was excusable, for, aside from her official position, Miss Allen was the most popular young lady in the congregation. The growing attachment became noticeable, but there was no jealousy aroused nor any opposition offered. Still it was considered financially "a poor match." The minister was poor; so was also Miss Allen, who supported herself mainly by teaching in a Young Ladies' Seminary; yet on the whole the congregation was pleased.

The two were talking one evening of success. 'The young pastor remarked how great an opportunity this Canadian land offers to the submerged element to better themselves and tread down unfavorable circumstances. Having seated themselves in a quiet place—they were in the park—Dunbar turned to his companion with an air of subdued earnestness.

"I wish to tell you the story of my life. I was at one time a poor boy and as badly off as I could well be. It is sixteen years since the tide turned. I was then a miserable farm

drudge, when one day I ran away. I had allowed the old farmer's cows to get into pound, and he had already used me so roughly that I decided to leave. By morning I was miles away. I kept going for a whole week, avoiding towns and villages carefully, sleeping in barns, and either begging or stealing what food I required. At last I found a home and work with kind old people, and a chance to go to school as well. I had a hard up-hill climb, and now through the grace of

God I am here.

"But there's a picture of that day in my memory that I'll never forget. I had been whipped cruelly that morning, and as I was weary from want of proper rest I fell asleep on the road, bruised and sore though I was. I had about lost all faith in human kindness or honesty. But I awoke to a vision that truly and really restored my nature. A little girl I had known slightly as a similar victim at a neighbor's place, sat beside me shading away the sunlight from me with a green branch. The only name I ever knew that girl by was Maggie. I formed my resolution more from that sight than any other, for I took courage and believed again in the world's fair play, and I went right away to verify my sudden hopes.

"I've never seen that little girl since then that I am aware of, and I have been unable to trace her. I returned to Glenvale a few months ago. The place was entirely changed and no one remembered me. Neither did they know anything of Maggie. There had been a lawsuit wherein the girl had gotten some of her rightful property. Then she had gone away. Old Markles was in the poorhouse and his sons were day laborers.

has its revenge, you see!

"Since I have come here and have met vou. I confess I have not been so eager to find the long-lost Maggie. I love you, Miss Allen. Have I any hope that you will be mine?"

"Oh, Larry! Can it really be you? I— I am Maggie. I've never forgotten you. It seems so strange—but I am glad! I am yours whenever you want me."

"Maggie! Truly the ways of Providence are wonderful and kind. I shall repay the

good you did me so long ago."

"It was nothing, Larry. My story is much like yours, only I didn't run away. The rest is hard work, and I am cheerful still. You have seen the harder lot, I think. But the dew is falling; let us go."

THE SIMPLICITY OF LIZETTE DUBOIS

AN EPISODE OF MOUNTED POLICE LIFE IN THE TERRITORIES

By R. HENRY MAINER

H IS mother was a Red River French-woman, who had come into the West prairie after the suppression of the first Riel rebellion; his father, an oldtime half-blood voyageur of the Bay Company, who had squatted on the virgin wilderness a mile or two from Dillion's Crossing. Joe, or Limpy Joe, as he was more generally known, never boasted of who or what his ancestors were, but lived in squalid independence, and made the best of it.

Joe had been a brainy youth, considering his humble surroundings and lack of the least pretense to the education of books. He had hunted some and traded on his own account, and was allowed credit at the store, which stood for integrity in the locality. But that was when he had two legs. That last long trip with a car-load of range horses into Northern Montana had been the death-blow to his ambitions, and in an open car packed with freezing, struggling broncos, he had lived through a howling blizzard, lasting a night and a day, only to lie for three months in the St. Boniface hospital, while the frost-bitten stump of his right leg (all the doctors had left) had healed sufficiently to permit of a crutch and a wooden limb. His whole earnings had been consumed, and he drifted back to his home, to a life of odd jobs and passionless happiness, for he was a philosopher and had never learned to worry.

The days were fairly interesting to him, especially during the summer when it was hot and dreamy in the sun, and he could sit on a box in front of the store and share in the conversation of the wise who loafed there. The police barracks was also a favorite source of entertainment and some profit. The red uniforms and generous helps of tobacco had their own peculiar charms. Then when a trooper was in a generous mood, an honest dollar could be earned cleaning a horse or doing some other errand. His judgment of horse flesh, too, had its value, and his verdict could be secured for the asking.

The day following the annual dance at Dillion's was depressing in its torpidity, and Policeman Murphy appreciated the fact as he

brushed the glossy coat of his mount in the unsheltered yard of the stables. He was out of sorts with everything around him, including Limpy Joe, who lolled luxuriously in the shadow cast by the buildings, watching the proceedings and commenting whenever it seemed necessary, which was almost continually; and when he replied, it was in no genial vein.

"I say, Limpy, do keep that mouth of yours pinned," he growled, after Joe had asked him the same question half a dozen times.

Joe arose with an air of injured importance, mentally sized up the situation for a moment or two, and then stumped into the stable, where he remembered a couch of soft marsh hav awaited him.

Murphy proceeded with his grooming, and in the unmolested trend of his ill-humor soon forgot the existence of his over-loquacious friend. The sound of voices floated to him indistinctly from the rear window of the whitewashed quarters, and presently his superior officer, Lieutenant Hodgins, and the visiting Inspector appeared on the verandah, each smoking a cigar and very much engrossed in their conversations.

"Hulloa! there's Murphy," ejaculated the Lieutenant, catching sight of the tethered horse, the grey flannel shirt, and the red head of his Irish trooper. They came across the yard and stood for some moments as silent spectators, Murphy acknowledging their presence by stiffly saluting with his free hand. The sweat was standing out on his face, giving evidence of the sincerity of his work, which drew the exclamation from the Inspector that it was a beastly hot day.

"Yes, sir," Murphy replied.

"That's a fine animal you've got," remarked the Lieutenant.

"Best horse for a long distance in the service," answered Murphy proudly, for, next to himself, that was his most vulnerable point.

"So our friend Limpy would say," observed the Lieutenant, and Murphy smiled grimly.

"Muddy round the fetlocks. You must have put her through a good pace last night coming from Dillion's."

"Yes, maybe so—and I was at Dillion's." He gave the information as if regretting that it should be known.

"I surmised as much. You know that old saying, 'Where there's mice there's cats.' There is a rumor that a certain French damsel from the village was the belle of the ball. and everyone knows that you have a soft spot in your heart for little Lizette," added the Lieutenant, and all three joined in the laugh.

"I won't say I didn't take a hand in the game, but a fellow's got to have some excitement in these parts or die of stagnation,"

Murphy vouchsafed apologetically.

"By the way, Murphy, the Inspector has brought us some news this morning, and if it is true, we are likely to have something to do after all. Now it rests greatly with you whether we are to land our quarry or not. I mentioned your name because you have a fair acquaintance with the villagers, and if you can get the information we require, you may reckon on a stripe or two before the year is out."

The trooper's face brightened perceptibly at the announcement, and he leaned against his mount in anticipation of a further ex-

planation

"Not to be too personal," the Lieutenant continued, "you have a fair influence over the affections of that French girl, and I won't say you are at all unlucky in that; but the fact is, she is a niece of a certain desperate character who has crossed the boundary into our territory, and we have orders to catch the fellow dead or alive. The Inspector brings word that he is heading this way, and we have come to the conclusion that he is now skulking hereabouts, probably amongst his relations. One thing is certain, he will place himself in communication with the Dubois family. You know yourself how these breeds hang together. A likely place I would suggest, for his rendezvous would be that old shanty in the river slough, where it would be convenient for his friends to pass him supplies without raising suspicion. share in the business is to find out from that girl what her people know of his whereabouts."

The Lieutenant paused, and both officers turned an inquiring gaze upon their subordinate to note the effect. Murphy picked a few hairs from his horse's back while he digested what had been told him.

"Perhaps I do know the girl better than

most of the boys, sir," he assented with rather a shamefaced smile, "and I would not care to be the man who would get her into trouble, but if you think the plan within the limits of honor, I might try her on the subject."

"No trouble at all for the girl, and, besides,

it is your first duty to the service."

"Just a matter of every-day duty," empha-

sized the Inspector sharply.

"No one need know how we got on to the hiding-place of the rascal, and look what it would mean to us all if we captured him." The Lieutenant adopted a patronizing tone, suggestive of co-operation rather than orders, and the Inspector offered his cigarette case to Murphy before abstracting one for himself.

"Well, I'll do my best in the matter, sir. I don't care a rap for her good opinion. I have had a score of others in my time, just as pretty and entertaining, and I guess there's as many more for the hunting, but I won't be the means of getting old Dave or his family into a row after him using me so decently.

"Leave that to me, young man, I'll see that your friends don't suffer in the slightest, and if the truth was known, they would probably esteem it a blessing to have that obnoxious

relative removed from their fireside."

The Inspector spoke to impress his hearers, and then, as if the affair was ended, he sauntered towards the coolness of the barracks. Lieutenant Hodgins lingered a moment to whisper, "Do the matter quickly, Jim, and you've got a good thing there." He jerked his thumb meaningly at the retreating officer as he turned to go. Murphy nodded, and led his horse into the shed, where a tempting haystack half-filled its interior.

Dave Dubois' cow paddock served its purpose well, and being the only enclosure, saving the little patch which the woman folk planted as a vegetable garden, he naturally scanned its length and breadth with some pride. It marked the boundaries of that portion which he could safely term his own place, as beyond its borders the unbroken prairie ran for miles, a land for every man, and yet no man's land.

The milking hour was the busiest of the day to Lizette, and the herd of twenty-five cows might have daunted a less buxom lass. But she was strong and hardy, and the essence of the prairie breezes had given her a reserve of nerve force that turned the drudgery into a mere form of exertion which only concerned her while it lasted.

The evening following the dance at Dillion's

she was both tired and sleepy, and the cattle seemed unusually difficult to control. The milking of the bucker was the most troublesome of the whole performance, and with her mind half made up to shirk the task, she had left that one to the last, in hopes that some of the family would come out and help her. She sat a while to rest and meditate as to what course she should pursue, and into the midst of her cogitations came the welcome thump, thump, of her old friend Limpy Joe. As he appeared around the corner of the house, his face broadened into a smile of satisfaction at his luck, for Joe had a secret and lasting regard for Lizette, and the sight of her was enough to put him in the best of humor.

"Bon jour, mon petite Lizette," he called. "Just in time, Limpy, to help me with the

bucker," she answered sweetly.

Joe had been on the scene at this juncture many times before, and he divined in a mo-

ment what was required of him.

"By gar! I'll soon stop her kicks," he replied, as he caught the front foot of the cow and leaned against a fence for support. "Now, Lizette, go along with yer milkin'."

Lizette recommenced her work with the

vicious enjoyment of revenge.

"My little girl very sleepy," Joe remarked after a pause, but Lizette gave him no heed. "Mos'likely been out late, I guess; perhaps it was the dance at Dillion's."

"Who said I was at Dillion's?" she snap-

ped out, suddenly interested.

"Maybe I heard it at the barracks to-day. Ah, but those sojers say so much about you that I think I forget many of the nice things. They said you were, let me think, what word -ah, exquisite.'

Joe was talking for attention, and he got it. "Is that all they said?" she asked, looking

"Oh yes, they say much more besides, all beautiful of you; and Murphy think you his fine lady, sure. His heart broke on you, I think."

"Now, Limpy, that's not right," Lizette said, half smiling, and milking very fast to cover a tell-tale flush.

"Perhaps I am wrong, but I have heard him say so. I was sleeping in the stables today and I heard Monsieur Inspector talking to him about Lizette, so I wake up and listen. He say Madam very fine dancer, and they all laugh. By gar! I heard something then. They know about your Uncle Perrault.'

For a second Lizette stopped breathing, and then with eager swiftness, almost upsetting her pail, she sprang up and grasped the shoulder of her informant.

"Uncle Perrault!" she gasped; "tell me, Limpy, what did they say?"

"You needn't worry, they no' caught him yet. They only think they knows of a way." He paused to give the proper effect to his words, and then continued in a lower tone, "You don't care much for me now, Lizette, since I lost my leg, and those sojers have come along.'

"But I do, Limpy, I just think you are as good as any of them, but you can't dance. And now tell me more of what they said of

Uncle Perrault."

"They're plottin'," he answered, leaning toward her with the boldness born of sudden confidences. "They told Murphy to keep courting you, and maybe you show him where Perrault is hiding. He say you like him very much, and you won't understand what he is doing; then, Parblieu! you get angry, he have plenty other girls just as nice."

Limpy Joe was a diplomat in his own small way, and he knew that his news served as a diversion to the furtherance of the desires of his heart. Lizette laughed a light disdainful

gurgle, then arose to her feet.

"She's done now, Limpy, and I don't care if you come up to the house, but don't say a word about Uncle."

"Not much, Lizette. I guess I forgotten it

by now."

The two walked the length of the yard together, Limpy gallantly carrying the pail, and entered the low doorway, where a spluttering candle revealed the men smoking by the stove and Madam Dubois knitting.

"It's only Limpy," Lizette called.

To return to the subject of the prominent characteristics of Policeman James Murphy, it could be safely affirmed that he held a very satisfying opinion of himself. Some one had told him in confidence that his was a natural taking way with women, and being susceptible to flattery, he proceeded to cultivate his recognized talents. No horse in the district could show a glossier coat than his, and in its general deportment it seemed to have imbibed some of the high-stepping ideals of its master. For the first half of the year, Murphy gloated over the spotless red of his tunics, and during the latter half, he expended much time and energy to keep his uniform

up to the standard, until the next annual allowance of clothes came to hand.

But his petty conceit never interfered with his duties as a policeman, as the record of four years had proven, and he had often made good his boast that he could ride any beast that trod a hoof. Two or three times he had been concerned in exciting episodes, where a cool head and a stout body stood for all that the law could command, and he had acted with praiseworthy decision and judgment. When he was stationed under the regime of Lieutenant Hodgins, that officer knew that a better subordinate did not exist in the service, and the affairs of Murphy, which were common talk at the mess, were winked at or indulged as somewhat of an amusement. of the boys had their female friends, and Lizette Dubois was his particular star for the time being. He had shown her some attention by taking her to the parties and dances in the neighborhood, and doubtless deemed her another conquest to his fascinations.

The dance at Dillion's was an annual affair of more than ordinary magnitude and grandeur, and Lizette with her saucy smile, her pearly white teeth and plump figure, had easily outdone her rivals. To have the graceful form of Murphy at her beck and call was also a thing not to be overlooked, even if it bore in its favors the estrangement of her less fortunate girl friends. Yet in the character of Lizette, a strong jealous trait lingered, smouldering in her successful moments and ready to flare up at the slightest provo-The hereditary clannishness for her own kind was deep in her heart, and big. blundering, self-contained Jim Murphy couldn't see it.

Sunday, following the visit of the Inspector, was the day agreed on for the attempt to coerce Lizette, and Murphy sallied forth into the hot afternoon, flicking his riding boots with his whip and feeling very much in the conquering humor. He did not follow the main road, but cut across the country in the direction of the little log church, which stood above the intervening scrub like a sentry-posted to guard the outskirts of the town from the encroachments of the limitless tracts beyond. Here he knew that Lizette went of a Sabbath day, to say her prayers, and he had timed himself to meet her as she wended her lonely way homeward.

The church had already emptied itself and the congregation was quickly scattering amongst the grave stones to gossip a while, when he stopped at the white-washed gateway. Lizette waited with exasperating blindness, talking to some of her acquaint-ances until he had sauntered on to the end of the church yard fence, and then, as if suddenly espying him, she hurried down the path, followed by the boisterous titters of those whom she was leaving.

To Murphy she had never appeared quite so charming. Her plain home-made blue dress, edged with white, fitted her figure perfectly, and her every movement denoted the health and vigor which she enjoyed. He noted these things with more carefulness, now that he had a reason for holding her affections. The smile and heightened color which played about her features, as she came up, he attributed to her pleasure at seeing him, or maybe to the heat of the August sun.

"I thought you weren't coming, Lizette," he remarked.

"I was just talking about the dance at Dillion's. It's the first chance I've had to speak to them since that night, and they have lost their manners because I went home with a soldier," she answered, giving him a sidelong glance.

"Yes, maybe it was an honor," he admitted, and was silent for a time, while his brain was busy formulating a plan of action.

At the cross roads, where a path ran horizontally to the river bank, and farther through the leafy shade, Murphy turned without comment, and Lizette, as if from force of habit, offered no objection, although it made the journey twice as long and brought them out half a mile beyond the Dubois homestead. Occasionally they talked, but an awkwardness was suddenly developed in the Trooper's ready tongue, and he grew so preoccupied that Lizette often had to repeat her words before he would condescend to answer. reached a tempting grassy knoll, sloping to the muddy water, and with a sigh of satisfaction, Murphy threw himself down and proceeded to light his pipe. Lizette guessed that he was about to share in the conversation, so she sat near him and began to hum a church tune, still fresh in her mind.

"Are you thinking very hard, Monsieur?" she asked presently.

Murphy awoke from his reverie and looked at her. "You're a good girl, Lizette, to have such a bad lot for an uncle," he blundered out.

"Merci, Monsieur, your news is interesting, for sure," she replied, smiling at the tree tops.

"I've got something to tell you, and it isn't much of a joke either," he continued. "In the police business it is our duty to know the settlers with bad characters around us, and we quickly learn their whereabouts, too. You recollect Pete Lamont, who stole the horses from the Dalton range. We knew all about him long before he was gathered in, but we left him alone, thinking he'd reform. Our Inspector is a great man for patience, and he says, 'Don't arrest until you have to,' and it is a good motto, too, but the bad ones will take advantage. There's that Uncle Perrault of yours; we've been watching him this last two months, but I take an interest in the family, so I advise the boys to let him be." Murphy was speaking carelessly and yet cautiously, and he looked for some shade of emotion.

"Well, if Uncle Perrault is bad, for sure, we are not all like him," she answered, with a pretty show of wrath gathering on her face. "I should say not," he agreed vehemently;

"but then, some day the Lieutenant will order me to catch 'that man Perrault,' and what can I do?"

"You would go a long way to do it, Mon-

sieur," she answered.

"Perhaps I would, but we have it at the barracks that he is very close at hand just now. In fact, to be candid, he has been seen, and the orders are already out, too. Mind, I am doing you a favor. I don't want a halfdozen of the boys riding up to your door some dark night, and scare you all.

"So you think he is at our place. What a foolish lot you redcoats are, anyway. Why we haven't seen him for years."

laughed to herself at the thought.

"Well, au revoir sojer boy," she laughed Murphy arose to his feet and made pretence to enter the bush, which hid in its interior, at no great distance, an old log shanty, deserted for a number of years past.

"Jim," she called after him, "I am going with you." She was at his side in a moment.

"I was joking, Lizette; let's go back to the river," he coaxed, but he had not reckoned on the impulse which his words had given, and rather than be left behind, he trudged after her, while Lizette turned every few minutes to call, "Come on, you brave sojer boy."

It was only a hot half-hour's tramp to where the scrub opened into a clearing, in the centre of which stood the shanty. Although apparently vexed at the spoiling of their quiet tete-tete, Murphy took keen note of everything in sight. The place was certainly abandoned, and might have been so since the year that Dave Dubois left it for his later abode, at the end of the town.

"I lived here once, Jim, and I liked it better than over there," she said, holding her head in the direction of her home.

"Do you visit it often?" he queried.

"Every day, or at least every fine day if the walking is good," she replied demurely, and then, as if to change the thread of their talk, she added hurriedly, "Are you satisfied, or do you wish to see inside?" She stepped into the half broken doorway, and a ring suggestive of challenge had crept into her voice.

He shoved past her and looked in.

A few old boxes and pieces of furniture lay littered about, and yet there was a certain method in their positions that gave them a fixed appearance. His companion had gone to the rear of the shack and out of sight for a moment, so he stepped in and kicked the rubbish into loose fragments. What he saw interested him very much. A box compact and lidless lay against the wall, containing an assortment of dirty kettles and plates showing the marks of recent usage, and under the conglomeration something bright and metallic gleamed. He scattered the layer of truck, and grasping the object, drew out a rifle carefully wrapped about with old clothes. first and dominant thought was that he was right in his conjecture, and the girl had taken this bold course to throw him off the scent. With the keen perception following his discovery, he saw that the hay at one side was new, and soft enough to make a comfortable couch, and even then bore the imprint of recent occupation. Lizette, calling him from without, gave him no further time to prosecute his researches, and when he faced her in the sunlight he laughed, and all the way to Dubois' place he kept up a running fire of small talk, as if he had forgotten the matter.

"We are a bad people, Jim," were Lizette's last words, as he stole a kiss at parting.

Lieutenant Hodgins and Murphy held a long conversation together upon the latter's return, and the next night they left their heavy boots behind, and under cover of the darkness made a stealthy survey of the Dubois' old shanty. The trip was a long one, and troublesome, in the inky blackness of the slough, and many times Murphy swore under

his breath at his folly in having anything to do with the affair. The reward of his visit, however, was worth the attending inconveniences. A dim light shone from the interior of the shadowy structure and the murmur of voices came out to them, at intervals. It was enough to satisfy even the exacting Lieutenant; so back they went to the Barracks, to discuss plans over some toddy, in the comfort-

able chairs of the Officer's quarters.

Two red-coats rode into the stable yard the following morning, on their way to a distant patrolling section, and the Lieutenant detained them over night. These with his three men, made a squad of six well armed and husky troopers, and in his mind he already heard the Inspector's words of approbation, over the capture of the noted Perrault. He explained his plans to his subordinates with some care. Murphy, with a companion, was to make a detour of the slough along the river bank, to bring him out at the shanty, and there assume a position, to cover the solitary window. The Lieutenant and his men would take a course straight through the slough and enter the clearing by the regular beaten path. Then when Murphy had announced his presence by a low whistle the six would close in and a demand be made for the surrender of the occupants. This summons failing, they were to rush the door before any determined resistance could be offered.

"Keep your guns ready, for he may be a troublesome beast," cautioned the doughty officer, as Murphy and his comrades set off, after the clock had chimed the midnight hour.

"Trust me!" he called back.

Everything worked out to the Lieutenant's satisfaction, and he had scarcely halted in the shade of the trees, where he could see the dark outlines of the shack silhouetted against the sky, when a low whistle from the opposite side gave him the position of his con-

"Come on, men," he whispered, and with a heavy crunching tread they gathered about the door. He beat heavily upon its weatherracked boards, and in stentorian tones, announced the arrival of the police, adding a threat to come out quickly and unarmed, or a dozen bullets would find a stopping place in the black interior.

"A pause of awesome stillness followed, and then a stirring within became audible. A light flickered uncertainly, and almost immediately the rusted hinges creaked dismally as the door opened. A face, young and distorted with fright, peered out at them from behind a lantern, which was thrust forward to reveal the cause of the disturbance, and over his shoulder a second face, enshrouded in towsy dishevelled hair, punctured with two glittering eyes, peeked.

"For sure you will come in, Monsieur Lieutenant?" called the familiar voice of Lizette Dubois, and then as she caught sight of the strained tense figure of her recreant lover, she laughed, full-throated and hyster-

ically.

"We have been expecting your visit, these last three nights, Messieurs, and have lost some sleep, too, I guess, Limpy and I. When you have seen your fill, perhaps you will let him take me home?"

"By gad, I almost fell in love with that girl myself," remarked the Lieutenant, in telling me the story.

"And the bad man Perrault, what became of him?" I asked, after he had lighted a fresh

"Perrault? Hum! Whilst I was making plans for his arrest, he was making tracks to market with a fresh consignment of horse flesh that he did not buy.

"Two or three weeks later, a splendid beast that Dan Dillion had raised from a colt, was discovered in a livery at Regina. An investigation by the police followed, and light was thrown on the case. The horse was purchased a few days previously from a well known rancher. That gentleman, upon being questioned, stated that he had made a very close deal with a half-breed, who had challenged him to trade on the road between his place and the city. His description of the man was forwarded to me, and I informed the Department that he was undoubtedly Perrault.

"That fellow is a professional, and I am still hoping to land him one of these fine days; but that will be another story," he concluded.

THE INDUSTRIAL STORY OF CANADA

By AUSTIN L. McCREDIE

AGRICULTURE: FROM ADVERSITY TO PROSPERITY.

T is thirty-six years since Confederation. That has been a period of juggling and jostling for the world's markets on the part of the agricultural nations, just as it has been one of competition for industrial supremacy in other respects of which we hear more. The telegraph and the telephone, great extensions and improvements of railways and all kinds of transportation, and the infinite variety of commercial conveniences which we call "modern," have, in that period, revolutionized the old conditions, and not only have caused an acute rivalry between the former countries of supply, but have opened up new producing districts at a rate sufficiently rapid to disturb the gravity of trade throughout the world. The great American prairies, the pampas of the Argentine, the Russian steppes, and many other tracts, have become competitors in the food markets of Europe, and in return have absorbed floods of immigration, opening up new markets for manufactures, changing and levelling prices, and stimulating the world's industry, extractive and constructive, to an unprecedented degree.

What has Canada been doing in that period—Canada, admittedly an agricultural country, of admittedly great resources? Canadian capital, people, exports and development are largely those of the farming industry, the

industry which has seen the greatest development of any in the period in question. What has been our share in that development?

It is a matter of record and of general experience that, until ten years ago, Canada's exports—a reliable index of production—and her national development were discreditable alike to her resources and to her people.

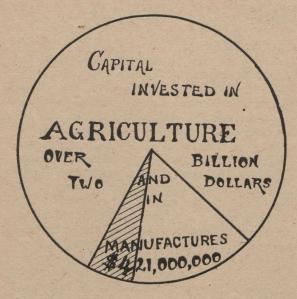
Beginning with Confederation, production remained almost stationary until 1891; increased slowly after that year of the McKinley tariff, until 1897, the year of the preferential tariff and the installation of refrigerator transportation; and doubled itself in the six years following. Exports of farm products only doubled themselves in the first twenty years of federated Canada, but increased five times in thirty-five years. At Confederation exports to Great Britain were half those to the United States. In 1903 they were fourteen times as great. In 1893 they were greater than our total exports two years before. In 1899, and again in 1903, the same was true. The market for our farm products is now that of the United Kingdom.

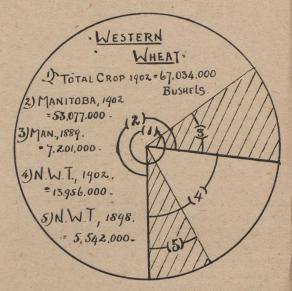
The importance of this change of market cannot be over-estimated. Great Britain buys the surplus product of the world, and sets the prices. The North and South Americas, the Australian continent, the Indian ryot, the

EXPORTS OF FARM PRODUCTS, 1873-1903.

 $NOTE \rightarrow (1)$ that till 1891, the decline in export of wheat and the increase in export of barley; (2) since 1891, the reversal of both tendencies; (3) the increased proportion of animals and their products, and the part cheese and bacon play in the change.

				the state of the s	
	1873.	1881.	1891./	1901.	1903.
All Field Products	\$14,995,000	\$21,268,000	\$13,666,000	\$24,781,000	\$44,624,000
Wheat and Flour	8,927,000	4,766,000	2,971,000	10,887,000	29,266,000
Barley	2,956,000	6,260,000	2,929,000	1,123,000	457,000
All Animals and their Products	13,202,000	19,471,000	24,691,000	53,326,000	68,585,000
Cattle	655,000	3,489,000	8,774,000	9,074,000	11,342,000
Bacon,		717,000	590,000	11,493,000	15,455,000
Cheese	2,280,000	5,510,000	9,508,000	20,697,000	24,713,000
Butter	2,808,000	3,573,000	602,000	3,295,000	6,954,000





Russian moujik, and the farmers of central and northern Europe, look to the congested humanity of those little islands for a common market for their diverse products. It is more profitable, therefore, to send ours direct than via the exchanges of the United States.

In our haste we have said that Canada is the "granary of the Empire." Yet even now we supply only 11.8 per cent. of the wheat it needs! We may boast that we provide nearly 70 per cent. of Britain's cheese, but what of our cattle, our bacon, our butter? Nevertheless, our share of the trade is increasing rapidly and steadily, while that of other countries is decreasing.

As pointed out, there have been two stages in the economic history of Canada, one of marked and persistent adversity, and one of sudden and great prosperity. The adverse tariffs of the United States do not end the explanation of this fact. The change from failure to success was due essentially to changes in the nature of products, and to scientific improvements in methods of production and of transportation. Had such changes occurred earlier, the term of hard times had been shorter. Add to this the opening of the West by large immigration, and we have the causes of our recent prosperity in a nutshell.

Grain-raising and the export of grains is nowadays wholly unprofitable to districts like those of Eastern Canada, as it is in the thickly-populated eastern states of the Union and in Europe. The raising and export of animals and their products is the only alter-

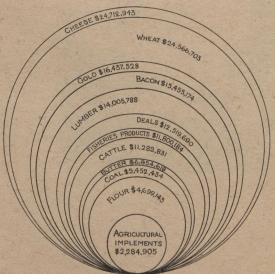
native, and the only means of making farming pay. The eastern provinces of Canada were slow to learn this lesson, and as, from 1867 to 1891, practically, the eastern provinces alone were agricultural Canada, all Canada suffered the while. Two instances of the extent of the national loss are, that one in three of all males, between the ages of 18 and 40, left the country prior to 1895; and that chattel mortgages in 1893, in Ontario alone, amounted to over \$3,000,000.

In spite of the decline in wheat, the greater part of the country's exports for twenty years after Confederation was made up of field products. In 1901, even the great increase in western wheat made the total of such exports scarcely greater than that of twenty years earlier, a fact which shows how sudden was the change. In the same time the exports of animals and their products had increased, slowly up to 1891, and rapidly thereafter. The cheese industry, which began in the sixties, was the first and is still the greatest in this respect, in 1903 being the greatest of all the national exports. The bacon industry may be said to have grown from nothing to third place in agricultural exports in the last twelve years, while the butter exports increased six times in the six years of refrigerator transportation to 1903. See Fig. III., which gives comparative values of all exports from Canada in 1903, above two million dollars.

We see, then, that Eastern Canada still exports by far the most of the total, that agricultural products are the chief exports,

and that animal products are the chief of these.

The wheat acreage in Ontario for the last four years has averaged 26 per cent. less than the average of the last twenty-two. While barley export has almost ceased, the acreage has slowly increased in the same time, showing its use for stock food within the country. Other stock foods, as oats, mangels, corn silage, clover and hay, show the same record, and for the same reason. Cattle increased during the last decennial (census) period at a rate nearly three times greater than that of the previous decade, while for four years, from 1895 to 1899, the total value of live stock increased 11.6 per cent. That of the United States decreased 33.3 per cent. in the same length of time. Prices increased, from 1896 to 1902, as follows: Horses, 48 per cent.; cattle, 25 per cent.; hogs, nearly 50 per cent.; butter, 18; cheese, 28; bacon, $37\frac{1}{2}$; and beef, $68\frac{1}{2}$ per cent. From 1897 to 1902, the export of surplus farm products increased 110 per cent., of which field products made 28 per cent., and animals and their products, 82 per cent. From 1896 to 1902, the average income of the Ontario farmer increased by over \$200 per annum. These are a few of the facts revealed by Government returns, which indicate a marvellous growth of the higher branches of the agricultural industry in Eastern Canada in the last decade. Other facts, however, not so easily demonstrated by statistics, make it plain that the growth has scarcely begun, even in Ontario, while New Brunswick and Nova Scotia are ten years



Exports from Canada in 1903, over Two Million Dollars

Total Arable Land
Canadian West:
171,000,000 ACRES.
Under Crop 1904-2.3 Percent.
N.W. Territories
Manitoba

behind the Premier Province. Space does not permit consideration of the remarkable development of fruit-growing, nor of the many other side-lines of Canadian agriculture.

And what of the West? The West is the wheat-field of Canada, as it will yet be of the world, and its first furrow is but half turned. From the settlement of the Red River Valley, in 1812, until the C.P.R. scurried across the prairie, the West had no influence on exports, as exports are counted in millions. From 1889, however, the wheat growth has rapidly increased—in Manitoba by over 50 per cent. per annum by average. Since 1898, the Territories have almost trebled their crop.

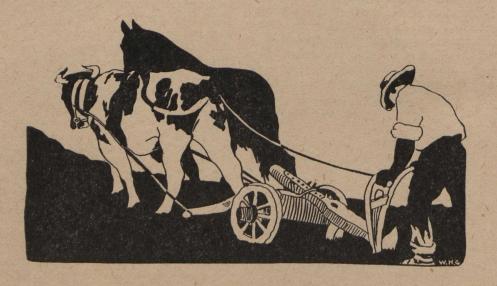
That is in wheat only. Other crops are raised in the West, as oats, barley and flax. Nevertheless, the total area under crop in 1903 was but 2.3 per cent. of the total of such land as is known to be fertile and cultivable. To the north of this land, in the Peace River district, some almost incredible results have followed cultivation. Over 400 miles north of Winnipeg (by latitude), wheat has been grown in large quantities, averaging 64 lbs. per bushel, and oats weighing 42 lbs. per bushel. At Fort Simpson, 818 miles north of Winnipeg, wheat has been harvested weighing 62 lbs. per bushel. These are three years' averages. It is very certain, therefore, that no one has yet fully estimated the possibilities of the Canadian West and North.

Western Canada grows the finest quality of wheat known, and has set a new standard by the high proportion of gluten found in all the wheat grown north of the boundary. As the millers of Minneapolis recently said, "It is no longer to be regarded as a boom story—it is the truth." As for yield, the Manitoba average for 15 years is over 18 bushels per acre, with a maximum of nearly 28 bushels. The average for the Territories is $19\frac{1}{2}$ bushels. That of the great Pacific wheat states is $13\frac{1}{2}$ bushels, with a maximum of 18 bushels.

A word in conclusion as to the future. Ontario has now in occupation twenty-one million acres, of which but 62 per cent. is "improved," or in use. New Ontario will add over sixteen million acres to this within a very short time. There is no longer any question as to the value of that part of the province. New Brunswick has improved 31 per cent. only, of four and a half million acres occupied, and has seven million to settle. Nova Scotia has improved 24 per cent. of five million acres, and has still some good land unsettled. In the West, of which something has been said, enough land remains untouched by man to reproduce the total animal wealth of Ontario seven times, and supply besides an exportable wheat surplus of eighteen billion bushels! The valleys of

British Columbia are capable of supporting a farming population greater than that of all Canada to-day. If the land now occupied were all in use, the total exports of 1903 should have been over \$300,000,000 instead of \$112,000,000.

It is idle to predict the limits of our agricultural wealth. But, whatever be the changes in the industrial world, however the centres of the world's population and wealth may shift, it seems very certain that Canada's fate is a high one, her prosperity forever assured, so long as humanity needs food, so long as Canadians prove worthy of their heritage. The chance is now no chance. Young men have now no excuse for deserting their country. The greatest opportunities lie within the national borders, and it is only necessary to see to it that foreigners do not seize them while we are slowly awakening to their reality. The day of pessimism is past. The day of confidence, of renewed energy, of aggressive national independence dawned some time since. It is the day of the Young



THE FATE OF TWO DESERTERS

By DUNCAN S. MACORQUODALE

OHN ARBUCKLE STRANGE was the grandson of one of the early settlers in the eastern townships district, Quebec, and his father, John Strange, became a barrister of note and amassed a competence while

John Arbuckle was but a boy.

Barrister Strange had formed a close attachment in his college days with another youth. Together in all sorts of escapades, a sort of Damon-and-Pythias attachment caused them to agree that if they should both marry and leave children, the first-born of each, if boy and girl, should marry, or otherwise forfeit

half of their bequest.

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Charlton Draper died a widower, leaving an only daughter, who still remembered her mother and was brought up by an aunt, whose husband was made executor of a large estate. John Arbuckle Strange was the firstborn of his father, and was informed of these things and of his wish in regard to them. The name of the girl's uncle he did not remember, nor did he know where they resided -somewhere about Winnipeg, but the dead man's legal man of business was in Toronto, and would give him all information.

John Arbuckle Strange did not want a Friday bargain bride, nor one made to order. When the time came for him to want a wife he would look around. The money involved

could go to ---.

The one spoke with the fluency of a law student and the ardor of twenty-six, the other with the authority of a barrister of fifty-two. Things were said on both sides that cannot well be printed, and there was a breaking off of diplomatic relations

Strange, junior, shook the dust of his boyhood's home from off his feet, and went out into the world with a few dollars, his mother's

name as his, and a heart fancy-free.

 Π

In the dog days John Arbuckle found himself, for want of something better to do and partly for the outing acting as guide, boatman, and general assistant to a party of Americans in the highlands of Ontario, and, as John had no "yellow" in him nor believed in frills, donned a grey woollen shirt, blue overalls, top boots of cowhide, and a bee-hive straw hat. He had secured the position by vigorously and unblushingly endorsing for himself, and therefore got plenty to do.

While rowing a party on a lake one day John found that he was likely to cross the course of another boat, in which were two women. The younger one was rowing, while the other sat in the stern. John's boat was full of people and did not respond readily to a change of course. There was a cry of "Look out." Someone shifted his position in the boat, and as the other boat cleared John's bow he "caught a crab" and drenched the lady in the stern of the stranger boat with a goodly shower.

There was a scream, a laugh, and then a

very indignant female voice:

"You clumsy beast, you ought not to be

allowed on the water."

There were apologies from the gentlemen of John's party; John lifted his hat and added his regrets in a blundering, breathless way. But the half-drowned lady on seeing the grey woollen shirt open at the throat, and the blue overalls, did not notice his remarks, but told the rest that it did not matter, but surely they could get a boatman without getting an ignorant lout. John heard as in a dream and saw but one thing-a young woman with a sunshade, from underneath which two eyes looked on him. The look was all for him, and in it were shame and apologies for the words of the older woman and a welcome for him.

"Sour old party; deuced fine girl the other. Seemed to take in our boatman; stuck on his arms and neck," said a stout old American, at which the boatman made an extra pull on his oars and broke them both off at the thwarts, a result that perhaps was excusable under

the circumstances.

Several times in a couple of weeks he saw the other boat on the water, but kept well away. One day returning to the hoat-landing by a short cut among the islands, and alone, he saw the girl with the eyes. He knew her afar-by what, he could not say. She was alone on the bank underneath a great birch tree, and had been fishing. She was now jerking spasmodically at her line that was fast far over her head. He lay to and watched

her. The turn of her cheek, the slope of her waist, the poise of her head all bade him offer assistance. He grounded his hoat and presented his six feet of brawn before her.

"Line caught? allow me," and he took the rod from her hands and began to make passes at a 4-inch sunfish that was manfully tugging at his tether and increasing his tangle. The eyes she turned on him said he ought to go, yet bade him stay; but as he tried to knock the finny beast down her manner changed.

"Oh, you great big horrid, don't hurt my fish! it is the first one I ever caught, and it's splendid. The hook is hurting its mouth and I can't climb the tree; but I didn't mean to

call you horrid, but -..."

"I was horrid; I'll get it down without hurting it," he said. Then he made a line from his painter and anchor rope; put a loop in one end and threw it over the limb. put his foot in the loop and hoisted on the other end, and in a few seconds was unravelling the line.

"Now then, Miss—ah, pull the line."
"Miss" pulled, then jerked, and hooked her

second fish.

John Arbuckle came down his automatic hoist on the double quick with the hook well imbedded in his right thumb, at which his water nymph paled and shrank from the sight, but only for a moment. To remove the hook, as the barb was out of sight, required a slit in the thumb. His knife was in his right-hand pocket, and she had to find it.

"Cut parallel to the hook. I'll be still." "Oh, I can't do it; I'll hold your thumb

and look away."

"Can't use a knife with my left." "I'll go for a doctor somewhere."

"Rubbish! Fifteen miles to the nearest. It won't hurt at all. Cut away. The voice and the eyes that looked down into hers were not paying compliments. It was the command of a Man. She paled, and her breath came hard, but her hand was fairly steady.

"There," he said, "It's out, and no trouble. There, Miss, don't." But she did, sobbing hysterically, sitting on a log, and both hands bloody. John got out a pocket flask and cup, and forced her to take a little, bathed her hands and face, and dried them with a red silk handkerchief that he fished out of his waistband. Then he found that he was patting her shoulder with his left hand, and remembered afterwards, that he had kissed her several times. Then she calmed down, fished

out some linen from somewhere, and bound the wounded thumb.

The surgery was just completed and the two heads were very close together, when the hard rasping voice of a woman said:

"Neil, are you crazy? Said you only wanted to catch one fish. Who is the gentle-

man with you?"

"Oh, Auntie, this is Mr. Ah"-and the wondrous eyes were turned to him for aid.

"Arbuckle is my name. We were here but a few moments. The lady's line caught in a tree and ... But the newcomer noted the hat, boots, and overalls.

"Oh, it's you, is it? If you had a spark of manhood in you, you wouldn't take advantage of a lady. Neil, home this minute; you ought to be ashamed of yourself." Then as John stepped aside, "a common country lout," and she started up the bank, leaving Neil to follow.

But Neil turned to the man, scarlet of

cheek, and eves ablaze.

"My aunt is a grasping, vulgar person.

Forget that you heard her.'

"I heard nothing," he said unblushingly; "but you had better go, and let me write you.

John Arbuckle, Bala, will find me."

"A. Neillson, care Mrs. Caldwell, -Street, Toronto, will find me, for we are going home in a day or two. Good-bye." "Good-bye," was all they said, but the look she gave him sent him to his boat with a wound in his hand and another in his heart.

III

Cards were out for an "At Home" at the residence of Mr. and Mrs. Caldwell, — Street, Toronto, to which many people of note were invited, the occasion being the twenty-first birthday of their niece and ward, Adelaide Neillson-Draper.

"We must send an invitation to old Strange, he's in Ottawa living now, and to the young man," said Mrs. Caldwell to her

spouse.

"I wouldn't try to thwart the girl too much if you think she is taken with that

fellow up in Muskoka."

"Oh, Caldwell, I know you, we'd have half the property if she does not marry Strange," but the connection is worth more to us than the money, and then my own brother's child. To think that she'd correspond with a common lout. In cow-hide boots! Think of it!"

Later she was talking to Neil about it, and

the girl said she wouldn't be at the party if they were going to force a stranger on her just because of a stupid will. She'd get sick or something.

"Auntie, my mail?" she asked, "Do you ever touch

"The idea!"

"You haven't denied it. I have been expecting letters and sending others for some time and somebody is touching my mail."

"Are you thinking of that clod-hopper

yet?"

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"You mean the gentleman I met up north?" "Gentleman, indeed! I don't suppose he knows how to write. You will receive these people next Thursday and don't disgrace us all. J. A. Strange is to be invited, and you must behave."

The result of more high words was that Neil was ordered to her room and to stay there till dinner time. But when she did not come down to dinner, and the maid reporting her as not in her room, Mrs. Caldwell looked into the matter herself, and found writing materials on her table and a new sheet of blotting paper. Mrs. Caldwell, with a view of secrets, held the sheet before a mirror and read.

DEAR MR. ARBUCKLE:

I have not had a word from you for some time and am posting this personally. I have reason to believe that mine to you have not been posted. Write me to the General Post Office.

Your friend, NEIL.

Neil went out to a box with the letter, but found that the post collector had just made his rounds. She, therefore, went to the General Post Office, put in her letter, and was just turning away, when she jostled against the object of her thoughts. He was not now dressed in cow-hides, overalls, or beehive straw hat. Neil looked her surprise.

"I was just posting a note to you. I got

one from you.

"I got none from you."

"I thought so; Auntie is such an old sphinx."

"Let us go to the rotunda of the King Edward and talk it over."

When they were in a snug corner, he said: "You see, Miss Caldwell,—Neil, I mean,—I am in a difficulty, and I must tell you about it."

"If I can help you in any way."

"Of course you can. I know a dear garl, who I think knows me. I was very cross to

her once and she acted as surgeon and nurse for me, and was so good, and brave, and kind, that I want her all to myself, but there is one thing she will have to consent to."

"What is that, Mr. Arbuckle?" voice was steady but the face was pale.

"Why, my old dad and some other one's dad made a couple of wills, binding me to marry some heiress or lose my father's provision for me. The heiress is tied up in the same way, and I suppose she thinks as much of me as I do of her. So, my only girl will have to wait for me till I can make some money. Do you think she will?"

"How can I tell? Do you know her

The people came and went and the orchestra played in the galleries, but mid all the noise she could hear her heart heat, and her

question was a whisper.

"I saw her first on a Muskoka lake and was so busy watching her that I nearly drowned her aunt with the splash of an oar, and her name is Neil. My own name is not Arbuckle, that is my mother's name, and I dropped the other when I fell out with the Governor. My father's name is Strange."

"The very name of the man Auntie wants

me to meet because of a stupid will."

" And your's?"

"Mine? oh, I've never known my mother and was always called Caldwell; my father's name was Draper, and mine is-

"Not Adelaide Neillson? Glory. I can be friends with dad. And you thought I was

a farmer.'

"I didn't care what you were. Let us go back and not have Auntie chasing for me."

He saw her to the door, and what they said and did at parting was strictly private.

On the evening of the party, John Arbuckle Strange was met at the door by Neil, while her aunt stared icily and then found breath

"Excuse me, sir, is there anyone here you want particularly to see?" His clothes being better than at their last meeting, her speech had also improved, for she recognized him.

"I wished to pay my respects to Miss Draper and to inquire for my father, John Strange, barrister, of Ottawa. I am John Arbuckle Strange."

The lady gasped, and then:

"Delighted to meet you, Mr. Strange; I confess I misjudged you on a former occasion." "You at least judged my clothes well."

FROM THE WORLD OF PRINT

READABLE
PARAGRAPHS
FROM THE
CURRENT MAGAZINES

A SONG OF SEED TIME

[THE INDEPENDENT]

"Whoa! haw!" cheerily
Over the field they cry,
Glad with yielding of the soil
And brightness of the sky;
Farmer and boy and hired man,
Harrow and horse and plough.
"Whoa! haw!" hear the cry;
"Steady, I tell ye, now!"
Over the field in straggling line,
Ever and on they ago,
And watchful on his lofty pine
Sitteth the thoughtful crow.

"Whoa! haw!" merrily,
Downward the western sun,
And to and from and back and forth
Till their work is done;
Farmer and boy and hired man,
Harrow and horse and plough,
Then through the bars to the barnyard,
To chores and waiting now;
Into the barn in straggling line,
Feeding out stalks and hay,
And from his notch on the lofty pine
Flieth the crow away.

* *

THE COST OF WAR [THE ATLANTIC MONTHLY]

SLOWLY, YET inevitably, the conviction is growing that war is an excessively expensive method of adjusting disputes between nations. As a noble sport and a means of preserving those manly virtues in which we all delight, there is, doubtless, much to be said in its favor; but, under modern conditions, its cost is so enormous that we are more and more inclined to cast about for some substitute. Wars, indeed, and rumors of war are still with us; and the twentieth century has opened in a manner not wholly reassuring to the advocate of peace; yet even as fierce combat rages, nations are negotiating treaties by which its recurrence shall be made less probable; and it is no longer deemed an unprofitable and ignoble thing to make a sober reckoning of the evils which war en-The day may be far distant when swords shall be beaten into ploughshares and battleships converted into the merchantable steel of commerce, but the time has already

arrived when it is possible to secure a respectful hearing for the cause of international arbitration, and a plea for peace is received with something more than simple curiosity or impatient dissent.

* *

WHAT AN AUTOMOBILE CAN DO

[PEARSON'S]

FEW WHO are not enthusiasts in this new queen of sports have an idea of what the modern automobile proved itself capable when it came to practical, out and out "roughing it." Through storms and cloudbursts, and floods that tore away roads and bridges, and unindated the country for miles around, the staunch machines buffeted eight hundred miles across mountains and valleys, when even railroads and telegraph lines along the route had ceased to opérate. Across the continent, through the land of the Indian. the rattler and the grizzly, seventy-five hundred feet up and then across the backs of three mighty mountain ranges, the iron pathfinder jounced and staggered. Coasting for miles at breakneck speed on brinks of precipices, down tortuous, narrow benchroads, and plowing through seven hundred miles of sands amid the throat-rasping, eye-inflaming alkali dust of the great American desert, the machine has penetrated where neither beast nor railway might survive. Charging bridgeless streams at express-train speed, the vehicle was "shot" across through three feet of water, solely by momentum. And in the heart of the prairies, out of the hub-deep mud of buffalo wallows, the car dragged itself by means of block and tackle, unharmed, ready to proceed on its six-thousand-mile jaunt.

No man that has not actually seen the mud-bespattered, scratched and battered automobile as, under strokes of a thirty-horse-power engine, it throbbed and quivered up the steep, stony grades through the glorious scenery to Slippery Ford, the seventy-three-hundred-foot summit of the California Sierras, can realize the astounding feats of which this wonderful modern contrivance is capable.

THE CANADIAN HARITANT

[AGNES LAUT, IN OUTING]

It is safe to say that there is not a single French family in the province of Quebec, seignior or peasant, that has not some strain of an ancestor who took to the woods in the early days and lived the free life of the wilderness hunter, camping under the stars. Where the English colonist farmed, the French colonist hunted, gay of heart, careless of to-morrow; and that hunter strain is in the blood yet. Seventy years ago, wildwood tales were in the very air that a Quebec boy breathed. There was not a hamlet on the banks of the St. Lawrence that had not sent out its heroes to hunt, to explore, to fight. The French-Canadian took to the rapids like a duck to water. Nothing daunted him. He courted dangerous adventure for the fun of it. He didn't care for trade. What he liked was la gloire; and I'm inclined to think that men lived bigger, broader lives for the sake of the huzza that is called "La Gloir" than for dollars and cents. Besides, the French-Canadian habitant is taught to do everything for himself. He weaves the cloth for his own clothes, he makes his own hats, he spins his own wool, he tans the leather for his boots. He even disdains a bought stove. He builds a clay or brick one. He grows his own tobacco, he catches the fish required for his own table; and fifty years ago, above the white-washed stone wall of the hearthside fire-place, on an iron rack, hung the musket that supplied the family table with fresh meat from the woods.

* *

GOLDWIN SMITH ON CITY GOVERNMENT

[THE INDEPENDENT]

In CANADA we have happily not had the gross corruption of some of the great American cities. Of jobbery we have probably had our share. An honest member of a city council has been known to leave it, saying that he was sick of it, as there never was a straight vote. But our general complaints have been of lack of special capacity, of stability, of foresight, of real responsibility, leading to maladministration and waste. In Toronto our elections are troubled by the ambition and cupidity of rival sects and nationalities. They have more than once been troubled and are always in danger of being troubled by the action of political party. An attempt at a financial crisis to

put a leading financier in the mayoralty was baffled by popular jealousy acting through an unlimited suffrage. By the same influence a ward politician was once elected as water commissioner against our most eminent engineer. With the system of annual elections, forcing the aldermen to be always angling for votes, demagogism is inevitable and its influence is greatly felt. A step has recently been taken in the right direction by the partial separation of the administrative from the legislative functions of the Council through the institution of an elective Board of Controllers. We can hardly yet judge with certainty of the result. But this, at all events, is a recognition of the right principle, that of separation of the administrative from the legislative or political, and consignment of the administrative to expert hands.

EXPLODING AN OIL WELL

[COLLIER'S WEEKLY]

IT was very exciting. The great drill had been lifted out and hung dripping. An appaling amount of nitroglycerine had already been lowered to the bottom of the shaft, and a matter-of-fact young man in neat clothes tripped daintily over the oil-smeared derrick platform, holding a tin torpedo in which there were six sticks of dynamite as if it were a walking-stick. He lighted the fuse with the greatest composure, put the torpedo, thus blazing, into the big pipe while the semicircle of spectators—a few natives, a worried photographer-like individual with spectacles, and three or four dingy nymphs in mother-hubbards-stumbled back gasping -and then down she went. There was a moment of suspense while we tried to think what it must be like a quarter of a mile underground when that tube of dynamite with its sixteen-hundred foot fall shot into the nitroglycerine. Then there was a little snap like the scratch of a parlor match, the echo of the explosion, then a rushing sound as the black oil swooped up to daylight. They had fixed the pipes and stopcocks so cleverly and securely that the oil didn't shoot very high—only roared and hissed and splashed about the derrick like a wounded dragon. A dare-devil young driller jumped into the thick of it, and did things with a wrench, and from the top of the tank fifty feet away a small boy yelled, "Here she comes!" The young driller, his job done, soaked, dripping

with the greenish ooze—clothes, hair and all—until he was like a wharf pile at low tide, straightened up and swabbed his face with a bunch of waste until we could see the tan and grin underneath, then he threw out his arms, "Come on over!" he yelled, "I wanta love you!"

HOW EAST DIFFERS FROM WEST

[THE WORLD'S WORK]

Let us note the difference between the Eastern and Western man. It is an everyday assertion among the Occidentals that everything Oriental is topsy-turvy; that they read backward, speak backward, write backward, and that this is "only the a, b, c of their contrariety"; that they "place a horse in the stable with his head where his tail ought to be"; that they use white as the symbol of mourning, carry their babies on their backs; that their signboards hang perpendicular instead of crossway; that their men—that is the Chinese—wear skirts and their women trousers.

Besides these most obvious differences, there are significant differences in the temperament, habits and manners of the two types of mankind—the Eastern and Western. temperament of the Westerner is nervous, whereas that of the Easterner is phlegmatic, The habit of the former is active; that of the latter slow. The Easterners are thrifty, economical; the Westerners wasteful, even extravagant. The manners of the Westerners, especially of the Anglo-Saxons, are blunt and coarse; their expressions direct and terse. The Easterners are polite in their manners, genial in their intercourse, and roundabout in their speech.

SPORT ON THE PRAIRIE

[ROD AND GUN IN CANADA]

THE SHOOTING wagon is an important adjunct to the outfit of the prairie sportsman. This should be a team and a roomy democrat wagon, with plenty of loose hay in the bottom for the comfort of the dogs and for warmth for your own feet in the early morning cool drives out and evenings home. Next to the rig is your driver. There are good shooting-wagon drivers, and there are shooting-wagon drivers that are no good. If you can light upon a boy who would rather follow a man all day who has a gun than do anything else, that is the one you want to fasten on to.

He knows the whole country, can drive you anywhere, and is never lost; you leave the rig, and give him instructions as to which way you intend working, and you may rest assured that when your bag gets heavy, and you want the wagon to unload your birds into it, you will find it just where you expected it. Each trip you make to it he has some news to tell you; someone has been along and told him of where there are lots of birds; or he has marked birds down, and directs you to a yard where they are. He makes friends with the dogs, and those left in the wagon for spells of rest are as safe as though you were there yourself. When the day's shoot is over and everything packed away, and you are in the wagon, shooters and dogs, and start for home, you do not know to a few the size of your bag; but the boy can tell you; he is not quick at school, maybe, but he can and does keep accurate account of the game bag, and tells you correctly what it is. Such a boy we had on our last two trips; he was always on time in the morning; never lost us, and never caused us to walk a yard more than was necessary by any mistake he made. He always kept track of the guns, knew where we were all the time, and when we wanted the rig we always could locate it.

THE NERVOUS CZAR [McClure's]

I have spoken to many men and women who know the Czar personally, and though there is disagreement with regards to certain points in his character, all are agreed in regard to one thing. A lady whose connection with the ministry of the imperial court is intimate, told me on one occasion that the Czar had paused suddenly while talking with her, and then remarked:

"Do you ever feel as though everyone pitied

you?"

She answered something or other, and he added: "There are some people in this room who behave as if they thought me mad. Now, I am not mad."

It is that—the Czar's temperament lacks the calm balance, the level callousness, which are characteristic of the noble Russian. At all times nervous, an easy prey to gloom and depression, he runs at whiles to the opposite extreme, the very apex of hysteria. Officers at court have seen him weep like a woman, with fits in which his voice trembles to an emasculate treble and finishes in a scream. He poises always over the edge of an emotional crisis, and, when he affects calm, he gives it evidence in a reckless ruthlessness which even De Plehve could not excel.

RUSSIA'S IGNORANCE

[MEN AND WOMEN]

A WORD about popular education in Russia generally. It is well known that that is on an extremely low plane. With the exception of the small Baltic Provinces (with their dense Protestant German population) and Finland, the latest available statistics show that illiteracy is still frightfully common, those unable to read or write forming, in fact, ninety per cent. of the total population in Russia proper. Conditions are worse, of course, in the rural districts. The older generations of the peasantry scarcely ever possess even a smattering of learning. Among their children the proportion varies in different "governments," but the average is about twenty-five per cent. of the male and ten per cent of the female youth able to read or write or both. Set this against the school statistics of Livonia (one of the three Baltic Provinces), where there is one school for every 766 inhabitants, or one pupil to every fifteen of the entire population, a ratio even higher than in Germany, and the difference is plain.

Yet even in the cities and towns of Russia illiteracy is still rampant. By the last census 342,000 of the adults of St. Petersburg (out of a total population of less than 1,400,000) were analphabets. The central government devotes just one per cent. of its revenues to educational purposes—or 15 kopecks (about eight cents) per capita, out of an average tax burden of fifteen roubles per head. That tells the tale

In higher education, however, Russia does better. Her so-called "middle schools," i.e., "gymnasia," business and technical colleges, are fairly numerous and as fairly attended. Like the universities, however, of late years their efficiency has considerably deteriorated. There is an academy of sciences in St. Petersburg which deservedly ranks with the best in the world. But the members of it, as well as of other learned bodies in Russia, are made up very largely of men of non-Russian descent—either from the Baltic Provinces, Poland and Finland, or else of foreign origin.

RUSSIA'S NEED OF ADVISERS

[THE WORLD TO-DAY.]

AT NO time in history has a great nation felt the need of efficient advisers, of advisers whose advice is heeded, more than does Russia to-day. Time was when Russia produced, or at least, had the services of great statesmen. Since Peter the Great there was never any real lack of them. But fate seems to have conspired against the northern colossus at this critical juncture. There is no Menchikoff, no Bestucheff, no Münnich, no Ostermann, no Galitzine, no Cancrine in Russia to-day. Gortchakoff was her last genius in that line. The feeblest and most insignificant ruler that has sat on her throne for the past two centuries is also the one without the help and counsel of a great statesman, for Witte is, so far as the world knows, a creative financier and economist, but not a statesman; and Pobyedonostseff is a marble-hearted zealot,

But it may be precisely this absence of an able, far-sighted adviser devoted to his interests, the interests of autocracy, which will force on a revolution in Russia, and without such a heroic medicine it will in all human probability not be possible to cure that unwieldly patient of his severe and manifold ills.

* *

THE CROSSING WAS MADE SAFE

THE FOLLOWING anecdote of Mr. Blair, late Minister of Railways, is told in Success:

The lives of many school children were daily menaced at a certain railroad crossing, where the approach of the trains was concealed by woods and high banks. The people of the neighborhood had petitioned the company to better the conditions at this point, but the change would involve considerable expense, and nothing had been done. An appeal was made to the railway ministry, and still there was no result, except that the attorneys for the line filed papers intended to show that the danger was not so great as had been represented, and that the proposed change would be impracticable. There were prospects of a long delay. Meanwhile the lives of the children would undoubtedly be endangered. On a train, one day, Mr. Blair happened to meet the superintendent of the road, and bethought himself of the menacing crossing.

"I am going to ask you to hold up this

train a little farther on," he remarked to the

"Why?" inquired the latter.

"Because I want to see with my own eyes that bad crossing I've heard about. I think this will be an excellent opportunity for us

to inspect it together."

The stopping of a through train between stations was, of course, no light matter, but Mr. Blair was influential, and he had his way. He and the superintendent looked over the ground, while the train waited. In a few minutes they resumed their journey, and Mr. Blair said:

"I think you agree with me, Mr. Blank, that this is a very dangerous crossing. I am going to make the business of changing it a personal matter between you and me. I ask you if you won't at once give it your attention.

That same week a gang of laborers was working on the crossing.

A YEAR'S FOOD

AN ESTIMATE of what it costs an average working family for food per year is given in The World's Work, based on recent investigations in the United States. The table may be examined with profit by Canadian wageearners:

Fresh beef, 349 pounds	\$50 05
Salt beef, 52 pounds	5 26
Fresh pork, 114 pounds	14 02
Salt pork, 110 pounds	13 89
Other meat	9 78
Poultry, 67 pounds	9 49
Fish, 80 pounds	8 01
Butter, 117 pounds	28 76
Milk, 354 quarts	21 32
Eggs, 85 dozen	16 79
Flour and meal, 680 pounds	16 76
Bread, 253 loaves	12 44
Sugar, 268 pounds	15 76
Potatoes, 15 bushels	12 93
Other vegetables	18 85
Coffee, 47 pounds	10 74
Tea	5 30
Lard, 84 pounds	9 35
Cheese, 16 pounds	2 62
Rice, 26 pounds	2 05
Molasses, 4 gallons	1 69
Fruit	16 52
Vinegar, pickles, etc	4 12
Other foods	20 40

This is, of course, a list covering the food of workingmen's families in industrial localities, and the facts about the diet of farmers' families or the families of salaried workers in the cities might be different. But, doubtless, it is an index of the food consumed by most families with an income of little more than \$800 per year throughout the country.

THE SHAMEFUL MISUSE OF WEALTH

IN CONTRAST with this is an estimate of the amount spent on dress per year by many rich American women, as given in Success:

Furs and fur accessories	\$5,000
Dinner gowns	5,000
Ball and opera gowns	8,000
Opera cloaks, evening and carriage	
wraps	2,500
Afternoon visiting and luncheon	2,000
toilettes	3,000
Morning gowns, shirt waists, and in-	0,000
morning gowns, sinte waises, and in-	0.000
formal frocks	3,000
Automobile furs and costumes	2,000
Negligees	800
Lingerie	1,500
Hats and veils	1,200
Riding habits, boots, gloves. etc	750
Shoos and slippors \$200 . hasiany	100
Shoes and slippers, \$800; hosiery,	1 000
\$500	1,300
Fans, laces, small jewels, etc	2,500
Gloves, \$450; cleaners' bills, \$1,000;	
handkerchiefs, \$600	2,050
manufordiners, \$000	2,000
A1 t-t-1	@90 C00
Annual total	\$38,600
V V	

CAMPING ON THE NORTH SHORE [SPORTS AFIELD]

Most of the north shore of Lake Superior has never been "improved" by the hand of man. It is just as Nature left it. There are rocks, and rocks, and more rocks. Even the beachy shore is rock-lined—"shingles" it is And in proportion as there is an abundance of rocks, there is a scarcity of inhabitants. I saw only two persons other than those of my own party for the several weeks I was lost to the world, and they were two men making a precarious living picking up timber along shore—stuff that storms had washed off the decks of lumber barges.

Our camp was on a cute little island in Indian Harbor, some twenty-five miles from Michipicoten, separated from the mainland by a narrow but deep bay. When the camp-fire blazed at night, the beasts of the woods, consisting of bear, moose, deer and smaller animals, came down to the water and with the curosity born in them gazed at the burning logs. Of course I didn't see them; only we caught the reflection of the fire in their eyes. But in the morning, when we examined the sandy beech on the mainland—by the way, the only spot for miles around where there

was any sand—the tracks they had left in the moist earth could be plainly seen. I don't believe the curiosity of these four-footed residents of the primeval forest was any greater than ours; and all the men in the party tore out their hair in great bunches, as it were, for neglecting to bring guns. You see it was a fishing not a hunting party, and the order had gone forth to leave behind everything not absolutely necessary. Besides, those comprising this particular party had no idea how extremely wild the north shore of Lake Superior really is.

AN INDIAN TENT BY NIGHT

[SCRIBNER'S]

As the day approached for my departure, I went down into the village to pay a last visit to my strange friends. It was night, and the coldness of the air was very bitter in its intensity. One of the tents, lit from within, was brighter than the others. I could see the great black shadows, some sharp, others blurred, moving about on the candle-lit canvas walls, and as I passed I heard the sound of many voices within. I entered; the gailycolored circle of men, squaws, and children moved together, making a place for me near the stove. They were playing a game of cards for little paper bundles of sulphur matches, seated about a white Hudson's Bay Company blanket. One candle, fastened to a stick with a piece of birch bark, gave them light and threw those great shadows on the tent behind them. I have rarely seen a more picturesque sight than that group gathered in the dimly-lighted tent—the squaws, with red and yellow handkerchiefs about their heads, green and blue waists, and moccasins of all descriptions. One of the girls was alternately smoking and playing a harmonica. Near the stove a little girl was making for herself a doll from a squirrel skin. Far back in the shadows a boy wrapped in a rabbit-skin coat was trying to sleep. All about the sides of the tent were the blankets and the cooking utensils. Upon forked sticks hung a collection of tin cups, muzzle-loading guns, powderhorns, the bullet and cap pouch, and high above these, just emerging from the big black shadows of their shoulders and heads, glittered the many crosses and beads of the church. So I watched them as they played, winning and losing the little packages, until they tired of the game and stopped.

THE THOUSAND ISLES

[FOUR-TRACK NEWS]

THEY ARE called the Thousand Isles, but there are many more than a thousand, so say the bronze-skinned guides who have spent their lives in this little paradise of the northern borderland. And you believe it as you pass the hundreds seen merely in your journey down the river—some mere bits of rock rising crowned with a tuft of verdure, from which springs a miniature pine tree, others stretching away five, six, seven miles between the promontories which mark their One is the site of a summer city; others are island forests in which you can wander from morn to night without seeing a sign of human habitation unless, perchance, it be the white tent of the camper, pitched in some shady cleft along the rock-bound shore.

And surrounding them all is the St. Lawrence, its waters as clear and pure as a mountain brook. Here it is indeed majestic-truly a lake in proportions, extending in some places nearly ten miles from the American to The principal the Canadian mainland. channel for large vessels is frequently a mile in width, but winding in and out among the isles are hundreds of others, some ample to allow the passage of a good-sized steamboat. others so narrow, that you can leap from island to island across the few feet of blue that separates them. And such a blue! Far out on the Atlantic you may see it, where the purity of the water gives it this tint, but no river in America, possibly none in the world, so closely resembles the ocean in its hue as the St. Lawrence.

THE ISLAND COLONY [FOUR-TRACK NEWS]

NEWFOUNDLAND is said to be the most English of all the colonies of the British Empire, and St. John's merits the distinction of being the most English of all the colonial capitals. Its people are distinctively English in dress and manners; English customs prevail in society and business; the English institution of barmaids flourishes only in St. John's of all towns in North America, and the policemen are drilled and garbed after the English fashion. The children of the better classes are all educated in England, which country is spoken of as "home," while the mail steamer plying to and from Liverpool, is popularly known as "the home boat." The population is entirely of British stock, the

Irish element, however, being the largest; the English coming next, and the Scotch rank-

ing third in point of numbers.

One of the chief charms of St John's is its remoteness and isolation and the conditions induced thereby. It is altogether unlike any city along the Atlantic seaboard in its sharp contrasts between primitive and progressive attributes, fishing hamlets, where people pursue their vocation precisely as they did a century ago, forming its suburbs, and fisher boats ready to take a tourist into the offing for a day's haul of cod, just as might have been done for the infrequent traveller in the early days of the nineteenth century. The general weather of the summer months is another attraction, one of Nature's most beneficent endowments.

HOUSEBOAT LIFE ON THE MISSISSIPPI

OF ALL the dwellers in the valley of the great river, those who live in the houseboats have by far the most picturesque environment. You find them everywhere from St. Paul to New Orleans, and not only on the main river, but on all the larger tributaries. There are many thousands of these water-gypsies in all, though the number fluctuates, and in winter the northern regions are pretty much deserted. Sometimes you may see a score or more boats in the neighborhood of a single large town, and again, the flotilla may be reduced to a half-dozen.

The boats vary surprisingly in size and architecture. Every man builds according to his means, his chance whims and the material he may have at hand. Some boats are hardly bigger than an ordinary skiff, and are roofed with canvas stretched over hoops. dwellers crawl inside as into a hole in the ground. Other boats are large, convenient and attractive, and make homes by no means to be despised. They have several rooms, and very likely "are as nice inside as the parlor in anyone's house." One such craft was pointed out to me which had cost fifteen hundred dollars. But the vast majority cost less than one hundred dollars, and many not a quarter of that sum. A large portion of the necessary materials can be picked up along the river without expense; for boards, planks and timber are always being carelessly lost into the water by the men who handle them on the scows and about the sawmills.

THE LABRADOR DOCTOR

[DR. W. T. GRENFELL, IN McClure's]

"My Johnnie's broken his thigh, doctor can you come right over and see him?" panted as anxious a young father as ever urged a

dog-team over the snow.

It was almost pitch dark when at last we reached the top of the cliff, overlooking an arm of the sea which we were bound to cross. Many an exciting ride I have had, but that night was "beyond all," as the people say. For the only light to be seen was the blaze of sparks as every now and again the steelchain "drags" scored the top of some still uncovered rock point, and enhanced the sensation of the bottom having fallen off of the earth by the smell of sulphur thus generated. Indeed, I was wondering whether Johnnie's would be the only leg to need setting, when sh-sh-bump! The usual snow drift at the bottom checked our pace and sent us skidding gently out on the sea-ice. The dogs, dexterously slipped from their trace lines as we topped the crest, were only a second after us and were dancing around us and over us in their exuberance of excitement; their eyes, flashing in the darkness, suggesting that we had really arrived at the the place of demons. The injured boy's father piloted us to the little hut, small, bare-boarded, and povertystricken, a humble stove forming almost the only piece of furniture. It was a depressing sight on so bitter a night, for the little boy of six lay on his back on a rude bench in the middle, with his leg, which was most obviously broken above the knee, lying anyhow across the other. His large inquisitive eyes watched every movement as I entered with an assistant, whom I brought that I might leave him in charge of the case when I went on the next morning. The child seemed dazed by the frost on our fur coats, which caused us to resemble greet shaggy bears. To clear the floor, get a piece of board, clear the ice off it, plane it and fit it for a box splint. took us over two hours. It was an hour after midnight when, at length, we got it ready. Little Johnnie on the bench kept dropping off to sleep all this while, only to wake in a few minutes with a start and cry of pain. dozing of a sudden cramp For on would seize the broken leg, and move causing a rack of pain. The father did his best to hold the little fellow still in his strong arms, and soothe his sudden fears each time he started out of

sleep. But while we were stitching at the padding, I was longing for the deft fingers of the nurses whom so often in the night watches we have seen patiently but swiftly doing just this very work, preferring it to reading the latest novels. Chloroform—that gift of God—made the rest of the work painless, and the tired child passed right on into a natural sleep.

BIRDS THAT TRAVEL [YOUTH'S COMPANION]

A MAN WHO travels ten thousand miles in a year is counted a "globe-trotter" of unusual energy. But our common night-hawk, that every boy and girl knows, thinks nothing of having a summer home up in Alaska and a winter resort in Argentina, and travelling the seven thousand miles between twice a year. Its annual trip often covers one hundred and fifteen degrees of latitude. And some of our shore birds are still more inveterate voyagers, making extra flights, and covering sixteen thousand miles or so a year, apparently for the pure pleasure of travel.

Voyaging by the air-line is sometimes extremely rapid transit. The summer warbler that spends the winter in Central America and the nesting season at Great Slave Lake, far up in the artic, travels twice as fast as the spring does. One hundred and sixteen miles a day is the record, so far, to Great Slave Lake, the speed always increasing as the

birds move northward.

The robin is an old-fashioned, leisurely tourist in comparison with some other species. It never does more than seventy miles a day. The average rate, for all migrating birds, from New Orleans to Minnesota is about twenty-three miles a day. But after leaving Minnesota several species of feathered migrants make first forty, then seventy-two, and finally one hundred and fifty miles a day before they reach Alaska.

The bird traveller that gives the naturalist the hardest transportation problem to solve is the red-eyed vireo. It winters in Central America, and appears each spring at the mouth of the Mississippi, travelling twenty miles a day. At this leisurely rate it proceeds for six weeks, all the way up to the latitude of northern Nebraska. Then sud-

denly, in the space of twenty-four hours, and before a single red-eyed vireo has been seen anywhere in the region between, numbers of the birds appear in British Columbia, a thousand miles to the northwest. This puzzling performance is repeated every year. Unless the red-eyed vireo flies a thousand miles in a single night, how does it manage this bewildering schedule? Nobody knows.

A WINTER IN THE ANTARCTIC

[THE INDEPENDENT.]

Some 4,000 penguins sufficed amply to feed the party throughout the winter. Boiled penguin and penguin soup, flavored with some pieces of seal blubber, and with sea-water to supply the needful saltness, constituted the standing menu. Nor could any complaint be reasonably lodged against that diet, save that there was not always as much of it as was desired, What there was the greatest shortage of was fuel, and in order to husband the blubber to serve in that capacity restrictions were placed upon its use for food; consequently on some days only one meal was served.

The house they erected for their abode during the winter had double stone walls, with a packing of penguin guano between; the roof was of sealskin. By great good luck there happened to be among the things saved from the ship a couple of portraits, framed with glass, still intact. Out of these it was possible to make two windows for the house, and so secure the admission, at any rate, of some light in the daytime. The space within the house was very limited for as many as twenty persons, and they had to spend eight long weary months of winter packed together along the walls in anything but comfortable fashion. What they had to endure was certainly more trying than the somewhat similar experience of the North Polar expedition, for the Antarctic climate is much worse by reason of the terrible storms, which render it practically impossible to stir out of doors during quite half of the winter. While they are raging the only expedient is to huddle one's self together in one's bed-bag and adopt every means for keeping the cold out that one can devise.

THE WAY OF PROGRESS

A DEPARTMENT OF NATIONAL ENTERPRISE AND INDUSTRY, BRIEFLY SHOWING SOME OF THE LARGER THINGS THAT CANADIANS ARE DOING

THE survey of the Grand Trunk Pacific route in New Brunswick has been completed. Twelve surveying parties were at work through the winter.

A million dollar shipbuilding company has been organized at Collingwood, on Georgian Bay.

That in ten years Canada would be building fifty thousandtons of shipping annually, at an expenditure of twenty-five million dollars, was the prophetic estimate of a deputation that asked Government for a bounty to encourage shipbuilding.

An increase of \$7,000,000 in assessment is Montreal" record for 1904.

The survey of the French River canal will probably take two years to complete. The route presents no engineering difficulties that cannot be overcome.

Niagara fruit-growers are asking for an experimental fruit farm and horticultural college in the Niagara Peninsula, that being the recognized fruit belt of Ontario.

Building permits at the rate of \$3,500 a day were issued in Toronto during a part of March.

There will be activity in building circles in the North-West this summer. A British Columbia lumber firm has closed contracts with the Canadian Pacific railway for the shipment eastward of thirty million feet of lumber to various points in the Territories. The magnitude of this order may be better appreciated when it is understood that it means 1,500 carloads, or a shipment of 85,000 feet every day for a year.

Niagara Falls power is nearly ready for distribution in the Niagara Peninsula. An electric railroad to Toronto will be one of the chief consumers of this power and work is to begin shortly.

In order that Nova Scotia coal may be brought to Toronto and other Ontario ports, a special type of coalcarrier is being built at Toronto. The boat is of the tubular type and will have belt conveyers for unload. ing.

The tunnel under the Detroit River between Windsor and Detroit is to be built by the Michigan Central Railway. The plans provide for two single-track tubes, the tops of which will be ten feet below the bed of the river. The tunnel will probably be finished in two and one-half years, work to begin at once on the Canadian side, and all trains passing through it are to be operated by electricity.

Another tunnel scheme is agitated by Prince Edward Island people, to connect the Island with the

mainland and thus prevent their winter isolation. It would cost \$10,000,000.

The proposition to connect Georgian Bay with Lake Ontario by means of a ship-canal and ship-railway was refused by the Railway Committee. It would have cost about \$45,000,000.

The Dominion Government has signed a contract for ten additional wireless telegraph stations on the St. Lawrence route.

In the Leamington, Ont., oil fields recent strikes of two-barrel-a-minute oil wells have been made, the largest in the district.

TO CANADA BY TURBINE

The recent arrival in Canada of the two first turbine liners afloat is referred to in "The Nations Progress" in this issue. It will be of interest to know how this wonder-working machine, which marks the latest progress in modern transit, is driven. Briefly, a turbine engine is a fixed cylinder, upon the inside surface of which are mounted rings of brass blades projecting radially inwards. Inside this revolves a drum armed on its outer surface with similar rings of blades set at an angle to the fixed blades, and arranged so that they are "sandwiched," so to speak, between those of the fixed cylinder. Steam is admitted at one end of the turbine, and passes through longitudinally in a zig-zag path, being deflected from the fixed rows of blades in the turbine casing against the rows of blades on the drum, causing the latter, which is built on the propeller shafting, to revolve, and thus drive the propeller. The "fixed blades" (those in the cylinder) act as guides to deliver the steam with proper direction and velocity against the "moving blades" (those on the drum). Thus the full power of the steam is utilised, and in a direct and continuous way.

The term "blades," when used in connection with the machinery of an ocean liner, seems to suggest a screw propeller or something equally formidable. But these turbine blades are surprisingly small—no larger than a lady's little finger. Their number, however, is prodigious, there being no less than a million and a half separate pieces used in the blading of the three turbines of the "Victorian."

The sketch on page 242 shows that the Victorian has three screws, the blades of which are considerably smaller than those of the ordinary propeller. The screw shaft has a steam turbine fastened to it at the other end, and the steam, applied directly to the turbine fans, blows the shaft and screws around at an amazing rate.

INSURANCE

INVESTMENT INSURANCE - A CRITICISM.

The present-day applicant for insurance is more than a little bewildered by the multiplicity and complexity of the various plans of insurance presented him by the agent. New plans, more or less attractive, are brought out year by year, and the question naturally arises in the mind of the layman whether the public is benefited by this exercise of ingenuity. Does it obtain better returns from an investment point of view, or is insurance protection afforded it at a cheaper rate?

Since an insurance company cannot equitably benefit one class of policyholders at the expense of another, the answer to that question must decidedly be in the negative. The inference is that since the public receive no benefit under these special forms of policies that is not given under the ordinary life and endowment plans, the agent is the person for whose benefit such wares are offered. If it is easier for him to sell policies where the cost of protection is covered with the sugar-coating of investment—but there, none the less, the insurance companies will continue to issue them, and the original object of insurance, that of protection, either relegated to a "side show" or received by the insured under the happy delusion that it is costing him nothing.

The change first came about with the introduction of the endowment policy, or to give it its accurate nomenclature, the endowment insurance policy. Prior to that time, the ordinary life policy, with its derivative, the limited pay life policy, filled the bill as regards the forms of policies issued. They are "protection" policies, pure and simple, and still flourish in spite of the sneer that under these forms "you die to win." What policy could be more elegant in its simplicity or more accurately fulfill the object of its existence than the Twenty Pay Life, every annual premium guaranteeing one-twentieth of the principal sum insured, and ensuring the payment of all payments due under the policy within a reasonable number of years.

This policy, and, in fact, all life and endowment policies in their modern form, also contain the privilege of what is known as "Instalment Benefits." In accordance with this privilege the sum insured (say \$1,000) instead of being paid in one sum, may, at the option of the insured, be paid in annual instalments. For example, it may be paid in twenty annual instalments of \$65 each. This is a very useful privilege, and sufficiently answers the purpose where the sum insured is required to be paid in this manner. Many companies, however, in addition to granting this privilege in their ordinary policies, issue a special

policy making the sum insured payable in this man ner, under such grandiloquent names as "Investment Annuity Bond," "Guaranteed Income Bond," etc. The only difference is that each of the twenty instalments would be for \$50, making the total sum payable \$1,000. Such a policy would be equal to about \$750 of ordinary insurance, and the rates should be in proportion.

The Endowment Policy is the parent of the investment class, and a very desirable parent to such a mixed progeny. The sum assured under this form of contract is payable at the end of a fixed number of years, usually twenty, or at prior death. The contract is a simple one, admits of no ambiguity, and is deservedly popular. An analysis of the policy shows it to consist of two simple component parts, namely, a pure endowment guaranteeing the payment of the sum insured at the end of the endowment term, and a temporary insurance making that sum payable should death occur during that term. In fact, all forms of policies must reduce themselves, on analysis, to the following simple elements:

- (a) Temporary or Whole Life Insurance.
- (b) Pure Endowment.
- (c) Annuity.

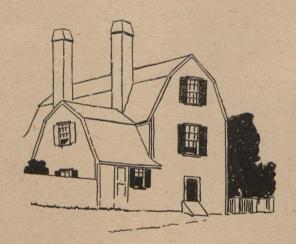
The predominance of one or other of these elements over the others decides the nature of the contract. The greater the pure endowment elements enter into it, the more speculative it becomes, since the insured is paying for something which materializes only in the event of his survival.

An analysis of the modern investment forms of insurance is of interest as showing to what extent the investment feature enters into them, and also how far the promises implied in their long and complicated nomenclatures are carried out. A very attractivelooking policy is issued by at least one company under the name of "The 3 per cent. Guaranteed Compound Interest Gold Bond." The contract guarantees interest at the rate of 3 per cent. per annum on each premium paid, and also that if the interest is left with the company instead of being withdrawn, to compound it at 31 per cent. per annum. Hence the title. The sum assured is payable in the event of death only, and the premiums are payable for twenty years. At the end of twenty years the guarantees, assuming the assured to withdraw his interest as it becomes due, are precisely the same as in a Twenty Pay Life policy. The average premium at the age of forty-five for such a policy is about \$65.90 per \$1,000. This amount being paid as the first annual premium, the insured is entitled to withdraw 3 per cent. or \$1.98, of it at the end of the year. Or, in other words, instead of paying \$65.90 as the second annual premium, he actually pays \$65.90 less \$1.98 or \$63.92. At the end of the second year he is entitled to withdraw a year's interest on the two premiums paid, or net amount paid for the third annual premium \$61.94. Without further analysis it is evident that all this high-sounding policy amounts to is a Twenty Pay Life Policy with a decreasing premium. The insured, instead of paying a level annual premium of \$46.95 per \$1,000, as he would do under a Twenty Pay Life Policy, buys a similar policy with a more elaborate name with a premium of \$65.90, which decreases \$1.98 per annum. The return of the 3 per cent. of each premium paid is practically a series of pure endowments, and consequently the speculative element largely enters into the contract. It would appear that the chief attraction to the policy ies in its title.

INSURANCE FOR 1904.

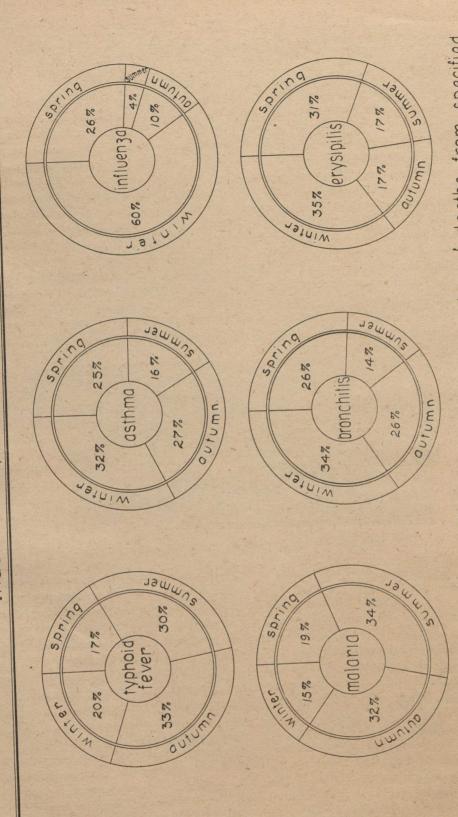
The Government's annual report of life insurance business in Canada for 1904, shows that the total pre-

miums for the year were \$19,969,324, an increase of \$1,729,059. Canadian companies had \$11,959,100, a gain of \$1,076,450; British, \$1,473,514, an increase of \$38,197; and American, \$6,536,710, an increase of \$614,413. There were 81,053 new policies taken out in Canadian companies, 1,635 in British, and 95,356 in American. The last named show a gain of 967 new policies, as compared with only 71 British and 128 Canadian. Of the net amount in force there was \$587,873,767 in force to date, an amount exceeding that of 1904 by \$39,430,767. Canadian companies had \$364,640,166, a gain of \$29,001,226; British, \$42,-601,715, a gain of \$474,355; and American, \$180,631,-886, a gain of \$9,955,086. The claims paid, including matured endowments, aggregated \$8,518,839, made up as follows: -Canadian, \$4,145,080; American, \$3,-232,715; British, \$1,141,044. American companies show the largest increase in payments in the sum of \$669,556. Canadian companies were next, with \$365,-335, and British third, with \$10,589.



seasons and Mortality. ages 45 over.

Industrial Experience 1891-1900.



NOTE _ The 4 segments of each circle shew the proportion of deaths from specified causes during the seasons of the year. For Illustration-Of the mortality from Typhoid Fever 17% of the deaths occured during Spring and 30% during Summer.

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

A PROFITABLE VACATION

THE business man is always looking for profits and guarding against losses; even in his vacation he wants to go where he will receive the greatest return in renewed energy, if he feels the ever-increasing strain of business. There are a vast number of men who prefer a change of scenery, a relief from the cares of business in a trip abroad, to the seaside, or a visit to our own charming lakes.

This season a most marvellous exhibition of the remarkable growth and development of the West will be held from June to October at Portland, Oregon. To any Canadian a trip across the Continent, visiting Winnipeg and the growing cities of our own North-West, and seeing the Rockies, stopping briefly to take in the wonderful beauties at

Banff and the other charming spots en route, not failing to see Vancouver, Victoria, and the wonders of the Pacific Coast, would be a profitable vaca-Such a tion. vacation, if not too hurried,

would give a knowledge of our own country far beyond that obtained by reading. The cost would be much less than a trip abroad, and the benefits to a business man, or to the lover of his own country, would be exceedingly profitable in increased knowledge and improved health.

A brief stay should be made at Portland to visit the Lewis and Clark Centennial Exposition and Oriental Fair, which will represent an expenditure of \$7,500,000, and occupy 402 acres adjoining the principal residential district of Portland, on the gentle slopes and terraces overlooking the Willamette River. Five snow peaks in the distant mountain ranges are in plain view from all parts of the grounds, which are pronounced by competent authorities to be scenically the finest exposition site in the world. Portland is the Rose City of the Pacific North-West; has 140,000 population, and splendid public buildings, a fine harbor and immense shipping to all parts of the A large number of conventions will be held during the fair. The American Medical Society will hold, at Portland, the greatest meeting of medical men ever held west of the Rocky About 2,000 will be in session. Other societies and organizations meeting there are The National Irrigation Congress, The International Anti-cigarette League, The American Library Association, The Order of Railway Conductors and The National W. C. T. U. The Pacific Coast Singing Society, composed of Norwegians, will bring 350 singers to the Fair. The Dental

Congress will have its convention during the Fair, and will be over 500 strong.

These are but a few of the thirty-five organizations which will meet at Portland during the Fair, and their



The Trail and Bridge of Nations, Centennial Exhibition, Portland, Oregon

various sessions will add interest to the visitors. Amusements there will be in plenty, and many

delightful side trips can be made from Portland at small cost.

To the visitor from Ontario the change of scenery to the Pacific Coast will indeed be of interest; the big trees, pansies as big as sun flowers, the newness of everything, and the progressive spirit of the people will be commented upon for months after the return. The climate of the Pacific Coast is delightful.

There are a number of reasons why a profitable vacation can be spent in a transcontinental trip this summer. For information regarding rates, etc., write ROBERT KERR, Passenger Traffic Manager, Canadian Pacific Railway, Montreal.



STYLE-A.

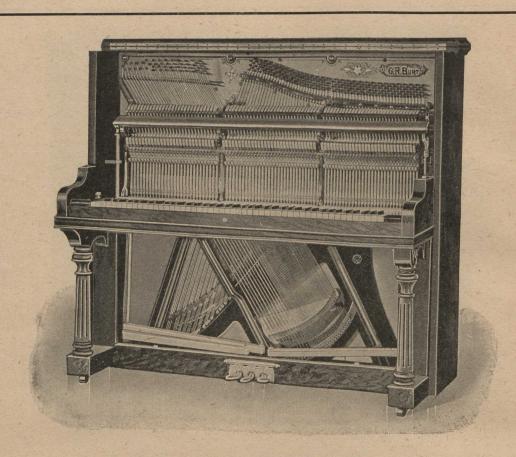
There is one characteristic of the LISZT PIANO which stands out prominently, that is tone; it appeals with singular eloquence to the refined and musical. It admits of every possible shade of expression, and charms the ear with its delightfully rich, full quality.

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

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

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

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



SHOWING ACTION

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

The action embodies the full brass flange.

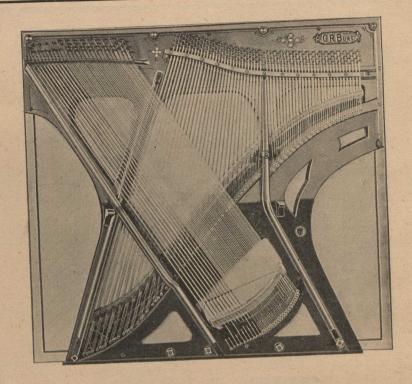
The hammers are of the best German felt.

The keys are made of the best ivory and the sharps are of ebony.

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

The Liszt Piano Co.

190 Wright Ave. - TORONTO, ONT.



SHOWING FRAME

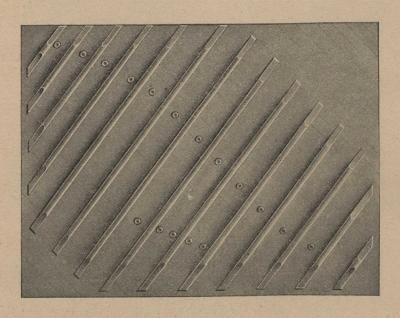
The frame, with heavy iron plate bolted to back, and with strings in position, also showing iron support for key bottom.

The metal plate used in our pianos is braced with a view to equal distribution of the immense strain of the strings, so that one part of the plate is not bearing more than its proportion. The improved scale ribs of iron cast on plate ensure a beautifully clear

The strings are of the very best German music wire, and wound with copper in bass section.

The Liszt Piano Co.

190 Wright Ave. - TORONTO, ONT.



SHOWING SOUNDING BOARD

The scientific ribbing of the sounding board is one of the essentials in pianoforte construction. The very best of spruce is used in our board, and both ribs and board are graduated with scientific accuracy, so as to give the required resonance at the proper point.

The Liszt Piano Co.

190 Wright Ave. - TORONTO, ONT.

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THE JUNE NUMBER

The National Monthly

Will be of particular interest to public-spirited Canadians. It will be worth looking for : ::

Price - 10 cents

A Year's Subscription - - \$1.00

Since organization, thirteen years ago, this Company has paid in cash to members \$4,553,775.67. All withdrawals have been paid promptly. Every dollar paid in, with interest, being returned to the withdrawing member when the required period has been reached.

13TH ANNUAL STATEMENT

OF THE

York County Loan and Savings Company

.... OF

TORONTO, CANADA, DECEMBER 31st, 1904

TORONTO, March 13th, 1905.

To Members:

The management have much pleasure in presenting the Annual Statement for the year 1904.

It is gratifying to know that there has been a large increase in the volume of business transacted by the Company. The activity of the Company's business is demonstrated by the eash paid withdrawing members, which amounted to the large sum of \$1,519,053.16. All these withdrawals have been replaced with new money, at a lower rate of interest and more advantageous terms to the Company.

The Assets have been increased by \$149.933.10.

\$5,000.00 has been transferred to the Reserve Fund.

That the Company continues to grow in popularity is evidenced by the new business written, which was larger in amount than any previous year.

Our investment in land suitable for building purposes has proved very satisfactory. Lots are being sold at prices that wil net large profits to the Company. Every evidence that can be given shows that the City of Toronto has entered upon an era of substantial and permanent progress. As the commercial and railway centre of a large and populous province, as the headquarters for higher education, as the seat of Provincial Government, and the home of many great industries, Toronto stands in an unrivalled position in Central Canada. The widespread recognition of the a Ivantages of the City as a distributing, industrial, educational and residential centre, has resulted in the City making great strides in the matter of population. We believe that property in Toronto is at rock-bottom prices, and as the City develops the value of property will be enhanced.

The Real Estate stands in the Assets at its actual cost, and not at the real market value.

The management hope by the diligent exercise of carefulness, forethought and economy in conducting the business of the Company to realize for its great membership an enduring success.

Respectfully,

JOSEPH PHILLIPS, President.

LIABILITIES ASSETS Capital Stock Paid In Dividends Credited Amount Due on Uncompleted Loans Borrowers' Sinking Fund Mortgages Assumed for Members Reserve Fund \$1,760,474 34 42,504 34 8,3°0 00 83,755 17 9,100 00 Mortgage Loans on Real Estate Real Estate Municipal Debentures and Stocks and Loans -\$1,001,125 81 910,909 78 92,509 00 thereon Loans on this Company's Stock Accrued Interest Advances to Borrowers, Taxes, Insurance, etc. Accounts Receivable Furniture and Fixtures 92,500 00 129,418 95 13,305 74 4,381 84 294 21 8,904 51 Contingent Account 263,796 28 Total Liabilities \$2,237,960 13 The Mo'sons Bank Cash on Hand 1,703 36

TORONTO, February 28th, 1905.

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

\$2,237,960 13

THOMAS G. HAND, Auditors.

JOSEPH PHILLIPS, President.

Total Assets

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INCORPORATED 1855

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JAMES ELLIOT,
General Manager.

A. D. DURNFORD, Chief Inspector and Supt. of Branches.

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Bank Safes



Safety Deposit Vaults

Nature Books

Fragrant wild flowers, native birds and out-door life generally are creating more and more interest, and books on these subjects are much sought after. Each volume of the following list is profusely illustrated. A few good ones to choose from:

Canadian Wild Flowers Botanical descriptions by Mrs. Traill. With ten full-page plates, lithographed and painted by hand in natural colors by Mrs. Agnes Chamberlin. Cloth, \$6.00; same, with illustrations in black and white, \$2.50.

same, with indictations in black and white, \$2.50.			
A Guide to Wild FlowersLounsberry	9	\$1 7	5
Our Nativo Troop		2 0	0
Flochlights of Nature Grant Allen		1 2	
In Notano's Workshop		1 2	5
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The Fairyland of Science Buckley		0 7	
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Mother Nature's ChildrenGouldGould		10	0
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Madam How and Lady Why Kingsley		0 5	
		0 7	
A Few Familiar Flowers In God's Out-of-Doors Quayle		0 7	
In God's Out-of-DoorsQuayle		1 9	-
Colon Vort to North Amorican Birds Unabilian		25	
North American Birds' Eggs Reed Revents Community Commun		2 5	U
American Animals. By Witner Stone and Wm. Everitt Cram. 6 color plates	and	2.0	3
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American Food and Game Fishes. By David Starr Jordan and Barton W. E.	ver-		0
mann. 10 color plates, 100 photographs of live fish in the water, and 200 text cuts		4 0	
Nature's Garden. By Neltje Blanchan. 32 colored plates, 48 black and white		3 0	A STATE OF THE PARTY OF THE PAR
The Butterfly Book. By Dr. W. J. Holland. 48 colored plates		3.0	0
The Moth Book By Dr. W. J. Holland. 48 colored plates and many text cuts		4 0	0
The Insect Book. By Dr. Leland O. Howard. 16 colored plates, 32 black and white		3 0	0
The Mushroom Book. By Nina L. Marshall. 24 colored plates, 24 black and wh	ita	0	
The Mushroom Book. By Nina L. Marshall. 24 colored places, 24 black and wh	ive,	3 0	0
and about 100 text cuts		0 0	U

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

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

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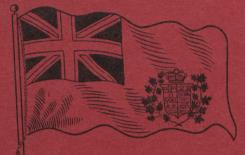
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Our All Wool Bunting Flags



Are made of the very best material and every seam is double sewn, and our prices are right.

Length 3 ft. 0 in. x 4 ft. 6 in. x 6 ft. 0 in. x 7 ft. 6 in. x 9 ft. 0 in. x 12 ft. 0 in. x 15 ft. 0 in. x	1 ft. 6 in. 2 ft. 3 in. 3 ft. 0 in. 3 ft. 9 in. 4 ft. 6 in. 6 ft. 0 in. 7 ft. 6 in.	\$1,25 2,50 3,00 4,00 5,00	Union Jack \$0.75 1.25 2.00 3.00 4.00 7.50 10.50 14.00	British Ensign \$0.75 1.25 2.00 2.75 3.50 5.00 8.50 12.50
18 ft. 0 in. x 24 ft. 0 in. x		22.00	21.00	17.50

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Awning and Verandah Curtains

Of every description for residence, hotel, factory, office or store we make complete, ready for fixing. We use only superior grades of ducks and striped goods in our awnings and verandah curtains and our workmanship is of the best.

Send us your sizes and we will send quotations and samples.



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Tents as sketch, with poles and ropes complete, 7 ft. x 7 ft... $^{314.25}$. Tents as sketch, complete, but without the fly, 7 ft. x 7 ft. $^{89.50}$

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Mail Orders are Promptly Filled

Second Annual Statement

OF THE

TORONTO LIFE

INSURANCE COMPANY

(INCORPORATED)

To the Shareholders and Policy-holders:

Your Directors have pleasure in presenting to you their second annual report on the affairs of the Company,

being the first one showing the work of the Company for a complete twelve months.

The Company secured applications for insurance amounting to \$3,002,010, and accepted risks covering \$2,689,400. The balance, not comforming to the rigid medical standard required by the Company, were rejected. This result cannot but be regarded as highly satisfactory, especially in view of the low rates of

expense entailed in securing it.

Insurance in force on the Company's books at the close of the year amounted to \$3,350,675, and the cash premium income received was \$132,591.65, being an increase in the latter item of \$118,602.77 over 1903. Other receipts amounted to \$22,355.77.

The death claims for the year amounted to the small sum of \$3,013, a highly gratifying result of the policy of the Directors to admit of none but first-class risks. This item was more than paid for by our cash

Great care has been taken to invest the Company's assets, now amounting to \$187,707.16, in first-class securities only. We have over \$60,500 deposited with the various Provincial Governments, and \$85,384.44 invested in first-class municipal bonds and carefully selected mortgages and deposited at the bank.

A monthly audit has been maintained throughout the year, and the auditor's report, revenue account, and the balance sheet of the Company are herewith submitted.

JOSEPH PHILLIPS, President.

Second Annual Statement of the Toronto Life Insurance Company, Dec. 31st, 1904.

Expenditure Commissions, Salaries, Doctor's Fees, Printing, etc., License Fees, etc., etc. \$70.903 16 Death Claims 3,013 00 Sundries 2,502 37 Excess of Income over Expenditure 78,528 89 Total \$154,947 42	Income Premiums \$132,591 65 Premium on Capital Stock 16,260 65 Interest on Investments 3,892 44 Capital Stock 300 00 Sundries 1,902 68 Total \$154,947 42
Liabilities Reserves (Ontario Government Standard) \$118,276 51 Capital Stock (paid up) 48 359 00 Outstanding Commissions 15,078 71 Premiums Paid in Advance 2,540 74 Outstanding Medical Fees 1,074 80 Salary Contingent Fund 763 18 Sundries 650 00 Surplus over all Liabilities 973 22	Assets Government Deposits \$60,536 92
Total	Total\$187,707 16

We have carefully examined the foregoing financial statement of the income and expenditure, and find them correct. Vouchers have been produced for all expenditure. The above statement of assets and liabilities is a fair and just statement of the Company's business. We have carefully examined all the mortgages, bonds, debentures and evidences of government deposits and other securities, and find them as here represented. We have conducted a running audit during the year, and certify that the books are well and systematically kept.

THOMAS G. HAND, Auditors.

JOSEPH PHILLIPS President

HEAD OFFICES 243 Roncesvalles
Toronto, Canada