

The Canadian Courier

THE NATIONAL WEEKLY

The Brood of the Saxon

STORY BY G. FREDERICK CLARKE

Illustrated by Arthur Lismer

How Commission Government Works

A New Factor in Canada's Civic Life

By W. F. BURDITT

Premier Murray of Nova Scotia

CHARACTER SKETCH BY AUGUSTUS BRIDLE

The Minimum Wage

By SAMUEL McCUNE LINDSAY, Ph.D., LL.D.

Professor of Social Legislation, Columbia University



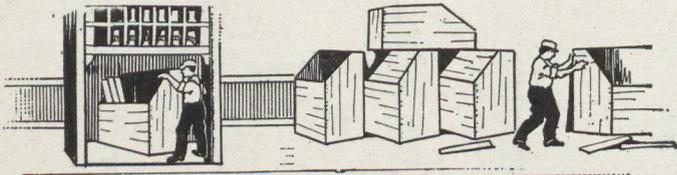
EDITED BY JOHN A. COOPER

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HARMONY in the arrangement of a piano salesroom plays an equally important role in the making of a sale as harmony in the instrument to be sold.

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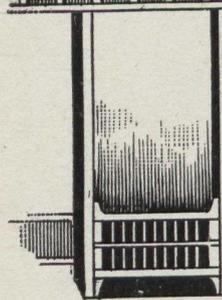
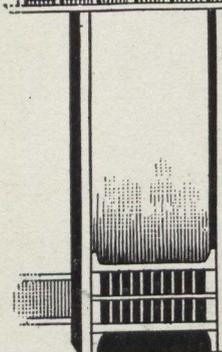
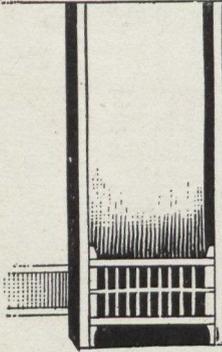
notes, and the general appearance of a show room is suggestive of luxury and refinement, the salesman's work is simplified.

To the average purchaser of a piano, the transaction is one of the utmost importance. Most people consider it an event in their lives. They are sensitive to the slightest incongruity in their surroundings when making the final decision, and many a sale has been lost through the mere presence of an unsightly packing case on the floor, which should have been stored elsewhere,

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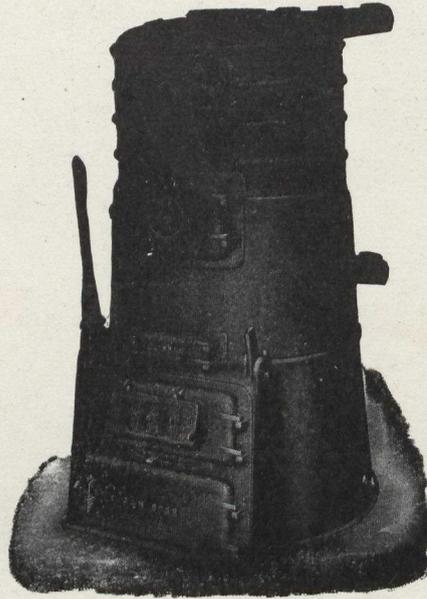
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The Canadian Courier

A National Weekly

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VOL. XV.

TORONTO

NO. 8

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Editor's Talk

IF we had written it ourselves we could not so well have done the compliment conveyed by the unsolicited letter published in this column concerning the value of the "Canadian Courier." This office is in receipt of a great many letters expressing appreciation from readers, as well as of an occasional criticism that is always as welcome. Only a few of these have been published. When we do publish one it is because the case is put so illuminatingly that we like the rest of our readers to know that what we ourselves profess is sometimes recognized in full by other people. The appreciation from Swift Current comes from one who is unknown to this office, except in the circulation lists. It is published just as it was received.

Swift Current, Sask., Dec. 24, 1913.

The Courier Press, Ltd.,
Toronto.

Dear Sirs,—Will you kindly send the Canadian Courier for the year 1914 to Fire Chief E. M. Ross, for the Swift Current Fire Dept. I have read your valued paper for several years with great pleasure and profit, and find that one can keep in touch with the chief happenings of the week by reading the Courier, and as chairman of the Fire and Light Committee of the town council, feel that a year's subscription to your paper will be appreciated by the firemen.

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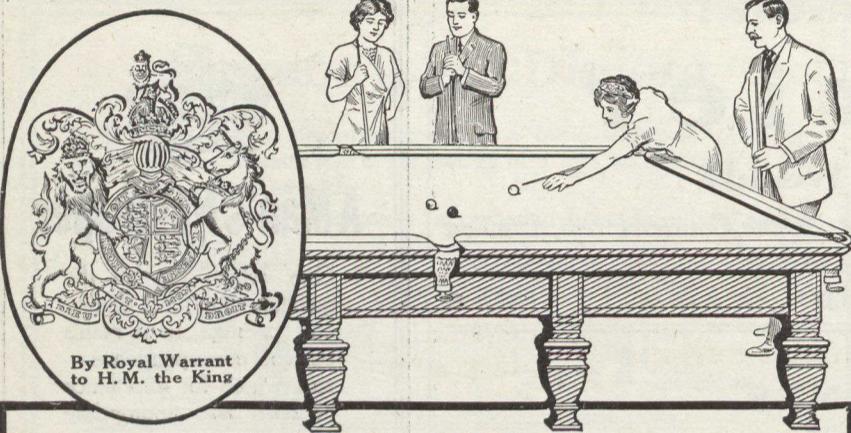
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In Lighter Vein

An Important Point.—Travel invariably adds charm to the conversation of an agreeable person, but sometimes renders a bore more tiresome than ever.

"And I stood there, Aunt Bessie," said the old lady's slow-speaking but long-winded nephew, who had been talking on incessantly for the past two hours about his summer in Switzerland, until the old lady's eyes began to droop in the lamplight—"and there I stood, Aunt Bessie, with the abyss yawning in front of me."

"Francis," said Aunt Bessie, speaking as one who has kept long silence, "was that abyss a-yawning before you got there, or did it begin to yawn afterward?"—Lippincott's.

Know Him?—"Pa, what is a near-humourist?"

"A near-humourist, son, is a person who says, when he finds an oyster in a stew, 'Well, well, little stranger, what are you doing here?'"—Birmingham Age-Herald.

Wasted Ammunition.—A man who had never been duck hunting shot at a duck in the air. The duck fell dead to the ground.

"Well, you got him!" exclaimed the amateur's friend.

"Yes," replied the amateur, "but I might as well have saved my ammunition—the fall would have killed him."—Boston Post.

It Wasn't Encouraging.—A tramp called at the house of a gentleman and obtained a hearing.

"I've walked many miles to see you, sir, because people told me that you was very kind to poor chaps like me."

"Oh, they said so, did they?"

"Yes, sir; that's why I came."

"And are you going back the same way?"

"Yes, sir."

"Then in that case, will you be good enough to contradict this rumour?"

Waiting for Rest.—A young woman who was visiting a friend in the South, and heard many stories of the way in which the darkies managed to excuse themselves or account for idleness, came one day upon Uncle Ike, stretched at full length under a tree.

"Taking a little rest, aren't you, uncle?" she said, pleasantly.

"Not prezackly, miss," said the old darky, with a solemn face. "I don't call it res' jes' yet. I's waiting fo' de sun to go down so's I can quit wuk wid a easy conscience."

Mark Twain's Hard Luck.—The number of anecdotes that foreign papers print about Mark Twain shows how world-wide is the famous humourist's popularity. In the course of one of his lecture trips, Mark Twain arrived at a small town. Before dinner he went to a barber shop to be shaved.

"You are a stranger?" asked the barber.

"Yes," Mark Twain replied. "This is the first time I've been here."

"You chose a good time to come," the barber continued. "Mark Twain is going to read and lecture to-night. You'll go, I suppose?"

"Oh, I guess so."

"Have you bought your ticket?"

"Not yet."

"But everything is sold out. You'll have to stand."

"How very annoying!" Mark Twain said with a sigh. "I never saw such luck! I always have to stand when that fellow lectures!"—Youth's Companion.

Our Young Scientists.—"Oh, dad, please speak to Bobby. He will put his feet my side of the bed, and his toes are below zero!"—Punch.

Enterprise.—"You have produced a play without a single suggestive line or situation in it!"

"Yes," replied the theatrical manager with pardonable pride. "The public wants novelty nowadays."—London Opinion.

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The
**CANADIAN
 COURIER**
The National Weekly

HERBERT
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Vol. XV.

January 24, 1914

No. 8

How Commission Government Works

St. John, N.B., has a Clear, Unmistakable Story of Cutting Away From the Old Civic Regime

By W. F. BURDITT

AN encouraging sign of the times is the increased interest taken by thoughtful men—and women, too—in problems relating to Civic Government, and Civic Affairs in general. When the Canadian discovers that something needs reforming, be it Civic Government, the Cost of Living, or what not, he almost unconsciously looks across the border, to see what big brother Jonathan is doing. In the matter of Civic Government he discovers that within three or four years, over three hundred American cities, large and small, have relegated to limbo their former city councils, composed of ward representatives, committees, boards of aldermen, and all the cumbersome paraphernalia incident to the old plan, and have adopted in its place the compact and responsible elective commission. Three hundred cities, in three years, making this change, is a somewhat impressive fact, but, what is its significance for Canada?

Conditions, we know, differ widely as between Canadian and American cities. We do not mix up politics with civic affairs to the extent they do south of the border. Boss rule is almost unknown, or at least unfelt, in Canada. There is scarce a suspicion of graft, and in a general way we are proud to think that our cities are much better governed than those of the United States. Hence, we have less to gain by a change than they—and more to lose—we run more risk of making a mistake in adopting a new system. Had we not better let well alone, even if our present condition leaves much to be desired? In this connection, the experience of the first Canadian city to adopt Commission Government may be of some interest.

In April of 1911, the city of St. John, N.B., voted, by a nearly three-to-one majority, in favour of the adoption of Commission Government. A year later five commissioners, one of whom is Mayor, took the place of a Mayor and seventeen Aldermen, in the management of the city's affairs. Two years have nearly elapsed since the new system was inaugurated—too brief an experience, it must be acknowledged, upon which to base final conclusions, yet long enough to afford a fair basis of comparison of the working of the two systems—the old and the new—in actual operation under Canadian conditions.

WHEN five capable men began to devote their whole time and best thought to St. John's civic affairs, the weakness of the old system became more apparent than ever. In almost every department of public service, matters had been allowed to drift. The new commissioners, on assuming office, were confronted with large arrears of work. Nearly all of the streets were in a deplorable condition. The water service, notwithstanding the expenditure a few years previously of half a million dollars for extension to an abundant supply 300 feet above the sea-level, was ineffective as to pressure, and unsatisfactory. It was found that the distribution system was rotten. Pipes that should have been replaced twenty years ago were obstructing the flow, and causing endless trouble by breakage and leakage. A policy of replacement was inaugurated, in lieu of the former policy of patchwork repairs. Pipes of double the size are taking the place of the old, encrusted pipes, as rapidly as appropriations will permit. A large amount of work along this line has been accomplished by the reorganized Department of Water and Sewerage, during these two years; but, recent disclosures as to the condition of the distribution system, have created a demand for its more rapid renewal.

In the Public Works Department, having charge of the streets, the experience has been similar. Under the former regime, the greater part of a very considerable annual expenditure had been devoted to the repair and maintenance in poor condition of many miles of unpaved streets; but very few, even of the principal streets, were surfaced with any kind of permanent paving. Under Commission Government, a more progressive policy has been inaugurated. It is now recognized that the reduced cost of maintenance of paved streets makes for true economy. A law requiring abutting property-owners to pay a share of the cost of permanent street improvements, which had fallen into disuse, has been revived, and the central part of the city has taken on an entirely new aspect since Commissioner Agar took charge of the Department of Public Works.

All this, it may be said, might and should be done in any city, and by any city council, be it large or small; which is very true, yet the people of St. John will say in reply that much that *might* have been done by the old city council was *not* done, and that they are getting done better work and more of it, with greater celerity, than ever before. Moreover, it is being done with comparative

economy, and with a much clearer and more distinct knowledge of what it costs.

Commissioner Wigmore, of the Water and Sewerage Department, who has had experience under the old as well as the new system, having been an alderman in the former council, and chairman of the Water and Sewerage Board, feels safe in asserting that thousands of dollars have been saved the city on the work done by his department during the past eighteen months, as a result of the better systematization of the work, better control, better discipline, and more efficient service. The first thing the Commissioner did on taking charge was to thoroughly reorganize the whole department. Sub-heads—a superintendent of works, having supervision of all construction and repair work, and a chief clerk, in charge of the office, the stores, revenue and expenditure—are both directly responsible to the Commissioner, as he is to the people. The duties of each subordinate official are well defined, and employees have learned that efficiency instead of "pull" is the password to advancement. Similar remarks would apply to other departments.

THE Mayor is deluged with enquiries as to the working of the new system, and the first question usually asked is whether the tax-rate has been reduced, as though the tax-rate were the sole

Lethbridge Also Has Three Live Commissioners



Mr. Arthur Grace, C.E., is the Commissioner of Public Works. He gets \$3,500 a year for administering all such things as building waterworks and sewage systems, electric light plants, power-houses, street railways and public buildings.



Mr. W. D. L. Hardie, C.E., M.E., is Mayor of Lethbridge and Chairman of the Board of Commissioners. He gets a salary of \$4,000 and, like the other commissioners, is subject to the referendum and recall.



Mr. Arthur Reid is the Commissioner of Public Utilities, such as street-cars, telephones, electric light, gas, waterworks service and sewage. He gets a salary of \$3,500 a year for operating the utilities provided by his colleagues and the public.

Lethbridge is the first municipality in Western Canada to adopt commission government. The city charter provides for three commissioners. The above good citizens were elected. Twelve other candidates ran, but lost. Each winner had a majority of the total vote cast, which is stipulated in the charter. These three men administer all the civic business of Lethbridge under three heads. They are paid a total of \$11,000 a year for doing it. They also sit as a council to enact by-laws. The election was held on Dec. 8th, 1913. The new administration went into force on the day that some of the chief municipalities in Canada were electing Mayors, Councils and Boards of Control in the old-fashioned way.

criterion of efficiency in city government. The Mayor is at least able to say that the tax-rate has not been increased, for the very good reason that the law prohibits its increase within a specified number of years. An alderman of the former regime in search of popularity, having conceived the very bright idea that to limit the tax-rate by law to its then figure would make a good appeal to popular favour. It is clear, however, that when work needs to be done, expenditure cannot be curtailed. If the tax-rate can't be raised, the assessed valuation of property may be increased, or money may be borrowed. St. John has resorted to both expedients. The work that has been done could not otherwise have been accomplished, and the people seem to be generally well satisfied that they are getting value for the expenditure, which is after all much more important than the tax-rate. Moreover, the increased assessment is warranted by the actual increase in property values.

ONE outstanding feature of the new system is that the people seem to be kept in much closer touch with civic affairs than ever before. The frequent meetings of the city council, the reports of the commissioners regarding their several departments, the discussion of proposed policies and expenditures, fully reported in the press, leave the citizen no excuse for not knowing what is going

on at the City Hall, or how the business of the city is being managed; and, whether because of this, or because the novelty of the new system has not yet worn off, it appears that more interest than formerly is now taken in civic affairs.

Public interest in the Department of Safety has been aroused by exhaustive investigations held by the very active commissioner of that department. The commissioner, unfortunately, has not direct, or complete, in fact scarcely any, control over the Police Department, because of the fact that the Chief of Police, though paid by the city, is appointed by the Provincial Government. When preparing the new city charter, the Citizens' Committee sought to change this, by providing that under the new system the Chief of Police would be appointed by the city, but, the legislature preferred to leave it in the hands of the Government. Disclosures made by Commissioner McLellan's enquiry, and the lack of harmony between the City Department of Public Safety and the Police Department, which it should control, have led to renewed agitation for the appointment of the Chief by the city council.

Many advocates of Commission Government lay great stress upon the fact that under that system capable men are more likely to engage in the city's service. While St. John was fortunate in its first selection of city commissioners, the circumstances attending the initial election were somewhat ex-

ceptional, and it remains to be seen whether succeeding elections will excite the same degree of interest, or ensure the continuation in office of the men who have made good. One advantage of the commission plan is that it provides a certain degree of continuity in service—makes possible a more permanent policy. Yet, even under a four years' tenure of office, a commissioner is only just beginning to realize the full benefit of experience, when the candidature of some popular but less qualified aspirant may compel his retirement. Some misgiving on this point is felt as March approaches, when the Mayor and two of the commissioners will have to appeal for re-election or retire.

THE working of Commission Government in St. John, however, seems to indicate that its greatest advantage is not so much in any superiority of the personnel which it secures, as in the fact that by providing for the constant and undivided attention of the people's representatives, to the city's affairs, it ensures prompt despatch of business and a degree of celerity in dealing with matters of public concern as they arise from day to day which was never known under the old system.

Were the question of Commission Government again submitted to vote in St. John it is probable that the decision of three years ago would be confirmed by a largely increased majority.

Premier Murray, of Nova Scotia

Who as a Prominent Politician Takes a Broad, Human Interest in the Most Political Province in Canada

No. 33 in the Series "Personalities and Problems"

By AUGUSTUS BRIDLE

fat old cherry-trees. He has never climbed the mile-long hill that leads back out of Bear River



"He is a human cyclopaedia of Nova Scotia."

FROM Yarmouth to Sydney and from Halifax to the last cove in the Bay of Fundy they know him, the long-gear, strong-built, hefty-voiced man from Grand Narrows, N.S.; Premier of Nova Scotia since 1896 and acquainted with the politics of the most political province in Canada since he was a knee-breeches lad wading after prawns when the tide went out.

They take politics seriously in Nova Scotia. And they take Premier Murray as just about the broadest-gauged thing that modern politics is able to evolve in that part of the world. When he is in Halifax, which for several years has been most of the time, he is the most important citizen in town. He has rooms at the Halifax Hotel. His law office in North Sydney he keeps conveniently steam up on the switch, in case any day the Bluenoses decide to eliminate him from the front ranks at the Legislature.

But that will probably be a distant day. Murray has a constant, comfortable majority in the House, and if he hadn't he would not be likely to worry. He looks like a man who could hold on indefinitely with a fag end of a majority. He is one of the big calibres in that peculiarly party-politics province, where most of the time the steam gauge registers 240 pounds' pressure to the square inch in the boiler. Furthermore, G. H. Murray is the kind of man that makes a convenient safety-valve to blow off steam when the pressure gets near the explosion point.

This may be a very technical metaphor; but it's very expressive of the broad versatility of temperament possessed by Premier Murray. Besides, he knows that remarkable little province of big production about as intimately as a farmer knows the farm on which he was born. He knows the fisheries on the Bay of Fundy, the apple-growers in the Annapolis Valley, the miners in Glace Bay, the blast furnace men in North Sydney, the lumbermen on the docks, the old-timers in Halifax, the officers at the citadel, the dock-wallopers in the harbour, and the people that the Government of Nova Scotia are fetching in from Great Britain to occupy the farms left idle by an adventurous population. He has his paternal eye on every province in the Dominion, where the Bluenoses have gone following the example of their forebears from Scotland; on several States in the Union, where Nova Scotians have driven stakes. And he has learned to look upon these migrations of the native-born with the calm eye of a philosopher. He is a human cyclopaedia of Nova Scotia, to which he has stuck when thousands of his fellow-citizens were slamming away in ships to Boston and New York and the ends of the earth.

SO far as I could learn from an hour's conversation with him there is only one district of Nova Scotia where he has never been. That is Bear River, down near Digby, on the Annapolis Basin. He does not know the road from Digby to Bear River, among the sublime hills and the

to the squidgy little town of fish-boats and cherry-trees, where the big boats haul up from St. John. But he knows more about it than the tourist who spends his summer money among the hills of Digby. Talk to him about the derelict farms that once were populous with homesteaders and are now on the market because the young men have gone swaggering away to Boston or Winnipeg or Vancouver, and he knows exactly why they are vacant and cheap and such a problem to the Government of which he is the head. And he knows precisely what the Government is doing to re-people these fat, fertile homesteads that have in them much more to the acre than the wheat lands of the far west.

G. H. Murray is elective head of a province that is as chockfull of problems and peculiar people and red-hot politics as a Yarmouth weir is full of had-dock. And he has made a lifelong study of the most diversified set of people and conditions in Canada. He is naturally proud that Lunenburg is the greatest fishing village in America. He exults in the fact that the rolling-mills of North Sydney are able to turn out steel rails for the construction of transcontinental systems. He admits with great joy that the apple-growers of Annapolis Valley understand apples better than anybody else in America. He contemplates with calm satisfaction the many industrial little burghs that have begun to send the manufactured products of Nova Scotia over most of Canada. He is as likely as any to rave about the great climate of Nova Scotia, where people that have a mind to grow to be a hundred years old. He regards with a patriotic eye the panoramic hills that stand sentinel over the fat and feculent valleys whose soil wealth no generation of people have begun to estimate. He chuckles over the progress made by his own Government in dealing with the land problem and as naively asks you, "Now, what is the Land Act in New Brunswick? I guess they are doing something over there—but whatever it is, don't forget that the Government of Nova Scotia put through the first act dealing with that problem."

AND when, like a good-humoured gull, you have gone through the farce of trying to enlighten the Premier of Nova Scotia on what New Brunswick is doing to repopulate and reclaim its idle lands, half the time blinking to yourself that he knows more about it in a minute than you do in an hour—you gradually wake up to the fact that he knew all about it before you began and only wanted to see whether you were seeking enlightenment or merely pumping him for information.

The difference between the Land Act of New Brunswick and the Land and Loan Act—if that is the exact title—of Nova Scotia, is just about as much as you might expect between these two rival provinces. The N. B. Act provides for buying up abandoned farms and waste land by the Government at a low figure, improving by ditches and fences, etc., and re-selling to immigrants. The N. S. Act neither buys nor sells land. It merely

lends the intending purchaser money on security of the land and lets the newcomer buy for himself. To the casual onlooker this looks about as broad as it's long; but to Premier Murray, smoking his pipe in a big chair before a crackling coal fire there's a big difference in favour of Nova Scotia. "We don't believe in paternalism," he said. "This is a free country. A man should pick out his own land and do his own improvements. If he doesn't want to take that much chance this province doesn't want him for a citizen."

What a pity some other governments hadn't been so considerate—long ago! It might be remembered that the Premier himself was the author of the Bill, which antedated the N. B. Act by some years. One reason probably was that N. S. lost population earlier than N. B. The Premier doesn't deny that there has been a heavy exodus from N. S. Does it depress him? Not at all. He has driven hundreds of miles past pathetic and sometimes melancholy homesteads as clean deserted as ever the village of Grand-Pre was in the days of Evangeline. He remembers the days of his father, when these fine old farms selling now for less than the value of the houses and barns were teeming with a vigorous native-born population; when log-bees and singing schools and patchwork quilts and revival meetings kept the Bluenoses from worrying about most of Canada beyond Quebec.

And these people of the Premier's youth were as capable and lively a crew of citizens as ever took up history's burden in any land. Many of them had families dating back to the siege of Louisbourg and the days of Evangeline and before that to the pioneer days of Scotland. Generation by generation in unbroken succession the human web of Nova Scotia was woven of good old Scotch fibre with a warp of United Empire Loyalists, and here and there a bright spot of colour represented by such as Joseph Howe, Judge Haliburton, Leonard Tilley and Charles Tupper. When the Premier was a boy "The Clockmaker," by Sam Slick, was as well known as the family Bible in the homes of Nova Scotia, and the iron ore under the ribs of Sydney had not begun to be a serious factor in the industrial life of the almost island province. The fish-boats drifted out to the nets and in again by high of the tide and bellying winds to the docks. Lumber schooners floated up the natural canals of a wind-mill country that in spots looked enough like Holland to produce a Flying Dutchman. The harbour of Halifax was alive with home-built wooden ships and cargoes from half over the world. The marsh meadows were bordered with grey sails that, like huge butterflies, seemed to drift among the haystacks up every last cove that wound in from bay and basin where the tide crept up from the sea. And the youths of Nova Scotia paddling in the salt water as soon as they were out of cradle togs, got used to the ships that came and went. They were as natural born seamen as the sons of Devon. And they got a mighty hankering for the ships. At least that's something like the way Premier Murray sketched the picture as he sat smoking in his big chair at the Halifax Hotel, though he didn't include all the poetics, for he's a plain, practical man.

"WELL, he yawned, as he half stretched, he was so plagued comfortable, "what happened? When a young chap got to the responsible age of a few dollars burning holes in his pocket and an itch to see as much of the world as he might for as little as possible, he just naturally packed his carpet-bag or his little trunk and got a chance to work his way out on a sailing ship. If this had been an inland province like Ontario or Manitoba he would have had to pay his way at three cents a mile on a railroad. With a hundred dollars on a sailing ship he could see just about half the new world. He went. He sent letters home with post-marks from all sorts of places. Others followed. There were big families. Farms were over-crowded with boys. There wasn't land enough to go round. Prices were low. Markets were few. We had as yet no industrial population outside the fisheries. There was nothing to keep the boys at home except fish and farming and lumbering.

"That drained away our surplus very conveniently. And it left the farm population considerably reduced, but on the whole more comfortable."

"But you lost a lot of good people," remarked the interviewer.

"They were all good people," he admitted. "Emigration from Nova Scotia isn't much like people leaving England or continental Europe. Our people didn't go away to escape anything but what was then a pretty slow life. They wouldn't have left that if they hadn't been adventurous by nature. And it's because they are venturesome that the great majority of them have done so well wherever

they have gone. I daresay it would be a sight to see all these people back in Nova Scotia again. But there probably wouldn't be room if we had them all. Meanwhile they're doing Canada and the United States some good, and we're not worrying."

The Premier wasn't talking merely for publication. He was warming up on a subject which has for a long while been one of the problems of Nova Scotia—as well as of New Brunswick. And from where he sat the thing looked considerably unlike the picture that the average man from Ontario or the West sees in that country. He saw no analogy to the case of Ireland. To him there were no sweet Auburn deserted villages in Nova Scotia. He was not playing the pipes of lament. He saw a picture of enormous development; the vision of a little province chockfull of great industries and of human interest; a land where the activities of a busy people find expression in producing much of what the world wants. You can read it in a blue book or a school geography and it looks pretty dry. When you hear G. H. Murray, as he smokes his pipe before a sputtering fire of Nova Scotia coal, it becomes a real and living picture.

SENTIMENTALLY, Premier Murray sums up days of travel in that land of hills and waters and valleys where only mountains shut you out from glimpses of the sea. And he talks with abounding enthusiasm about the fisheries of Digby and Lunenburg, the apples of Annapolis Valley, the lumber and the ships, the coal and the steel, the busy little burghs of manufacture, the splendid technical educational institutions, the railways and the great harbours, the fine old towns and cities on the tide edge, the people and the politics and the history.

Incidentally ask him about the "Bluenose Flyer," that takes most of a day to crawl up from Yarmouth to Halifax and hangs around Digby to wait for the bus; the sleepy hollows where ox-teams kill time at a mile and a quarter an hour; the tons of cherries that go to waste every year around Digby and Bear River because the folks pick only what they want and nobody has gumption enough to start canning factories to take care of the rest for markets elsewhere in Canada. Inquire of him concerning the slow-coach families of Halifax that would sooner see the old town stay the way it was

when their grandfathers built it than develop into one of the finest cities in America. Suggest to him that a lot of folk whose time should be very valuable in that part of the world are wasting their time with too much politics.

But don't expect any diatribes from Premier Murray. No, he's too everlastingly cautious for that. He looks on both sides of the fence at once and sees a heap of good in most things.

Ask him about reciprocity, though—and watch his pipe go clean out. His views are not for publication. But he was born a Bluenose, and the real Bluenose has never been able to keep Boston far out of his ken; though you will remember it was the Boston tea party that sent a number of Nova Scotia's best people up there from the United States. In the harbour of Halifax any day you may see the Boston steamers. Nova Scotia, cut off by Quebec from the rest of Canada as British Columbia is by the Rockies from the middle west, has never obliterated the old trade routes north and south, even when most of the big ships in the harbour are from the East.

The land of which G. H. Murray is the first citizen is more than a mere province of the Dominion. It is a little human epitome of the paradox of all Canada, with utility running one direction and sentiment another; her people scattered all over America and new ones taking their places from the British Isles; old families and ancient usages eternally standing guard against innovation and headlong progress; a picturesque poetic province swept by the sea and sweet with blossoms, smudged with smoke and burrowed by mines, fat with lazy farms and ox-waggons, boiling over with politics—

Tell me, is it possible that a land like this, with a Premier like Murray, ever could cut the painter from Great Britain or forget that in the future of a great country she has her part to play as she has done in the past. Say, also—can such a province ever consent for merely practical purposes to be amalgamated with New Brunswick, with Prince Edward Island thrown in?

You may ask the Premier. He won't say anything too definite. But I suspect that he has no anticipation in his day at least of settling the affairs of Nova Scotia by a merger.

The Return of La Gioconda

BELOW is the latest photograph of La Gioconda, sometimes known as Mona Lisa, who two years ago mysteriously disappeared from the Louvre in Paris. She was abducted by Vincenzo Perugia, an Italian workman in the Paris art gallery. For two years her whereabouts was unknown except to Perugia, who must have had a very anxious time getting out of its frame the canvas painted by his great compatriot, Leonardo da Vinci, smuggling it out of the gallery, through the streets of Paris, on to a train and down to Florence. And when Perugia got the \$500,000 treasure into his den he must have been sadly puzzled what to do with it. He knew it was worth more money than he could have made selling bananas in ten lifetimes. But there was

nobody to buy it. The first appearance of Mona Lisa at a dealer's shop would have led to the arrest of Perugia. In two years he quite satisfied himself basking in the smile of Mona Lisa, which was said to have been caused by hearing lovely music when she was posing for da Vinci. So he concluded that he would make a hero of himself, return the canvas to France and say that he stole it to get even with Napoleon for pillaging the art galleries of Italy. For this he asked the modest sum of \$100,000. All Perugia got was a pair of very valuable handcuffs. This was very unjust. Any Italian workman that could keep connoisseurs and detectives guessing for two years and newspapers all over the world supplied with valuable copy, deserves a monument.



The last public appearance of the stolen Mona Lisa, photographed as she was being returned to the School of Fine Arts in Paris.

The Brood of the Saxon

A Tale of the War of Empire in the Year 1918

By G. FREDERICK CLARKE

Illustrated by Arthur Lismer

THE Admiral tossed his cigar into the early morning, and fastening his keen, blue eyes to his glass, searched the broad Atlantic. Not a sign of the enemy, though any moment their steel masts might appear above the far horizon. He turned and gazed on the six grey monsters in his wake, and his heart throbbed. The sun, like a great golden coin, balanced on the rim of the sea, shone on the silken folds of the White Ensign, which lazily fluttered in the languorous West Indies breeze. He dropped the glass into its case and looked aloft at his own top, where, in company with the Empire's emblem, the beautiful ensign of Canada kept proud consort.

A young man hardly more than a boy came from the end of the bridge with hurried step. "Nothing doing, dad!" he said, in disappointed tones. "The operator just got him from the Bermudas. No sign of the enemy." He handed the aerogram to his father and watched the large, homely face, so like his own, as the blue eyes read the message.

"It's a gathering of the clans, dad," he cried, jubilantly, not waiting for the other's answer—"a flocking of the whelps to the mother's need, and they wondered if we'd help!

"Why, dad, they're fighters! Every one of them!" he cried, as he grasped his father's arm and pointed to the stalwart, husky men below them on the decks. "They've fought all their lives. In the woods—on the spring drives—the cruel wind and wave of the Labrador coast—and—and—if there wasn't the Empire's existence to fight for, they'd fight for you, dad."

A proud exultation filled the lad's breast. Pride of Empire—love of home—the Canadian land back there that breasted the Atlantic and the Pacific, and pride and love for the big, quiet-faced man who commanded the fine array of battle-ships in their wake.

"Tut, tut, my boy; you talk like a veritable fire-eater," chided the Admiral, though in his heart he lauded the lad's enthusiasm.

"Yes," he said. "They thought we wouldn't stand by the homeland, but they reckoned without the blood, without the predominant element! And Germany, Austria, they imagined five years ago we were too engrossed in reaping wheat and building railways to care what became of the Empire on that tight little island that saw the birth of our grandsires," broke in the son, proudly. "They have drunk to the day, father," he cried. "May it be now!"

He turned and dashed off, half ashamed of his own vehemence, leaving the father standing gazing after his lithe form with his eyes filled with love and pride.

This boy, but out of school—had he done right in bringing him into this dangerous game of war, which might terminate in—death—for both?

HE thought of the sweet-faced little mother back there in St. John, and her tearful but brave good-bye. At any moment a division of the Austro-German fleet might heave in sight, and he knew too well that the meeting would be one of death and carnage, and, as he thought of his son's words, and his eyes surveyed again the long line of grey monsters ploughing the opalescent sea, guarding the trade route to Bermuda and the West Indies, he growled a malediction on these little Canadians who had begrudged a fleet unit to the Empire, the fools! But he would not dampen his son's ardour or his belief in the patriotism of all Canadians, though he knew only too well the bitter wrangling that had taken place before they had been made to see their duty. They would have basked forever in the fancied security of their national safety,

with the selfish knowledge that the British taxpayer was building Dreadnoughts for their protection, while Europe had looked on in sneering ribaldry at Britain's boast of Empire.

He remembered Conan Doyle's words placed in the mouth of the old roundhead soldier: "If ever it should be that England should be struck upon her knees, if those who fight her battles should have deserted her, and she should find herself unarmed in the presence of an enemy, let her take heart and remember that every village in the realm is a barracks, and that her real standing army is the hardy courage and simple virtue which stand ever in the breast of the humblest of her peasants."

He lifted his grey head proudly. "Thank God, while the heads of the Government had wrangled, public opinion—in the river-driver, the woodsman, the farmer—the real backbone of the country, had, as often before, moved the nation with a burst of

patriotism and forced the vacillating heads to a definite and honourable course."

And now in this year of 1918, the blow had fallen. Germany and Austria had decided that the day had come to break the power of empire that linked Britain with her colonies, and to reduce the motherland to serfdom.

Little did they know the breed that has been the champion of justice since Alfred the Great. Scarcely had the combined fleets started on their pilgrimage of conquest than the mighty forces in England began to work. Canada—Australia—New Zealand were fired as with religious zeal. As his son had said—it was a gathering of the clans, a flocking of the whelps to the mother's need. Even in India, where disaffection had been rampant, the result of seed sown by the agents of military Europe, there was heard the rolling of drums from morn till dark as the native princes summoned and drilled their wild hordes to do battle for their Emperor. From the land of the Pharaohs came the ebony men who, but a few years before, had fought so fiercely the advent of Anglo-Saxon progress. The Boer-Briton took his trusty mauser from above the fireplace and leaving his peaceful home on the veldt sought the towns and enlisted under the once-hated ensign of England. Thus they came, with jingle of harness and blowing of trumpets, from every nook and cranny of the old and the new world, stern of eye, unalterable of purpose. The enemies of Britain would find that the Empire was not merely a boast, but a reality, built upon firmer foundation than Caesar's or Alexander's, or the bloody dream of the great Napoleon.

Should the Empire fall, should the proud armies of Austro-Germany pollute the soil of that England which, for a thousand years, has not felt the conqueror's foot, should Britain's day wane, this gathering of the sons to the Empire's need would go down in history as the most sublime effort since the world began.

Suddenly, even while his eyes travelled over his own decks, cleared for action, over the long, black muzzles of the British guns, over the stalwart, busy men below him spoiling for the fray, his quick eyes caught the unmistakable sound of a shot from the southward, then another and yet another, and he knew them for the grim dogs of war.

As he stepped into the small steel house at the farther end of the bridge, the bell clanged furiously, and his son's voice, joyous, fraught with restrained excitement from the wireless room, heralded the message from the Bermudas—only the words—"the enemy."

Soon the whole fleet was belching huge clouds of smoke as, in one long line they raced the fifteen knots to the scene of conflict, which grew greater with every moment.

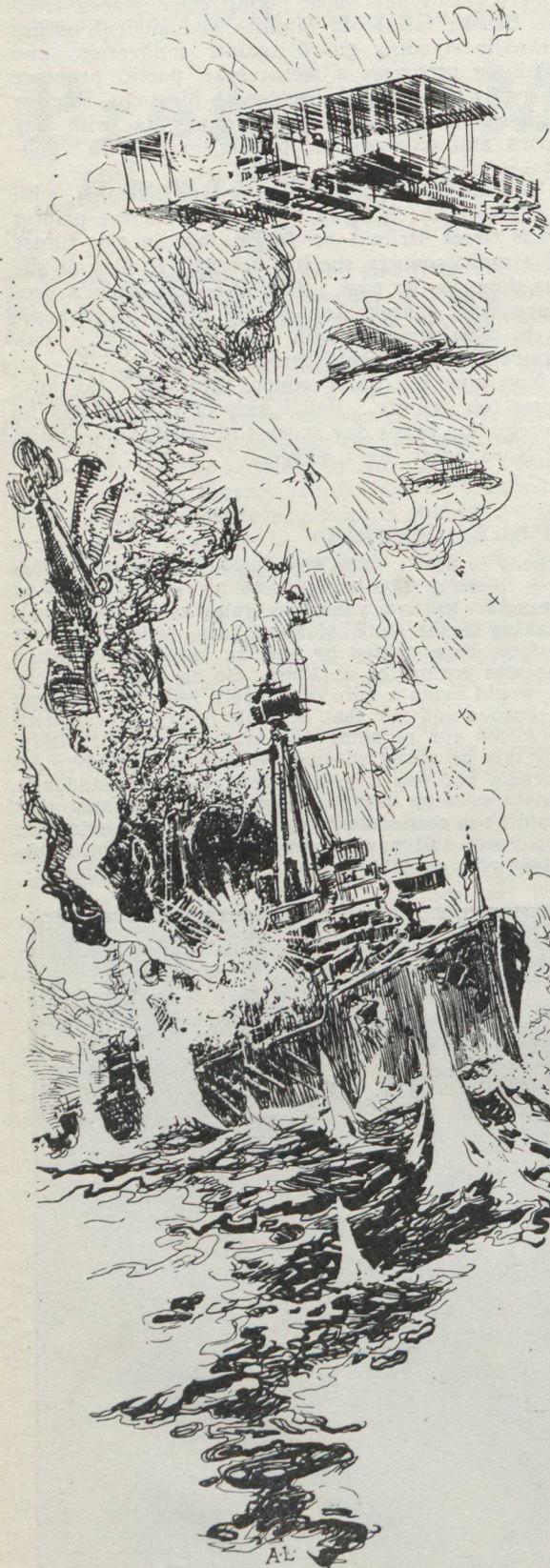
Like grey, ugly monsters of a dream, they heaved their way over the opalescent sea, throbbing with a mighty, irresistible power, while down in their vitals big coal-blackened, brawny giants from the Nova Scotia mines fed the huge, insatiable furnaces so that they roared like mammoth hurricanes, and the great engines throbbed and throbbed with a never-ending, mighty rhythm.

In the magazines men toiled with long, evil-looking shells, with which to serve the monster guns, beside which, throughout all the fleet, each gun crew stood awaiting the command from the bridge.

It was a little less than an hour later that the fleet, stripped like athletes for the fray, sighted the enemy, who, standing off a good six miles from the coast of Bermuda, were hammering away at the old town of St. George, and the fort which topped the hill. There was no sign of consternation there, for the great shore guns bellowed with stern and automatic regularity.

THE Admiral of the Canada sent a message to his wireless operator, and the message in turn leaped over the sea. "Leave them to us," it ran, "Canada."

The men of the old world were to test the courage of the new, and the bonds of Empire. The Austro-German ships swung round, presenting a beautiful sight as they formed in a long crescent to meet the new foe which had sprung unheralded out of the seas. The townspeople of old St. George flocked the hill, eyes strained to watch the battle. Never in all its ancient, turbulent history was it to see such a sight, and the bones of brave old Admiral Somers in little St. Peter's churchyard must have



"The graceful but deadly war birds circling into the heavens."

"Any chance of the Australian unit intercepting them, dad?" he asked.

The older man smiled at the fear in his offspring's voice—fear that the enemy might meet with other sons of the Empire and get the drubbing which he confidently felt would be their lot, thus robbing him of a share in the glory.

quicken and throbbed at the sound of the deep-voiced cheering.

There was a sliding of machinery, a soft purring as the breeches of the forward guns of the Canada received their deadly pills; a further sliding of perfectly oiled mechanism and the muzzles of the great guns shifted; a mighty roar that shook the grey ships the whole of their grey lengths, and the fight began.

A BELCHING of smoke from the German flagship, a sound of metal crashing against metal, and a helpless mass of twisted steel was all that remained of the forward turret of the Canada. Another shell, with a mighty, whining roar, passed over the bridge, not twenty feet from where its Admiral stood, directing the battle. His son rushed towards him, his face alight, "Dad, dad," he cried, "that was a near one."

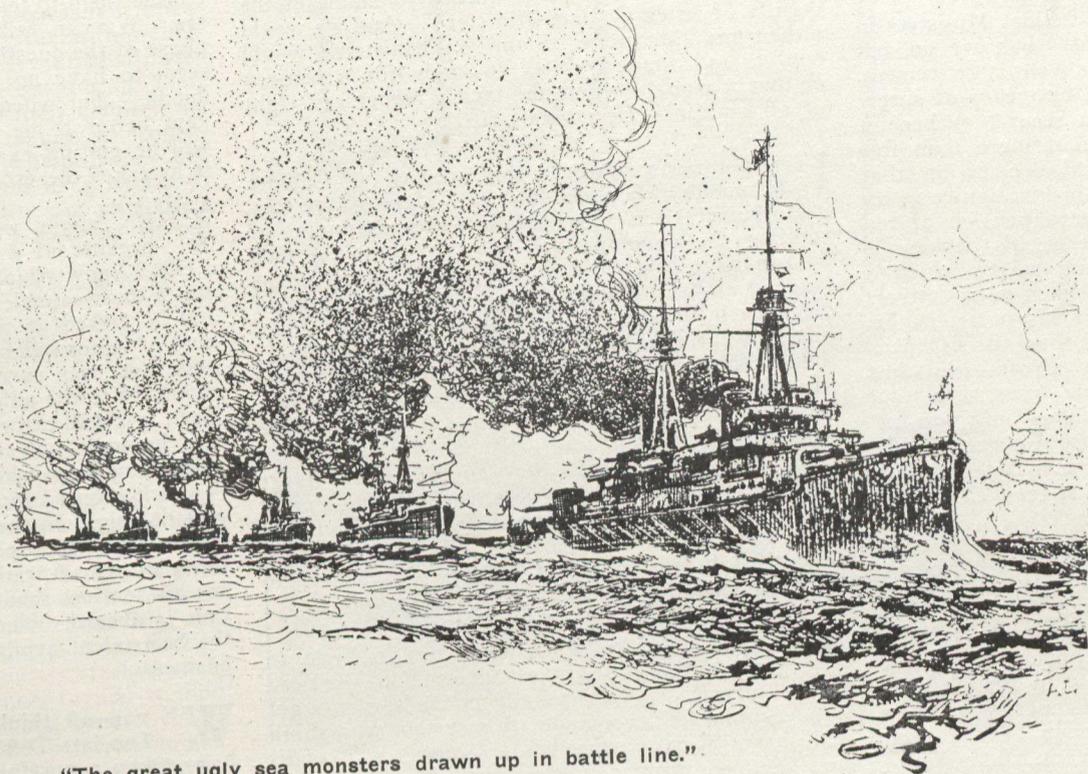
The Admiral's answer was a grimly nodded smile as he levelled his glass at the enemy. Suddenly he shouted to his second, who sat at the tube, "Ring McBride, tell him to post his rifle-men over the decks. Order the aero-gunners to their stations. They are getting ready to send up their air craft." He turned to his Lieutenant. "Signal the others!" His grey-blue eyes flashed. He shouted another command as the vessel shook with a heavy discharge of all her forward guns, and swung his glass to his eyes to watch the effect. A smile lighted up his stern features. The bows of the German flagship had crumpled up like so much cardboard, leaving a great yawning hole into which the water poured, while thirty or forty feet of her steel plates were ripped off the starboard side, and dangled into the sea. A cheer came from the Can-

ada—a hoarse, Anglo-Saxon cheer, such as no other nation can give.

Suddenly, like great birds let loose, a dozen monoplanes left the decks of the German fleet, and the battle-laden air was filled with the strange purring sounds of chugging motors, and the beating

again. Now they could be of some help without endangering their allies, and soon the cannons were hurling their screaming shells against the heavens.

From the decks of the Canadian Dreadnoughts the aero-guns belched their leaden hail at the swiftly-moving war-birds, while half a hundred rifle-men from each ship directed a well-aimed fire hoping to cripple them before they should get within bomb-throwing range. They lay on their backs, these keen-eyed, steel-nerved sons of blood, men taken from that force known the world over as the Northwest Mounted, and sighted their rifles with as much coolness as though they were practising at the butts at Regina.



"The great ugly sea monsters drawn up in battle line."

of propellers as the air-craft elevated their noses upward and climbed in long spirals into the sky.

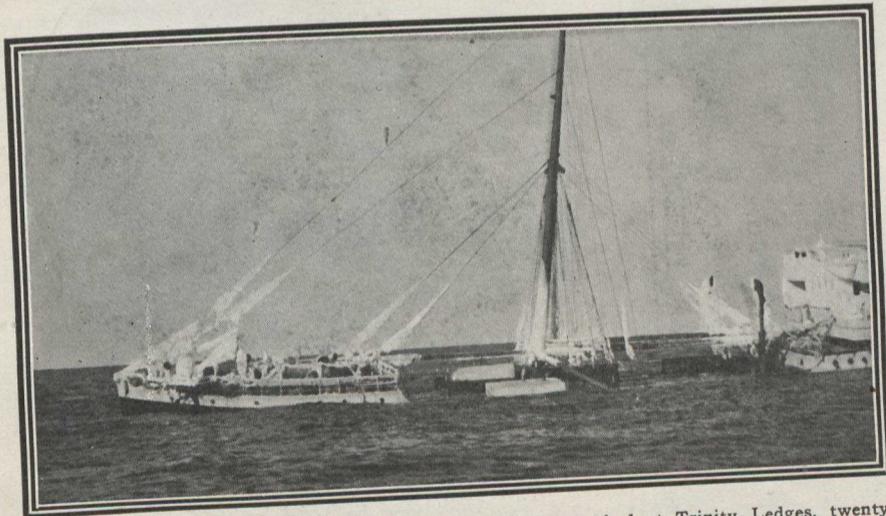
It was a wonderful sight, the great, ugly sea monsters drawn up in battle line, the graceful but deadly war-birds circling into the heavens preparatory to dropping their evil bombs; all the ingenuity of German inventive power combined to the humbling of Empire. The soldiers and townspeople on shore watched the sight in utter silence for a few moments, then the former manned the fort guns

the bursting of mighty engines; clouds of smoke and steam burst the air and the ship lay a dismantled, sinking hulk.

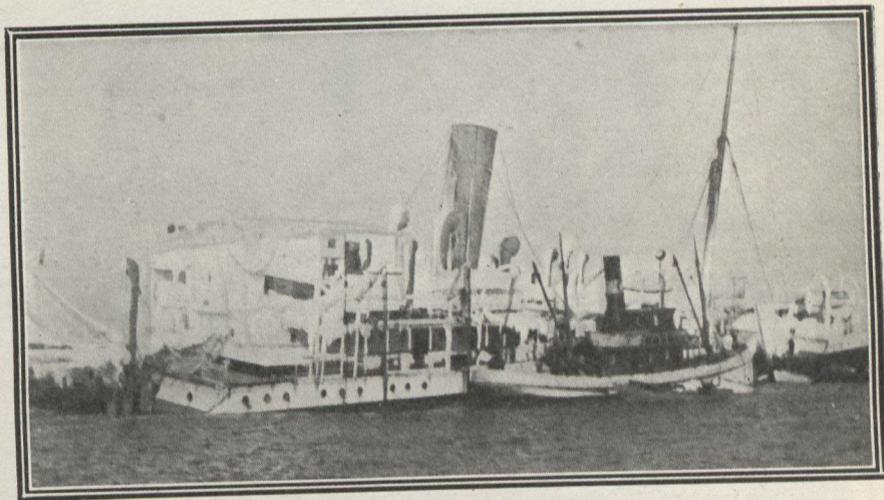
A moment of awe succeeded this awful carnage, a silence in which men breathed hard, then again the hell began.

But whatever of value air craft might be on land or in future warfare, their success in the present battle was momentary. The aero-guns, fired with
(Concluded on page 18.)

ANOTHER TRIUMPH FOR WIRELESS TELEGRAPHY



S.S. Cobequid, bound from Demerara to St. John, N.B., wrecked at Trinity Ledges, twenty miles west of Yarmouth at the entrance to the Bay of Fundy, on Sunday, January 11th.



The former picture shows the starboard side of the forward part of the Cobequid; this shows the stern portion of the wreck, and was taken at high water, January 15th.

ONE of the most thrilling stories of the sea is that of the S.S. "Cobequid" which was wrecked on January 11th in the Bay of Fundy. The "Cobequid" is a new vessel belonging to the Royal Mail Steam Packet Line, plying between Demerara and St. John, via Bermuda. Owing to the terrific cross currents, tidal waves and fogs, the "Cobequid" got out of her course and ran on the treacherous reefs of Trinity Ledges, twenty miles west of Yarmouth. She immediately sent out the "S.O.S." wireless message, which was picked up by the various stations and ships in the vicinity. Several immediately proceeded to her assistance, but not having any exact knowledge of the whereabouts of the vessel, and no further messages being received, the rescuing boats were forty-eight hours in locating her. When the storm abated and the squalls ceased the vessel was seen by the watchers on the Yarmouth coast. The news was sent from Port Maitland to Halifax



THE CREW WHO RE SCUED 120 PEOPLE.

The crew of s.s. Westport III, who heroically searched day and night for the wrecked vessel, and after two days succeeded in finding her and rescuing the passengers and crew.

and the Government steamer "Lansdowne," the tug "John L. Cann," and the steamer "Westport" left Westport and Yarmouth for the wreck. The "Westport" reached the wreck shortly after four o'clock in the afternoon. Despite the storm that was running high the "Cobequid" crew was able to launch four life boats, carrying seventy-two passengers and members of the crew, and these were taken on board the "Westport."

In less than two minutes after the steamer struck the rocks her engine room was full of water and the fires quenched. For two days and two nights there were no fires or lights on the ship, except a little brazier in the captain's cabin. The suffering of the passengers and crew was intense and great praise must be given to the officers for their courage and success in protecting every life on board the ship. That they should have come through such a disaster without losing a single man, woman or child, is almost marvellous.

THROUGH A MONOCLE

Underpaid Cabinet Ministers

THEY not only pay their Cabinet Ministers in Great Britain a lot more than we do, but they provide for them as well on retirement, after five years' service, by means of surely the strangest pension system on record. When an ex-Cabinet Minister over there of more than five years' standing makes a formal declaration that he has not the means to maintain his dignity as an ex-Minister, he is put down for a pension of ten thousand dollars a year. That is, his pension is considerably larger than the full salary which a Canadian Cabinet Minister gets when he is actively working for his country—or for his party, as his conscience may permit. One of these British pensioners has just died—Viscount Cross—who has drawn this pension for twenty-one years, or a total of \$210,000. There are—as I write—only two ex-Cabinet Minister pensioners, Lord George Hamilton and Mr. Henry Chaplin, M.P. But they are talking of adding another to the list from the bosom of the present Cabinet.

AS there are lots of ex-Cabinet Ministers about in Great Britain, it is obvious that they hesitate to make declarations of indigence. It is a pension system which is run on honour—a quality of which they seem to have plenty in British politics. Still we are told of one pensioner who, when he died, left a large fortune, though he had been on the pension roll for fifteen years. This, however, is a solitary instance; and the only comment made on it is that the existence of the fortune "caused astonishment in political circles." Yet it is not a system of pensions which would work well in a democratic country. The question would arise

with us—"What income is needed to maintain the dignity of an ex-Cabinet Minister?" And we would either find that none of our ex-Ministers would confess to enough poverty to apply for a pension or that it would become the tacitly recognized right of all ex-Ministers, poor or rich.

IT is notorious, however, that we pay our Cabinet Ministers ridiculous salaries. Here is the biggest business in the country—the business of running the country itself—and we pay the men who manage this business salaries which would be laughed at by the staff of any one of hundreds of ordinary businesses throughout the country. Happily for ourselves, we are able to pay them more than money. There is an attraction about public life which draws good men into it at a large financial loss to themselves. We find such men serving long years in Opposition, giving to the business of the country time which they could sell for large salaries to private enterprises, and getting for it nothing more than a sessional indemnity. Obviously these men do not measure public life by the amount of cash it brings in. Nor do they commence to weigh it in bullion when they get into office.

NEVERTHELESS, it is a wrong principle to leave our public servants underpaid. We need not be surprised if occasionally public servants get into positions of trust under this system who think it no harm to pay themselves. All sorts and conditions of men venture into politics. To class them all as angels would be quite as mistaken as is the too common practice of lumping them all in as devils. That men do get into politics who value money will surely not be denied; and there is no way of preventing them from fighting a path to

the front. Success is a question of ability more than of high moral purposes; and we are bound to have successful public men who want to get paid in cash for their patriotic services. To ask such men to accept salaries which probably would meet neither their living expenses nor their deserts, is to expose them to temptation in a world full of tempters. We can talk as much nonsense about this phase of the question as we like—and some of us do seem to have an unappeasable appetite for "flap-doodle"—but when we make it pay any public servant better to be crooked than to be straight, we will be getting exactly what we deserve when and if he takes the crooked course.

THEN, again, we lose the services of good men because of our niggardly salaries. There is a city I know which had a splendid Controller. He was a most capable organizer and business director, and he picked up the titanic task of bringing some kind of order out of that city's badly bungled business, and was carrying it forward on his great shoulders to the admiration and relief of everybody. Then a great railway offered him a job. He felt that he could not afford to refuse it. The railway was going to pay him much more than the city did—and it secured him a permanency. Naturally, he took it—right in the middle of his term. The loss to the city will probably never be measured. But think of it! A railway could afford to pay more for his services than a metropolitan city. The position is absurd. The people should be able to get the best talent available to attend to their common business.

WE can all think of similar cases at Ottawa. The late D'Alton McCarthy would probably have taken a portfolio if the salary had been high enough to cover his living expenses. He always said, when approached on the subject, that he could not afford to accept a position in the Government. You take a first-class man who has accustomed himself to live at the rate of fifteen or twenty thousand dollars a year—and first-rate men can always do

The Winter "Movies" of Montreal



This particular kind of bob is rather peculiar to Montreal. It looks like a cross between a motor car, an iceboat and a real backwoods logging-sleigh.



It may soon be one of the pleasantries in Montreal—"Oh, won't you please leave your skis on the verandah?"



The boy in the steerage looks as though he had a notion to dump the young lady in the bow once more.



It was several degrees below zero when this quartette of young Amundsens went snowshoeing over the mountain of Montreal.

ALMOST A GEOLOGICAL ILLUSION

this if they work for money—and that man simply cannot think of accepting any salaried position from the Canadian people unless he has a private fortune to supplement his pay. I do not say that the consequence is that we always have to put up with inferior men; for we do not. Other men, just as capable, either have private fortunes and covet the honour of public life, or they have taught themselves the prudent habit of living far within their means. They can live on the salary of a Minister or a Judge. This is a worthy restraint on their part, and it enables them to give their country the benefit of its best brains, even though its collective judgment is so bad that it will only pay for mediocrity. But we have no right as a nation to ask these "best brains" to give us—not only their services—but also ten thousand a year or so out of their pockets.

THE MONOCLE MAN.

Convicts and Officers

BY S. T. WOOD

INVESTIGATION in the penitentiary has brought forth the complaint that some of the convicts are in every way superior to the officers appointed over them. Although this may seem to do violence to many established convictions, it may be found, on the whole, a satisfactory condition. The convict is much more in need of higher and superior mental qualities than is the officer. Almost any man of ordinary understanding can make a good officer, but it requires a rare combination of patience, docility, industry, forbearance, consideration, politeness, deference, regularity, and general intelligence to make a good convict. The good convict must be a man above the lower human impulses from which spring retaliation, vindictiveness, obstinacy, antagonism, sensitiveness, ill-temper, and willfulness. He must rise above all these lower tendencies, and dwell in the calm serenity of a more ethereal spirit too exalted for even the pride of superiority. He must have that magnanimity of spirit which is above even the feeling of resentment at an affront.

There are some who think that if children are flogged with sufficient severity and frequency they can be brought to a pitch of moral exaltation attained only in the past by the few saintly characters whose lives and words have illumined the moral nature of the race. The deserving poor, too, are subjected to exacting requirements. We expect them to be perfectly respectable, yet entirely void of self-respect. We expect them to deny themselves all pleasure and yet be normally-minded toward their fellows. But in spite of these and many other stipulations that could be named, it is easier for the deserving poor to satisfy the demands of the charitable or for children to attain the perfection demanded by parents than for convicts to attain the transcendental altitude of first-rank. The public will not be satisfied with Major Hughes' assurance of occasional superiority to their guards.

Penitentiary officials need not be devoid of all the lower impulses besetting our common humanity. In fact it is often held that an attitude of stern and exacting force is not only to be tolerated on their part, but to be commended. They need not be restrained by a sublime patience which rises superior to affronts, slights, or condemnatory reflections. They can even descend at any time to the gratification of the smaller vanities by voicing superfluous orders and thus appearing in the semblance of authority. These things do not in any way militate against the standing of an officer, though they would be fatal to any convict's pretensions toward first-rank.

In intelligence as well as in moral principles the demands are more exacting on the convict than on the officer. The convict must get a certain amount of work done in a day, and although many of its details develop into routine, they still necessitate continuous planning and methodical arrangement. Even on the stone-pile the necessity of striking along the grain of each broken fragment requires planning and judgment that would leave a golfer bewildered. And the more complicated lines of work make demands on his intelligence out of all proportion to the requisites of the dull routine of official authority. Although the Superintendent may always be the most anxious man in a prison it does not follow that the moral and intellectual requirements of prisoners ambitious to attain first-class do not greatly transcend those of ordinary officers. A cynical philosopher has said that while we have prisons it does not matter much who are on the inside. He may have over-appreciated the demoralizing effect on those outside the walls, but he did not appreciate the moral requirements of those on the inside, qualities to be obtained only by the most careful selection.



This is not a cave of stalactites as might be imagined; but part of what remained of a large Montreal warehouse when the fire brigade quit operations at 27 below zero.

ONE CANADIAN'S BIG CHARGE



U. S. Secretary of the Interior, Franklin K. Lane, to the extreme right of the group, was born in Prince Edward Island. Part of his duties in the Wilson Cabinet now are to look after these five appointees of his who, as members of the U. S. Reclamation Service, spend \$12,000,000 a year in improving waste lands and settling communities upon them. From left to right the members are: Arthur P. Davis, Chief Engineer; W. A. Ryan, Controller; I. D. O'Donnell, Supervisor of Irrigation; Judge Will P. Ring, Chief Counsel; F. H. Newell, Director and Chairman of the Commission.

REFLECTIONS

BY THE EDITOR

The Session

NO great excitement has been caused by the assembling of parliament for its annual session. The speech from the throne was neither spectacular nor radical. It was marked by that calm British reserve which our official circles affect but do not feel. The main item of the session will be the redistribution bill and the adding of nine new senators for the benefit of the West. There are several minor items in which the public are not greatly interested, but which are nevertheless important.

The navy and the tariff were ignored in the formal speech. They will not be ignored in the debates. In regard to the former, the Liberal papers seem to regard with favour the disappearance of the word "emergency." But this much debated word may come back. There is considerable unrest in Germany and some talk of a "naval chancellorship" under Von Tirpitz, and a German scare may arise any day. Perhaps the omission of the word may be a gentle hint to the Opposition that the Government would welcome a non-partisan settlement such as has been suggested by Mr. Lash and a number of editors. If so, the Opposition should accept the hint in the proper spirit.

As for the tariff, the general opinion seems to be that there will be no changes of importance for another year. The commission on the cost of living cannot fully report in time for legislation at this session. Therefore, unless the unexpected happens, this will be a drab meeting of our national council.

The Dominion Budget

NOW that parliament has assembled, it is not too early to get some idea of what the Budget will indicate. There was some talk that the Finance Minister was going on to do big things in spite of the so-called "hard times." Later reports indicate that Mr. White will do nothing of the kind. He is preparing for a drop in the revenue during 1914.

Unless all signs fail, the Dominion Government will spend less money in 1914 than in 1913. The estimates will show a decline amounting to millions, and retrenchment will be the watchword. There may be a general election in 1915, thus necessitating a liberal budget in the early part of that year. Therefore, the only chance for economy is now, and the Government will take that chance. Those who are looking for unnecessary wharves, post-office buildings, and armouries will be asked to wait loyally until the banner year which is to follow this.

Truth About Immigration

WHY should our bank managers and other level-headed business men go on quoting immigration figures in such a way as to deceive the public here and abroad? We are told again and again that 417,709 new citizens came into Canada, but we are not told how many stayed here, nor how many others went out of the country. It is doubtful if the total gain of the year was more than 200,000.

During the ten years ending June, 1911, we received 1,500,000 new citizens, according to the immigration figures, but the census officers could find only 800,000 of them. Where did the other 700,000 go?

The CANADIAN COURIER is informed on fairly reliable authority that many United States settlers went back home during the past three years. They were offered big prices for the Canadian farms they had homesteaded, and when the cash was in sight they sold out and went home. They had seen land booms before and they were "wise."

Over-boosting of immigration figures by bank managers and other financial leaders must do harm. Why give the impression that our population has been increased from the outside by over 400,000 during 1913, when everybody knows that those figures only tell half the truth? Why would it not be better to say that the difference between emigration and immigration means a net addition to our population of possibly 200,000? That is a sufficient gain for one year. That is as large a number of new citizens as we can absorb at a time when new capital is hard to obtain. That is the

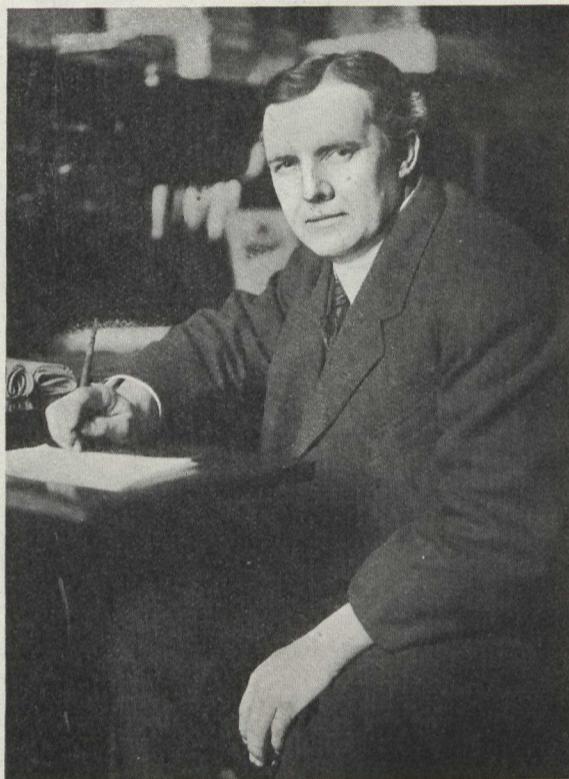
true figure on which the real estate man should base his calculations.

A Manitoba Incident

OCCASIONALLY there is a bright spot in our legislative discussions which indicates that common sense and fairness sometimes overcomes partisanship. At the end of a speech on the second reading of an Education Bill, a few days ago, Sir Rodmond Roblin invited the Manitoba Opposition to pass the bill unanimously and send it on to the committee for frank discussion. He said:

"We have been working upon this ever since 1897, and now, when we have it in an almost perfect condition, I am sorry to find that there are some men who would destroy what has been built up, and what is totally harmless in relation to our constitution, so far as education is concerned. So in view of all these facts, in view of the purpose which the

"Parcel Post Davy"



David J. Lewis, Congressional representative from Maryland, was a great worker in behalf of the parcel post in the United States. He now wants the Government to obtain a monopoly of telephone and telegraph services. Representative Lewis is known as one of the hardest working members of Congress.

government has in the matter, I ask that the second reading of this bill be unanimous, and that it be approached in committee in a spirit of fairness and cooperation."

Mr. Morris, the Opposition leader, followed and said he could see no reason why both parties should not get together on the question and do what was best for the province. Later, he said:

"I desire to say, Mr. Speaker, that I have no objection to the bill going to the law amendments committee, inasmuch as the honourable the first minister has made his statement more clear and explicit than any other member who has spoken in favour of the measure. But I am willing that the bill go to the committee upon the understanding that we expect due consideration of such amendments as we shall submit when the bill is in committee. We are willing to assist the government when we believe that the government is right."

The motion for the second reading then passed without a dissentient voice. Surely this is the spirit in which all our parliaments should act more and more. The Manitoba leaders have set an excellent example.

Parliament Too Big

AS the Toronto World points out, if Canada had as many people as the United States, we should have 4,000 members in the House of Commons. In other words, instead of having a House of 234, as it will be after the next election, we should have a House of, say, 150 members. And this number should not be increased. Indeed,

there are not 150 members in the present House who have sufficient knowledge to frame legislation or criticize administration.

As for the Senate, its number might reasonably be cut in two. Thirty senators instead of ninety would be almost sufficient.

All the Provincial legislatures are twice too large. Ontario has ninety odd members, when half that number would do better work.

We are over-governed and our small constituencies select small men. Our members of parliament, local or federal, should be specialists, not men who are seeking an honour which is too often sought as a cloak to cover up an ambitious man's mediocrity.

Robbing Ourselves

ONE of the most difficult problems in public administration is the excessive price which must be paid for real estate by governments and municipalities. The Opposition correspondents at Ottawa are sending out a story of how a piece of property required for a quarantine station at Levis was bought for some \$3,000 and within a year sold for \$7,000. This purchaser added to the property slightly and the cost was brought up to \$12,000. He sold it in a month for \$25,400. That was on July 29th, 1913. Now the property is said to have been passed over to the government at \$32,750.

After all there is nothing unusual in the story. It is remarkable, but merely typical. Every government in Canada has such experiences. Every city in the Dominion has similar stories to tell. For example, Toronto wanted to widen Teraulay Street. At once a body of patriotic citizens got together, called themselves a real estate syndicate, raised a million dollars and bought up all the loose property along the street. These various corner-lots and other building sites were turned over from one to another, so that the price doubled in a few months. Before the city could turn around, in its lumbering, "consult-the-people" way, prices had gone so high that the needed city improvement was blocked. Similar stories have come regularly out of Montreal for years and years.

When a representative public body starts out to buy anything, it is handicapped because its intentions are known to all the public who may be interested. It is not so of a railway company. The late Robert Meighen loved to tell the story of buying the right of way for the Canadian Pacific through Ontario in the late eighties. Each township was treated as a unit. When all was ready for the purchase of the line through any particular township, two men started on the job early on a certain morning. One started at one side and one at another and their instructions were to meet at night with all they could get. If a farmer was cantankerous, the buyer passed on. Enough of the line would be bought to set the price for the remainder. But all must be done in one day; there was to be no time for friendly consultation among the owners and no opportunity for speculation.

There is only one way of overcoming this weakness in democratic government, and that is the appointment of a strong-minded purchasing agent. Any government, provincial or municipal, which has such a man and gives him a free hand, will save large sums of money. Unfortunately politicians do not always favour purchasing agents. They believe that it is a legitimate part of their powers and privileges, that they should "tip off" their friends when there are good contracts to be handed out or large purchases of real estate to be made. They consider that such conduct is "smart," but not dishonest.

After all, boosting the price of real estate for the purpose of mulcting a city or a government savours no more of highway robbery than appointing a thousand-dollar man to a two-thousand-dollar job for life. If the man lives twenty-five years, he gets \$25,000 from the city or the state to which he is not entitled. The only real difference is that the office-holder gets his in twenty-five instalments, and the real estate vendor gets his in one instalment. Both are the results of the people's foolish devotion to a belief in the necessity for political patronage.

Under our party system, we are supposed to play amateur politics. But as a people we have the commercial sense too highly developed to permit such simplicity to obtain except among the simple-minded. There were days when Canada had amateur lacrosse and amateur hockey, but alas, those days are gone. There may be some amateurs among the junior and the rural teams, but in the towns and cities there are only semi-professionals and professionals. A gentleman in Toronto was asked the other day whether certain hockey teams were amateur or professional. His answer was short and pointed, "Neither—just O. H. A." So in politics, we have amateurs and professionals, but the public despise the amateurs and worship the professionals.

So long as we as a people uphold and laud the professional politician, so long will we pay high prices for canals, docks and real estate, so long will we continue to rob ourselves. This state of affairs will continue until people force the government to put the purchasing of all property and all supplies under named agents who are independent of politics.

AT THE SIGN OF THE MAPLE

A News Department Mainly for Women



"Shrill important notes in the music of joy."



"And so did the ladies-in-waiting—though not in bare feet."

Interviews in Fairyland

By KATHERINE HALE

TO the outside world the stage door is a symbol of mystery. To the interviewer it means often disillusion. But lately a little story-book play has toured America, taking us so far back into childhood that some of us returned to see it more than once, and perhaps actually stormed the citadel of dreams, so that for once a stage door opened on Actuality.

You remember the story of Snow White and the Seven Dwarfs. Snow White, who was "just naturally" good and lovely, and Queen Brangomar, who was quite as naturally wicked and jealous, and, true to her colours, wished to dispose of Snow White, whom she sent into the woods to be murdered by a henchman. How her plight so stirred his pity that he left her unharmed in the forest, and a little bird led her to the tiny house of the Seven Dwarfs, who fell in love with her on the spot. The story has been set to enticing music and Snow White is renewed in a lovely child—no less than that promising young actress of our picture.

Frankly, I did not want to stir the spell by opening the little stage door—but the Seven Dwarfs lured me and I did try the door.

Inside there was the usual semi-silence that prevails after the scenery has been set up and before the first curtain call. But away upstairs, in what is usually relegated to the chorus for dressing-rooms, I heard an echo of the shrill laughter that belonged to those stage dwarfs.

As I climbed the stairs an unaccustomed thrill ran up my hardened spine. There was something very queer and "other-world" about that laughter.

I tapped recklessly on the nearest door. "Who's that?" called out a thin, sharp voice, like that of a little old, old child.

"A friend of seven dwarfs!" I replied. "May I come?"

"We're changing!" came the response. "You wait a minute."

I did. And heard the gnomes chuckling and talking incessantly as they worked.

Presently the door opened and a tiny man stood before me. In the dim twilight his long, grey stage beard seemed a very part of him, and his whole appearance in those prosaic surroundings intensified the scene of mystery.

"How do you do?" he asked, promptly; "do you want to see any of us in particular, or all of us?"

The quiet assurance of the perpetually "featured" was in his tone—but something more—a bit of childish expectancy. There seemed a mile of memory between his eyes and mine. As he looked wisely up, and I looked eagerly down, something flashed the distance through, and—we understood.

"I want to see you all," was the quick demand, and his "Here—Brothers!" brought the whole troop out into the passage.

They were just old-remembered friends crowding around one again—and from the first we seemed to get the fairy tale and the present hopelessly mixed, for I wanted to ask the littlest one, "who hadn't been washed for fifty years," whether he liked the tub, and at the same time to inquire of the most patriarchal of the party how the lovely idea of staging that play ever came into being, and where the Seven Dwarfs really lived and all about it. Not one, but all the seven answered.

"We're from the hills in Pennsylvania," one of them shouted.

"We've been all our lives in the show business," another broke in.

"But never in a fairy tale before," piped the littlest.

"Do you like it?" I asked.

"We love it," they chorused. "We love Snow White."

"Yes," I assented. "Snow White is certainly a dear."

"Do you like the child audiences?" I fired, expecting another chorus of joy. But the gnomes weren't so sure about it. They looked at one another amusedly, and shuffled. Finally, one ventured, "Kids are queer. Parts you expect them to love they cry over. Not much fun playin' when you can hear 'em sniffin' all over the house. An' they're frightened of the witch's kitchen and the magic. We like to play to the big people best."



"They were just old-remembered friends crowding around one again, and from the first we seemed to get the fairy-tale and the present hopelessly mixed."

They can remember."

Oh, little Dwarfs! Just can't we "remember" though! "All the same," we suggested, "this is a splendid play for you. You don't know how fine you all look creeping up through the trap door with the orchestra playing those stealthy little drum notes—tap! tap! tap!"

"Oh, yes," said the Patriarch, solemnly, "this is



"Snow White was lured thither and posed prettily, her bare feet on the chill, autumn pavement."

a very good play for Dwarfs. It is nicer than being featured in a circus. We have our own work to do."

That sentence carried one very far away. One thought of the centuries long past, when kings were dreamers as well as rulers, and giants were used as the emblems of triumph—"set up," as it were, along the highways of the great roads and cities as conquering legions came home. And the little midgets of the earth—the tiny people—symbolized the spirit of play, and lived at the feet of Royalty as jesters—shrill, important notes in the music of joy. And the fortune-tellers and the troubadors and the story-makers used them, so that they became a part of the very texture of romance.

Why has the world forgotten them of late, these notes so shrilly sweet?

"We can do our own work." There was in it a call for recognition. "You've always done it!" I told them. "Dwarfs are fairy people, you know, they only need to 'appear' to make people happy."

The man in this case had a kodak and was anxious to use it. Outside the street on which the stage door opened was gleaming in the afternoon sun. "Could you come and be snapped?" he asked.

"Couldn't we though!" they shouted.

Then came a curtain call.

But after the next act they were ready and waiting for us, all seven. They seemed to be suddenly let loose, and "fey," as the Scotch call it, with happiness—the happiness that only the "little people" of the earth know. They ran up and down while the kodak was being adjusted, and they called the stage hands by names of their own invention, and one of them shrilled in his eerie little voice to a tall policeman on the other side of the street: "Officer! I arrest you!"

And Snow White was lured thither, and posed prettily, her bare feet on the chill autumn pavement, and so did some of her ladies in waiting—though not in bare feet—and the whole set fairy-land stirring for a moment in that dingy alley.

For once a stage door had opened in Actuality.

Halifax Notes

By ALICE HOUSTON

THERE has just been given at the Halifax Hotel a brilliant dance under the auspices of the Princess Louise and Chebucto Chapters of the Daughters of the Empire, which proved a success beyond the "wildest dreams" of those who gave it. The proceeds were given to charity, the Anti-Tuberculosis League, the Children's Hospital and the milk station. The soldiers did the decorating. (Soldiers ARE decorative!—The Editor.)

The wedding last week of Betty, youngest daughter of W. B. Graveley, of the Bank of Montreal, and grand-daughter of the late Senator Almon, to Captain Langford, R.C.R., was "the" smart wedding of the season. Miss Alice O'Brien attended as bridesmaid; the pretty little daughters of Major Elliott, of Ottawa, as flower girls; and Captain Heming, R.C.R., as groomsmen.

The visit of the Martin Harvey Company to Halifax, beginning their Canadian tour, was "triumphal." Social attentions were showered on them, and Mr. and Mrs. Harvey (Miss De Silva) "captured" the public.

Mrs. Carleton Jones, of Ottawa, daughter-in-law

of the late Lieutenant-Governor Jones, of Nova Scotia, is visiting Mrs. M. R. Morrow.

In the lexicon of the Dalhousie Alumnae Association there is no such word as fail. They have already secured subscriptions aggregating \$1,100 toward their \$10,000, which they must raise in order to benefit by the Governor's offer of \$20,000 for

a residence for the girl students, at "Studley." The Association, of which Miss Jean Forrest is President, has done good work in the last four years.

Mrs. MacDougald, who is very prominent in the work of the Daughters of the Empire in Montreal, is going to visit Halifax shortly, and the local chapters are preparing to give her a cordial welcome.

Parliament is Open!

The Ceremonious and Otherwise Event as it Appears to the Woman Who Attends It

By OUR OTTAWA CORRESPONDENT

THE third session of Canada's twelfth Parliament was opened on Thursday, January 15th, by His Royal Highness the Duke of Connaught, with more than usual pomp and magnificence.

Actually at noon, there were crowds on the Hill, and in the building; by one o'clock the policemen were earning their salary and slim women smiled in a compassionate way at their more buxom sisters as they slid a step nearer one of the closed doors. Promptly at half past one those fortunate enough to have tickets were admitted, and as they were hurtled through the doorway by the impatient gathering at the rear there were many rips and tears and ravelled bits of lace and chiffon left clinging to the benches to mark the way of feminine progress.

No matter which direction one turned the trend of conversation was the same.

"Oh, look! Isn't that Mrs. Bob Rogers? Fancy her wearing her cloak into the room!"

"Well, wouldn't you, my dear, if you had such a glorious one? Um-hum, that's the newest shade of rose—doesn't it look stunning over purple?"

"Well, there's what I call a stunning gown!"

"Who? Where?"

"I don't know—why, yes, it's Mrs. Graham, isn't it? Young Mrs. Graham. Do you notice what an odd train it has? Lovely, though, eh?"

"But, my dear! Do you see that white and green? Real Grecian effect. . . . So it is. . . . Miss Edith Cochrane—she always has lovely clothes. Yes, the Ministers' daughters sit in the row behind their mothers."

And would you believe that women could keep that up steadily for one hour and a half?

Good reason why! Owing to the fact that this may be the last Opening of His Royal Highness, a larger crowd of visitors than usual was present. Social lights from New York, as well as all parts of the Dominion, Lieutenant-Governors from five or six Provinces, Consuls and Vice-Consuls, and a representative turn-out of Ottawans all had their part in making the pageant a magnificent spectacle. There were fish tails, and mermaid tails; there were trains to the front of the gowns, as well as the side and back of them—none at all in many cases—and every colour and combination that the artistic eye could picture. The Windsor uniforms of the Lieutenant-Governors and the bright scarlet of the Militia, also the gowns of the judges made a fitting foil for hundreds of beautiful gowns. Mrs. Borden, wearing a creation of American Beauty mirror velvet, trimmed with fur, entered with so much quiet dignity, so little fuss and flurry, that she had been seated some time before the crowd at large became aware of her presence.

Seven new members were introduced into the House of Commons and one new member into the Senate, Wm. Henry Thorne, of N.B. There was a sharp cry of ORDER; the hum of conversation died; from galleries filled far beyond their seating capacity heads were craned to see who was coming; the doors at both ends of the Senate opened—from the one behind the throne came Her Royal Highness the Princess Patricia, wearing a lovely gown of soft blue panne velvet and chiffon, and attended by Miss Villiers; and entering by the other—preceded by his royal body-guard—came His Royal Highness, making somewhat of a lonely figure as he walked to the throne without Her Royal Highness the Duchess.

The Duke's words in addressing the House, after

the Honourable Gentlemen of the Commons had been summoned by the Black Rod, were thanks and appreciation for the sympathy which had been shown him by the Canadian people at the illness of the Duchess. He regretted his enforced absence from Canada during part of his allotted time with us. Then he expressed his pleasure at the Dominion's expansion; he spoke of the country's growing trade relations, which had exceeded those of any other year, and, before closing, touched on the year's immigration, the satisfactory arrangements throughout the Provinces from an agricultural point of view, the good work done on the railways and terminals, and the completion of the Government elevator at Port Arthur. He ended by asking



CHILDREN OF DR. AND MRS. A. F. ROGERS,
Whose Costumes (ladies and gentlemen of the Court of George III.) were greatly admired at the Fancy Dress Ball recently given in Ottawa by their Royal Highnesses at Rideau Hall.

a benediction upon our great country and praying for a continuation of that prosperity which he, in his speech, had been at the pains to detail. There was a good deal of removing of helmets, a good deal of bowing, a pause—and the Session was open!

"Sex Hygiene" in Quebec

AT the meeting this month of the Montreal Women's Club, at which the principal speaker was Madame Beiler, a discussion ensued toward the close of the session on the subject of teaching sex hygiene in schools. It would seem from a number of the statements advanced that the perplexity which is general as regards this uppermost topic is shared by educationists in Quebec.

Madame Beiler expressed the opinion that sex hygiene in the schools was a failure, owing to the fact that the atmosphere it created was not conducive to proper instruction of children on such subjects. Sex instruction should be given in private either by parents in the homes, or by clergymen.

Mrs. Minden-Cole took issue with Mme. Beiler's claim that sex teaching was a failure. It was still an open experiment and had been pronounced a success by many authorities.

Professor Dale, who was present, was invited to give his views on the subject. Professor Dale said that the subject was a deeply perplexing one. He agreed with Mme. Beiler that the ideal method of teaching sex hygiene was in the home and the church, but thousands of children in Montreal did not go to church and knew no proper home life, and they were learning sex truths in the most vicious and disastrous way. As a general rule, knowledge tended to be better than ignorance, and Prof. Dale thought he would sooner trust to knowledge. Ignorance had been trusted long enough, and was a bitter failure, and there was no reason to suppose it would ever be a success. The home and the church having failed, there remained only the school, which must take up the problem and teach sex truths through nature study. The first thing to be done in Quebec, however, was to get all the children in the schools.

The News in General

J. C. ELLIOTT, M.P.P. for West Middlesex, has declared his intention of re-introducing into the Ontario Legislature, at the beginning of the session, his bill to grant the municipal franchise to married women owning property if otherwise entitled to vote. In view of the recent referendum in Toronto, the chances are that the province will favour the measure.

"Bold to essay the firmament" as any mythical hero was the Duchess of Sutherland recently, at Hendon, when she made a flight in his aeroplane with Mr. Claude Grahame-White. The Duchess greatly enjoyed the trip—particularly the "landing without mishap."

The Imperial Order Daughters of the Empire recently held a brilliant ball at the Waldorf-Astoria under the patronage of Sir Cecil Spring-Rice, the new British Ambassador to the United States, and Lady Spring-Rice.

It was recently announced that Lady Evelyn Farquhar, President of the Ottawa Women's Art Association, is instructing a class of ten members in the gentle art of crevice work.

The Women's Canadian Club, of Montreal, was recently addressed by Mr. Albert Mansbridge, Secretary of the Workers' Educational Association of London, on the subject, "The Education of the Working Woman in England." The speaker paid most liberal tribute to the work in particular of Margaret McMillan, whose province has been that of the neglected child.

Cracking "The Nut"

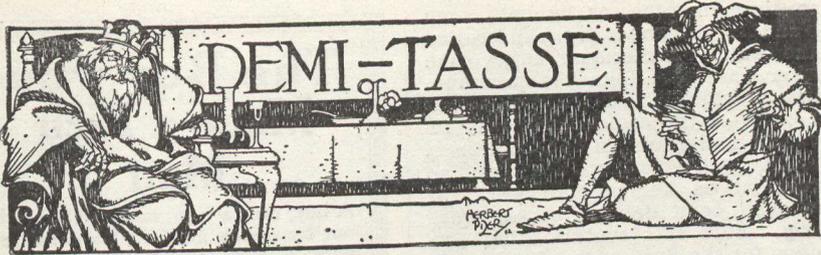
IT has been maintained by Montrealers of the ubiquitous species "Nut," that not outside that French-Canadian city will you find in Canada the proper savour of out-and-out-French Paris—the savour proper, that is, to the cabaret.

The boast has gone unchallenged, fortunately. Furthermore—and fortunately—it is in a way to be silenced very shortly. At any rate, this clipping from a Montreal newspaper hints that a knack with the "nut"-crackers is being acquired at last by old Mount Royal: "In cancelling the licenses of four night cafes in Montreal, the License Commissioners have acted according to public sentiment. Whether the closing up of these four places will work any notable moral regeneration in the city is more than doubtful. But it is plain that such operations as they carried on in their capacity as public places of entertainment were offensive to many persons. The License Commissioners in heeding the protests which came from even "the trade" itself, did their plain duty, under the circumstances. What has happened to these night cafes may well prove a warning to other license-holders of the more irresponsible sort."

One has a certain magazine acquaintance with the "Nut" and glittering "Nuttess" of the night cafe, and prefers to see such subjects of the tool of the illustrator remain, as they are for the most part, importations. So that while cracking is not like crushing, and the "Nut" in Montreal is a hard-husked species, it is good to see the mountain go at it and live down the dare of the squirrel to split a shell.

You remember the challenge of "Bun" in the Reader:—

"If I cannot carry forests on my back,
Neither can you crack a nut."



Courierettes.

HENRY FORD, multi-millionaire auto manufacturer, says it is a disgrace to die rich. If he could but convince a lot of other rich men to that view, the rest of us might have an additional dime.

"Yes" and "No" are two of the shortest words in the language—and sometimes the most difficult to say.

Villa, the Mexican general, had his troops fight a battle for the moving picture war. No longer can we deride Mexican wars as comic opera affairs. They have dropped to the level of the movies.

Canada's national debt is now over \$300,000,000. Yet nobody worries because everybody owes it.

Noted American doctor suggests the holding of "human stock shows." Good idea. Why not have people pedigreed the same as horses, cows, sheep and pigs?

These are the days when a lot of well-meaning people go about dealing out charity when the poor beneficiary really needs a job.

Ottawa is now the wind centre of the Dominion. Parliament is in session.

Toronto Fair yielded a profit of \$100,000 last year, it is announced. First thing the Fair directors know the city will be turning over its civic government to them.

Ontario apples beat the world's best at a Rochester exhibition. Just by way of reminding Uncle Sam of what happened one hundred years ago.

Dairy expert announces that the doctoring of milk is still prevalent. That's not news to the unhappy householder.

A cat may look at a king, but human beings must be mighty careful how they glance at German officers.

It used to be "love laughs at locksmiths," but in this modern day of eugenic laws it is more like "love laughs at legislators."

Women, according to a recent court decision, cannot practice law in England. They have to be content with obeying the law.

It is a moot question whether women can keep secrets. The fact is, however, that few of them try.

A woman in Massachusetts offers to sell her husband for \$1,000. She may be trying to drive a hard bargain at that.

Just a Query.—Why is it that when we get advice free we invariably refuse to take it, and when we go to somebody who charges us a big fee we hasten to do what he tells us?

The Pot and the Kettle.—Polaire, the French variety actress, wrote an article for a Paris paper in which she stated that American women were ill-bred and wanted to measure her waist.

Such a charge is more amusing than Polaire's playing, coming from a woman who advertised on the billboards the fact that she was the ugliest woman in Paris and had the smallest waist in the world. Such tiny claims to fame!

Where We Split.—"Laurier and lighter taxation" is the Toronto Globe's new war cry.

We are unanimous for the latter, though we may differ about Sir Wilf.

A Sure Sign.—When you see a man wearing the tie his wife gave him as

a Christmas present you may reasonably assume either of two things: He loves her—or he fears her.

Some Prophecies.

Paris has a prophetess, Madame Thebes, who has of late been very busy prophesying what terrible things are to happen in this year of our Lord, 1914.

She predicts wars and rumours of wars, floods, famines, etc. We are not so sure of those, but here are a few predictions that we are willing to stake our reputation on:

There will be changes in women's styles.

Col. Sam Hughes will make a speech.

The cost of living will continue to increase.

Mrs. Pankhurst will be imprisoned and released again.

Home Rule will still be discussed.

Some actresses will get divorces.

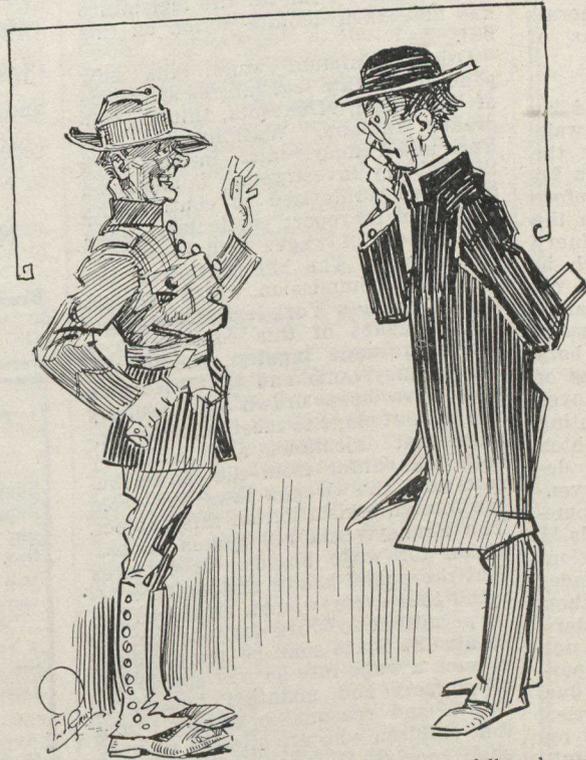
Mexican revolution will continue to revolve.

Good fresh eggs will still come from cold storage plants.

The Added Touch.—Certain dudish males in Paris are now wearing decollete shirts.

To make the outfit harmonious all they need now is a skirt.

Another Crushing Blow.—It is now announced that the diamond mine owners have decided to limit the out-



"And, I suppose, like a brave soldier, you followed your colours."
"Yes, whenever there was an engagement, I noticed the colours were flying, so I fled, too."

put his year in order to keep the prices up.
"Curses! Another cruel blow at us—the common people."

Riddle Me Right.—"Why is a cigar like an intoxicated man?"
"Because it is sometimes picked out of the gutter."

Montreal's Oliver Twist.—Montreal has a writer, who, like Oliver Twist, is always wanting more. Now he claims that Montreal is entitled to twenty-five members of Parliament. Why not give the eastern city a little Parliament of her own? Then, again, judging from her re-

cent water famine and other regrettable experiences, it is quality more than quantity that Montreal needs in the matter of public representatives.

What Is It?—Andy Carnegie has just given away another ten million dollars.

Henry Ford is dividing ten millions among his employees.

What's the matter with modern money that millionaires seem so eager to get rid of it?

This is Terrible.—Men are now said to be about to ape feminine styles in dress, tight-fitting coats and all that sort of thing. And still we have the nerve to deny them votes. Out upon us!

Sporting Note.—If any baseball manager has so far failed to claim a 1914 pennant it is high time he was fired by the owner of the club.

His Wife's Suspicion.—Controller J. O. McCarthy, the well-known Toronto insurance manager and temperance advocate, who has just entered on his fourth year in the City Council of the Queen City, tells an amusing incident concerning the beginning of his civic career.



A Temperance Advocate, too.

Four years ago several citizens came to his house one night and urged him to run as an alderman candidate in Ward Six, where he resided. He told them how impossible it was, but suggested that they see another man whom he named, and who would be sure of election.

"But will you run if he refuses?" queried one of the deputation.

"Certainly," said Mr. McCarthy. He said it lightly and easily because he thought that he had it all fixed.

He had seen the other man on that very morning and secured his promise to run.

The deputation, accompanied by Mr. McCarthy, set off for the man's house, and presented to the latter their request. To the surprise of Mr. McCarthy the man refused to run.

"I could not qualify for a pound-keeper," he said. "This afternoon I sold all my property in Toronto, and I cannot be a candidate."

Of course, this put the matter up to the to-be controller, and he had to make good his promise to enter the fight.

As he walked home Mr. McCarthy did considerable thinking. When he entered his house it was rather late, and his wife was sitting in a little alcove at the head of the stairs, reading.

He called up to her, "I'm going to run for alderman in Ward Six, dear."

In calm, cold tones floated down his wife's command: "Come up here and let me smell your breath."

This is a Certainty.—The yashmak veil, worn a la the Turkish harem style, is now popular with society women. But not long will they be popular with pretty women. The latter will refuse to hide their facial charms.

Oddly Named.—There is a comedian in vaudeville by the name of Andrew Tombs.

Was this the man the poet had in mind when he wrote:

"Hark, from the tombs a joyful sound!"

He's a Real Hero.—Just a few days of 30 below zero weather, such as we had recently in Canada, convinces us that Sir Ernest Shackleton, who soon starts on an Antarctic expedition, is a real hero.

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Minimum Wage for Women and Minors

By SAMUEL McCUNE LINDSAY, Ph.D., LL.D., Professor of Social Legislation,
Columbia University.

(Canadian Social Service Bureau)

THE economists have at least made out a presumptive case for the desirability of a minimum standard below which wages should not be allowed to fall in the low-paid industries. The suggestion is not that wages should be fixed by law or that the principle of competition in the fixing of wages should be entirely abandoned. It is rather that further limits should be placed on competition with respect to the labour contract beyond those that now obtain in the laws of most states concerning the hours of labour, the age limits at which children may work in various occupations, etc. The proposal is also further limited by most of its advocates to women and minors, partly of course for obvious constitutional reasons in this country, and partly because the low-wage industries are where we find women and minors in the great majority and also because it is in these industries for many reasons that women and minors are peculiarly weak in bargaining power and likely to bid against each other in a life and death struggle which will carry wages far below a living income for the worker and enable the industry to exist only as a social parasite.

The attempt to fix a maximum limit to agricultural wages for male workers was tried in England at several periods without great success, but those experiments in legislation were so different in their essential principles and the circumstances under which they were tried that they throw no light on the present minimum wage proposal. The attempts to standardize some of the items of the labour contract and to set certain definite conditions upon which the community will welcome or tolerate the existence of industries within its borders, otherwise free to make their own terms as between buyers and sellers of the commodities they use or produce and the labour they employ, began a little over a century ago in England when the first factory act (the health and morals of apprentices act, 1802) was put on the statute book. Since that time a vast network of factory legislation has been evolved. Its success in the establishment of standards is not questioned, though great difficulties have been encountered in their administration and uniformly efficient enforcement. Yet no modern state would think of abandoning labour legislation. The minimum wage proposal must be regarded as a further attempt to enlarge the scope of labour legislation. It means simply the extension to the wage item of the labour contract of the common rules designed to protect a public interest as well as to maintain a fairer equality between the parties to the labour contract.

MINIMUM wage laws have been in force in Victoria since 1896, in other provinces of Australia and New Zealand since then and in England since 1909. These statutes, however, are constructed on a theory of a wage board quite similar to an arbitration board under an executive initiative and control which would have little analogy or hope of successful achievement under our system of law. Massachusetts (1912) and Oregon (1913) have already begun an experiment in American legislation to give legislative expression to the principles of the minimum wage. Both establish a state commission of three persons appointed by the governor for a term of three years, the first commissioners to have their terms of office adjusted so that one vacancy will exist each year. Massachusetts provides for a per diem compensation in addition to travel expenses for the commissioners and Oregon only for expenses, while both provide their commissioners with a paid secretary, and for the payment of witnesses subpoenaed in investigations or hearings. The Massachusetts commission is a minimum wage commission charged with the duty of inquiring into the wages paid to the female employes in any occupation in the commonwealth wherein it has rea-

son to believe that a substantial part of the employes are paid wages inadequate to supply the necessary cost of living and to maintain the worker in health.

The Oregon commission is an industrial welfare commission authorized and empowered to ascertain and declare the standards of hours of employment for women or for minors and what surroundings or conditions, sanitary or otherwise, are detrimental to the health or morals of women or minors; thirdly, standards of minimum wages for women and what wages are inadequate to supply the necessary cost of living of any such women workers and to maintain them in good health; and fourthly, standards of minimum wages for minors and what wages are unreasonably low for any such minor workers. The Oregon law is entitled "an act to protect the lives and health and morals of women and minor workers, and to establish an industrial welfare commission and prescribe its powers and duties, and to define its powers and duties, and to provide the fixing of minimum wages and maximum hours and standard conditions of labour for such workers, and to provide penalties for violations of this act." It begins with a declaration that it shall be unlawful to employ women or minors in any occupation within the State of Oregon for unreasonably long hours or under such surroundings or conditions, sanitary or otherwise, as may be detrimental to their health or morals, or to employ them for wages, which in the case of women workers are inadequate to supply the necessary cost of living and to maintain them in health, and in the case of minor workers, for unreasonably low wages. The commission is therefore, in theory, an administrative body, designed to secure the necessary information to apply the standards determined by the rule laid down by the legislature for the protection of the health, morals and reasonable living conditions of women workers and minors.

THE Massachusetts law is called "an act to establish a minimum wage commission to provide for the determination of minimum wages for women and minors." It is therefore much narrower in its scope than the Oregon commission. The machinery contemplated, however, has much in common. Both commissions will organize subsidiary boards; in Massachusetts to be known as wage boards and in Oregon as conferences; in both cases composed of representatives of the employers and of the employes and disinterested persons representing the public in any occupation in which the commission finds conditions demanding and justifying its intervention. These subsidiary boards, somewhat analogous to the wage boards in the English and Australian legislation, report their findings and recommendations to the commission, which then issue orders or decrees. The orders and decrees of the commission do not take full force until after an opportunity is given for a hearing and due notice is served upon the parties affected; then, if they are adopted by the commission they have the full force of law.

In the Massachusetts statute the only penalty provided is the publication in four newspapers in each county in the commonwealth of the names of all employers who fail or refuse to accept the minimum wage declared and agree to abide by it, together with the material part of the findings of the commission and a statement of the minimum wage paid by all such employers. The Oregon statute provides that anyone who violates any provision of the act and therefore employs women or minors contrary to the standards enacted in the statute and concretely determined by the commission is guilty of a misdemeanor, and upon conviction, is punishable by fine of not less than \$25 or more than \$100, or by imprisonment in the county jail for not less than ten days or more

than three months, or by both such fine and imprisonment in the discretion of the court. Furthermore, any woman worker paid less than the minimum wage to which she is entitled under the order of the commission, may recover in a civil action the difference, together with attorney's fees, and no agreement on her part to work for less shall be a defense in any such action. Both acts contain other provisions for the protection of witnesses in the investigations conducted by the commissions or their subsidiary boards and for the compulsory acceptance by newspapers in the publication of same and also for the licensing of a limited number of handicapped workers who may be allowed to work for less than the minimum wages.

The Oregon statute seems to be based squarely on the police power for the regulation of public health, and the procedure worked out on lines analogous to well approved principles developed in the law of public service commissions.

The Massachusetts statute does not provide for the compulsory taking of property and may therefore not encounter serious constitutional difficulties.

A BILL is now pending in the Ohio legislature to establish a minimum wage commission and to provide for the determination of minimum wages for women and men. The bill follows very much more closely than the bills in other states the lines of the Australian and English legislation and by reason of the constitutional provision it is possible to include men as well as women within its provisions and also to make the findings of the commission mandatory and violations subject to penalties of fine and imprisonment and also give the employe a right to recover in civil action. The bill provides for a court review on appeal to the supreme court only on questions of law and also gives the commission the right to report questions of law to the supreme court for its determination, and to be represented in all proceedings in the supreme court by the attorney-general of the state. Thus far the legislature has not taken definite action on this bill.

Other minimum wage bills now pending in state legislatures are those of Wisconsin, Minnesota, Illinois, Colorado, Indiana, Washington, New York and Pennsylvania. In New York the Factory Investigating Commission has been authorized to continue its work and to report particularly upon the subject of wages paid to women and minors. The bill continuing the New York commission, which has just passed the New York legislature, practically makes of this commission a minimum wage inquiry commission. The Pennsylvania and the Wisconsin bills have been drawn on carefully worked out plans to meet possible constitutional objections, and in theory both bills differ from the Massachusetts and the Oregon laws and from the foreign legislation on this subject. The Pennsylvania bill makes no provision for wage boards. It declares that the public health and welfare demand that every woman employed by, or permitted to work for, any person within the State shall be compensated at such a wage rate as will enable her to support and maintain herself in health and reasonable comfort; and that children who are allowed to work shall receive, if they work full time, compensation equal to the cost of their support. The bill is based on principles strictly analogous to those of a public service commission empowered to fix rates and determine the reasonableness of charges. The commission is established to determine the lowest rate of compensation at which women can support and maintain themselves in health and reasonable comfort; and the lowest rate at which children can earn their maintenance, and to prevent their payment at a lower rate. Two classes of rate determinations are to be established, one applicable to females over sixteen years of age, and the other to children of either sex under sixteen years of age; and the wage rate when determined applies directly to the relationship between employer and employe and is enforceable upon the

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employer for whom the work is performed, whether done in an establishment, at home, or at any other place. Handicapped persons may be licensed by the commission to accept work for lower than the standard rate, and the standard rate is based on the legal number of hours that women and children may work, respectively, per week, having respect to the amount a worker of average ability and skill can do; and in a similar way a piece rate may be established by the commission. The orders of the commission are enforced directly by the commission after due notice and publication, and a provision for court review in similar manner as in the case of the public service law.

* * *

The New York bill, introduced as the official proposal of the National Progressive Party in the state of New York, provides for a commission with wage boards along the general lines of the Massachusetts act, but makes violations of the act a misdemeanor and gives employes receiving less than the minimum wage a right to recovery in civil action, with costs. It applies to women over eighteen years and to all minors under eighteen years of age, and is entitled, "an act to create a minimum wage commission to protect minors under eighteen years and women from employment at wages insufficient to supply the necessary cost of living, and maintain the health, morals and efficiency of the workers, and defining the powers and duties of such commission."

The Illinois bill is entitled "an act to establish the Minimum Wage Commission and to provide for the creation of wage boards and for the determination of minimum wages for women and minors and apprentices and for the publication of the findings of said commission and of said wage

boards." It is drawn on the lines of the Massachusetts law.

With the exception of the Ohio proposal, the two existing laws in Massachusetts and Oregon which took effect July 1, 1913, and June 1, 1913, respectively, and all of the legislative proposals for the minimum wage deal only with the wages of women and minors. In the constitution of the commissions and the wage boards they do not give democratic representation to the workers themselves who presumably know best their own problems, nor do they provide definitely in all cases for male as well as female representation of the women and minors whose wages are in question. In the opinion of a well-informed critic the larger experience and better fighting and bargaining powers of the men have been an essential element of success in the Victorian and English wage boards in securing better conditions for the weaker, youthful and discouraged women workers in the underpaid industries in which very young girls so largely preponderate.

* * *

At all events the legislative proposals for the minimum wage in the United States have already revealed a demand for a social legislative programme of no mean proportions and they must be regarded, discussed, adopted or rejected as part of such a programme, which in the language of the English Parliamentary leader, Mr. Winston S. Churchill, "bears witness to the workings of a tireless social and humanitarian activity, which directed by knowledge and backed by power tends steadily to make our country a better place for the many without, at the same time making it a bad place for the few."

Reprinted in part from the Annals of the American Academy of Political and Social Science

"The Gondoliers" in Victoria

GILBERT AND SULLIVAN'S "The Gondoliers" was given a few days ago by the Victoria Amateur Operatic Society. This is not Victoria's first experiment with light opera which has a firm hold also on Vancouver and the Middle West. There is a large and steadily growing musical element in Victoria, much of it English, and well accustomed to the best style of rendering opera.

Here is what the appreciative critic of The Victoria Times has to say of the performance:

"It was the initial appearance of the society, and its success in this first of its ventures gives assurance that Victorians have in it a musical and dramatic body of which all may feel justly proud. There were several in the audience last night who had taken part 28 years ago in the production of 'The Pirates of Penzance,' with which the Victoria theatre was opened, and they will probably be quite ready to admit that there has been since then no amateur operatic society and no production of a Gilbert and Sullivan classic to equal that under discussion."

"In presenting the operetta the society observes all the traditions. There are three precedents lingering from the old days in regard to Gilbert and Sullivan productions—one that the players must take their personages wholly seriously, and neither clown nor gag; the second counsels the utmost clearness and aptness of enunciation, with a nice need to the intricacies of the Gilbertian rhythms, and the third insists on adroit performance in the orchestra below and on the stage above of the purely musical part of the play. The deadly and besetting sin of low comedians in English, American and Anglo-American light opera is to gag, to throw new light, as they think, on old pieces, but this is not the way of the Savoy operetta. The three-fold precedent is being strictly followed by the singers in the present case, even though, as happened a couple of times last night, the nicety of the Gilbertian rhymes and the point of the topical allusions did not seem to reach many in the house.

"Always one expects to find ner-

vousness on the part of the performers in the case of an amateur production. This was present last night, and hardly one escaped it, but it was so fleeting in its duration that it is on that account worth noting. The curtain had not been up five minutes on the opening chorus before the singers had found their feet, so to speak, and were attacking the melody clearly and fluently. It was not possible to make out the words at all times, but this is not a fault of amateurs alone."

The Ottawa Orchestra

THE first musical organization on record to be taken direct notice of by the Government of Canada—since the Sheffield Choir invaded the House of Commons—is the Ottawa Symphony Orchestra, whose able conductor, Mr. Donald Heins, gave the first programme of the season last week. It must never be forgotten that Ottawa has a musical season, plenty of good musicians and most distinguished patronage. His Royal Highness the Duke was present at the concert, and at the close personally complimented the conductor. Princess "Pat" also was present, a well-known lover of good music. And the Minister of Agriculture furnished one item on the programme in the shape of a brief congratulatory talk on the importance of music in civilization. He said:

"Here at the seat of government we have done a great deal of work administering Canada's affairs and legislation for the Dominion's development. But if one were to ask what in all these things had been done for art, I am afraid the answer must be 'Very little, indeed,' and if we come to the greatest of arts, through which nations and individuals show their highest emotions and aspirations, we would have to say absolutely nothing has been done. So if the state has not, as in many smaller countries, done anything for music, it remains for the efforts of individuals and societies to do what is possible to foster a love for what is one of the noblest of arts."

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Capital Paid-Up, \$6,000,000 Reserve Fund, \$11,000,000

PROFIT AND LOSS

1912. Dec. 31. By Balance	\$54,854 48
1913. Dec. 31. " Net profits for current year; losses by bad debts estimated and provided for	.....	1,210,774 39
		<u>\$1,265,628 87</u>

1913. Feb. 15. To Premium paid Bank of New Brunswick on purchase	.....	\$ 100,000 00
Dec. 31. To Dividends for year at 14%	.....	814,504 60
" Contribution to Officers' Pension Fund	.....	50,000 00
" Written off Bank Premises Account	.....	150,000 00
" Transferred to Reserve Fund	.....	110,000 00
" Balance carried forward	.....	41,124 27
		<u>\$1,265,628 87</u>

RESERVE FUND

1912. Dec. 31. By Balance	.....	\$8,728,146 00
1913. Feb. 15. " Reserve Fund Bank of New Brunswick	.....	1,790,000 00
Dec. 31. " Premium on New Stock	.....	371,854 00
" Transferred from Profit and Loss	.....	110,000 00
		<u>\$11,000,000 00</u>
1913. Dec. 31. To Balance carried forward	.....	<u>\$11,000,000 00</u>

GENERAL STATEMENT AS AT DECEMBER 31st, 1913

LIABILITIES

Capital Stock paid in	.....	\$ 6,000,000 00
Reserve Fund	.....	11,000,000 00
Balance of Profits, as per Profit and Loss Account	.....	41,124 27
Dividends declared and unpaid	.....	215,545 17
Rebate of Interest on unmatured Loans	.....	208,724 28
		<u>17,465,393 72</u>
Notes of the Bank in Circulation	.....	5,948,022 01
Deposits not bearing Interest	.....	\$12,670,716 40
Deposits bearing Interest, including Interest accrued to date	.....	43,305,668 61
		<u>55,976,385 01</u>
		61,924,407 02
Balances due to other banks in Canada	.....	107,131 46
Balances due to banks and banking correspondents in the United Kingdom	.....	78,577 68
Balances due to banks and banking correspondents elsewhere than in Canada and the United Kingdom	.....	430,679 54
		<u>62,540,795 70</u>
Acceptances under Letters of Credit	.....	145,040 57
		<u>\$80,151,829 99</u>

ASSETS

Current Coin held by the Bank	.....	\$ 4,363,163 08
Dominion Notes held	.....	6,077,686 00
Notes of other Banks	.....	736,092 08
Cheques on other Banks	.....	3,142,765 74
Balances due by other Banks in Canada	.....	880 56
Balances due by banks and banking correspondents in the United Kingdom and sterling exchange	.....	2,107,219 16
Balances due by banks and banking correspondents elsewhere than in Canada and the United Kingdom	.....	1,898,505 53
		<u>18,326,312 15</u>
Deposit in the Central Gold Reserves	.....	500,000 00
Dominion and Provincial Government securities not exceeding market value	.....	651,439 25
Canadian Municipal securities and British, Foreign and Colonial public securities other than Canadian, not exceeding market value	.....	1,268,300 18
Railway and other bonds, debentures and stocks, not exceeding market value	.....	3,489,742 02
Call and demand loans in Canada secured by bonds, debentures and stocks	.....	4,208,081 67
Demand loans in Canada secured by grain and other staple commodities	.....	4,468,668 00
Call and demand loans elsewhere than in Canada	.....	6,160,565 08
		<u>39,073,108 35</u>
Deposit with the Minister of Finance for the purposes of the Circulation fund	.....	248,495 22
Loans to governments and municipalities	.....	1,165,793 01
Current loans in Canada secured by grain and other staple commodities	.....	2,082,566 95
Other current loans and discounts in Canada	.....	30,184,073 53
Other current loans and discounts elsewhere than in Canada	.....	5,584,004 27
Liabilities of Customers under Letters of Credit, as per contra	.....	145,640 57
Overdue debts, estimated loss provided for	.....	84,125 11
Bank Premises at not more than cost, less amounts written off	.....	1,560,150 12
Other assets not included in the foregoing	.....	23,872 86
		<u>\$80,151,829 99</u>

JOHN Y. PAYZANT, President.

H. A. RICHARDSON, General Manager.

AUDITORS' REPORT

We have investigated the affairs of The Bank of Nova Scotia, and certify that the above Eighty-second General Statement in our opinion presents a fair and conservative view of the condition of the Bank as at the close of business on December 31, 1913.

Toronto, January 13, 1914.

MARWICK, MITCHELL, PEAT & CO.
Chartered Accountants.

The Metropolitan Bank

Statement of the Affairs of the Bank as at
December 31st, 1913

LIABILITIES

Notes of the Bank in circulation	\$ 947,837.50
Deposits not bearing interest	1,890,384.83
Deposits bearing interest (including interest accrued to date)	7,143,632.76
Dividend No. 36, payable January 2nd, 1914	25,000.00
Previous dividends unclaimed	32.50
Acceptances under Letters of Credit	10,656.86
Liabilities not included in the foregoing heads	4,023.67
	<u>\$10,021,568.12</u>

Capital Stock paid up	\$1,000,000.00
Reserve Fund	1,250,000.00
Balance of Profit and Loss Account carried forward	182,547.61
	<u>2,432,547.61</u>

\$12,454,115.73

ASSETS

Current Gold and Subsidiary Coin	\$ 167,827.43
Dominion Government Notes	1,205,464.50
Notes of other Banks	88,750.00
Cheques on other Banks	487,912.93
Balances due by other Banks in Canada	135,870.31
Balances due by Banks and Banking Correspondents elsewhere than in Canada	224,845.74
Dominion and Provincial Government Securities (not exceeding market value)	42,716.66
Canadian Municipal Securities and British, Foreign and Colonial Securities other than Canadian (not exceeding market value)	260,981.51
Railway and other Bonds, Debentures and Stocks (not exceeding market value)	888,658.45
Call and Short (not exceeding thirty days) Loans in Canada on Bonds, Debentures and Stocks	1,055,213.53
	<u>\$4,558,241.06</u>

Other current Loans and Discounts in Canada (less rebate of interest)	\$7,501,752.25
Liabilities of Customers under Letters of Credit as per contra	10,656.86
Overdue Debts (estimated loss provided for)	8,424.48
Bank Premises, at not more than cost, less amounts written off	322,341.08
Deposit with the Dominion Government for the purposes of the Circulation Fund	51,500.00
Mortgages on Real Estate sold by the Bank	1,200.00
	<u>7,895,874.67</u>

\$12,454,115.73

S. J. MOORE,
President.

W. D. ROSS,
General Manager.

AUDITOR'S REPORT

I have examined the books and accounts of The Metropolitan Bank at its Head Office and Principal Branch in Toronto, and checked the cash and verified the investments and securities on hand there as at the close of business on December 31st, 1913, against the entries in regard thereto in such books. Certified returns from the remaining branches have been duly furnished to me, together with all information and explanations required, and I certify that the foregoing statement of Liabilities and Assets as at December 31st, 1913, is in agreement with the books and properly drawn so as to exhibit, in my opinion, a true and correct view of the state of the Bank's affairs according to the best of my information, the explanations given to me and as shown by the books of the Bank.

G. T. CLARKSON,
Chartered Accountant.

Toronto, 9th January, 1914.

PROFIT AND LOSS ACCOUNT

for year ending December 31st, 1913.

December 31, 1912, Balance at credit of account	\$181,888.26
Dec. 31, 1913, Profits for the year after deducting charges of management, interest due depositors, rebate on unmatured bills, and after making full provision for all bad and doubtful debts	165,659.35
	<u>\$347,547.61</u>

Dividends Nos. 33, 34, 35 and 36	\$100,000.00
Written off Bank Premises	20,000.00
Reserved for depreciation in securities owned by the Bank	40,000.00
Contribution to Officers' Pension Fund	5,000.00
Balance at credit of account	182,547.61
	<u>\$347,547.61</u>

S. J. MOORE,
President.

W. D. ROSS,
General Manager.

The Brood of the Saxon

(Concluded from page 9.)

the regularity of maxims, the rifles—in the hands of men who could hit a running buck at two hundred yards nine times out of ten, soon reduced the boasted aerial fleet to complete wrecks. Like wounded birds, rudderless, with planes pierced and broken, they fell into the sea and were forgotten in the general fight.

The Kaiser, a German ship, was sinking, her crew taking to the boats, the Berlin, her smokestacks shot away, was afire. The battle was yet doubtful, and still the cannons roared and screeched and steel splintered, and decks that were but an hour before models of order, saddening to see. The Quebec, the newest of the Canadian fleet, manned by French-Canadians, many of whom remembered with fierce hate Alsace and Lorraine, was almost a wreck, but with a splendid courage her captain ordered all steam ahead. Those on shore saw the great vessel, half her guns dismounted, steam within half a mile of the German foe—then a quarter, while they wondered if her crew had gone mad. Then, suddenly, with a crashing noise that shook the disturbed sea to greater convulsions, they saw her wounded might drive amidships into the German flagship, while every undamaged gun on her port side thundered into the foe. There was a roar as of falling skyscrapers, a belching of flames into the smoke-laden sky, a mad leaping of humanity into the sea, and both vessels began to fill.

The Vancouver, the Nova Scotia, the Manitoba and the Alberta followed the flagship Canada, whose grey-haired Admiral had sent out the message, "close action." The watchers on shore were to see the impetuous men of the New World come to close hand-grips with the old.

Disconcerted at this unheard-of action, thinking that their enemy were about to follow the mad example of the Quebec and run them aboard, the German ships were paralyzed.

But Admiral Scott had no such design; five hundred yards from the end of the crescent he poured his whole starboard armament into the bewildered Bismarck, and continuing, he passed between their line and delivered his port broadside. The others followed his lead. It was a magnificent manoeuvre, if a daring one, and the effect told. So quickly was it consummated that the Germans were wholly at a loss, and, pierced through and through by the time the last of the Canadian line had delivered its broadside, the Austro-German ships were masses of twisted and sinking wreckage. Their firing slackened, ceased; indeed, for those on the end of the crescent, there was nothing to fire at, for the wily Canadians were passing the lower end of the crescent and already wearing round to continue the manoeuvre backward.

But, as the grim, grey monsters swung into position again, there was no further need for carnage. Already the flags were sullenly fluttering to the decks.

On the bridge of the Canada stood the Admiral, trumpet in hand, and by his side the boy who but an hour before was—merely a boy—an epitome of youthful patriotism—sobered to a man, and with a deeper knowledge of the hates of men. And, as the victorious ships steamed slowly and majestically alongside the conquered foe, a feeling of pity filled his breast. They, too, had fought for a principle, even as his exultant countrymen had fought for the vindication of Empire.

Pavlova, the Perfect Elf

By THE MUSIC EDITOR

PAVLOVA and her troupe of dancers have been in Canada and are gone again. They appeared two nights in Toronto, with two big Shakespeare companies performing in the principal theatres. But even the magic of immortal William could not keep more than 2,000 people from paying anywhere from \$2.50 to \$1.00 a seat to see the most remarkable aggregation of dancers that ever came to Canada. Ballet dancing, older than the French Revolution in Europe, is modern in America. Two years ago Canada got a first glimpse of the Russian ballet, when Pavlova appeared with Mordkin. Since then the little sylphine danseuse premiere has slapped Mordkin's face and taken on Novikoff. And though Novikoff is scarcely the equal of Mordkin, the ballet troupe of 1914 is considerably better than that of 1912, and Pavlova herself is despairingly, ethereally fine.

Probably some people went expecting to see something "risque." They were sorely disappointed. From the opening of "The Magic Flute" musical pantomime by Mozart to the last thump of "L'Automne Bacchanale" by Glazounow, everything was as clean and crisp as a May morning in a land of blossoms. It was not classic dancing done by one danseuse as Isadora Duncan did it. It was not pure Russian ballet—except in spots. It was a congress of descriptive novelties that included nearly everything ancient, mediaeval and—

No, not modern. Thank goodness! there was no suggestion of tango or turkey-trot or the bunny-hug.

This kind of dancing differs, too, from the delirious dreams of Maud Allan. Pavlova did not dance the Funeral March of Chopin or do anything else outre just because it might be different. She gave an exhibition of programme and descriptive dancing that ranged over the entire field of expression in the earlier and more conventional forms of the art. "The Magic Flute," a pantomime, with the music by Mozart, lasted half an hour or more, and was really a wordless operetta in which the medium of expression was the dance and the music,

with as much acting woven into the dance as was necessary to make the story obvious and sufficiently dramatic. It was done with due regard for all the legitimate rules of expression, and was entirely free from the suggestive element.

The "Invitation to the Dance," music by Weber, familiar to concert-goers from orchestral performances, was a purely conventional ball-room scene, done after the manner of the French instead of the Russian ballet. Its chief value was in its exquisite grace and conformity to the music, and it was perhaps too formal to be very exciting. It had much of the flavor of "The School for Scandal" or "She Stoops to Conquer," and was surely as demure and chaste as any stage scene could possibly be.

The smaller numbers provided a greater variety of expression. Of these the Hungarian Rhapsodie of Liszt was the most elaborate and most vividly portrayed. It was full of gorgeous abandon and Hungarian fire, and would probably not have displeased Liszt as an incarnation of his music. The "Moment Musicale" of Schubert, done by three little sylphs, with the "horns of elf-land faintly blowing," was altogether the most exquisite selection of that programme. The "Danse de Printemps" was as vernal and balmy and altogether charming as its name suggests.

Pavlova herself was easily the Queen of the May. Beautiful as were the dances of other female forms divine on that programme, hers had an intangible, ethereal quality that none of the others possessed. When she was picked up by Novikoff she seemed to be a creature of no weight. It was levitation set to exquisite music. When she pirouetted on her toes she was impalpable. When she whirled like a catherine-wheel she was perfect abandon under superb restraint from the music. Pavlova is the most elf-like dancer that ever came to Canada. She may not be as daring as Maud Allan or as classic as Isadora Duncan; but in the poetry of expression set to music, she is a human phantom.

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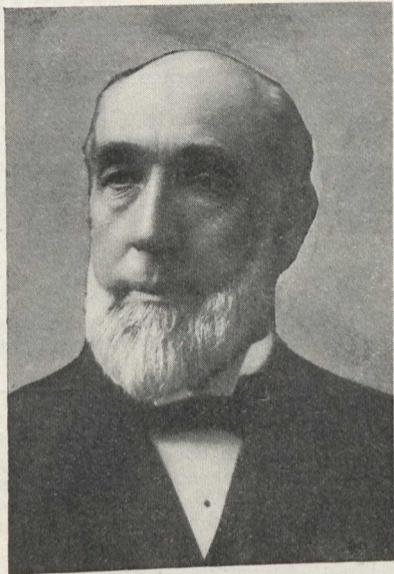
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Toronto - Canada

MONEY AND MAGNATES

The Late Senator Cox

MANY people are asking "What mark did the Hon. George A. Cox leave on our national life?" The question itself is a tribute to a great personality. A man who rises from a poverty-stricken telegraph operator to be the head of several large financial corporations and a director of many other institutions must have made an impress of some kind. What was it?



THE LATE SENATOR COX,
May 7, 1840—January 16, 1914.

Senator Cox was not a mere money-getter. His municipal services in Peterboro, before he removed to Toronto in 1888, combined with other public services, attest a breadth of spirit. Hundreds of kindly deeds, now recalled, show that he was no modern buccaneer. Perhaps the best summing up of his career would be to say that he was a born organizer. When he transferred from telegraph operating to life assurance he found a natural field for that particular ability. To him the Canada Life and the Bank of Commerce owe much. The Western Assurance, British America, Imperial Life, and other smaller concerns are largely of his creating. The Central Canada, Dominion Securities, Toronto Railway and Grand Trunk Pacific benefited by his ability. He was a master mind, a man of vision and foresight, a courtly and striking figure in the business world.

Yes, he left his impress—the impress of a man who contributed much toward bringing Canadian financial organizations up to the standard of those of older countries. His personal influence in this field was enormous, and during the greater part of his career was felt much more directly than that of any other Canadian master of finance. And he always retained the economic simplicity of his early life.

A Conservative Policy

A CAREFUL reading of Mr. Laird's report at the annual meeting of the Bank of Commerce, shows that the policy of the past year has been most conservative. The increase of three millions in cash is some increase even for a leading Canadian bank. Ordinary deposits showed an increase, but nevertheless current loans showed a decrease. This again is conservative policy. To cap the conservative climax, the increase in government and other securities is nearly ten million. Such care and prudence should satisfy every person that the Commerce is handled by men who have a full sense of their responsibilities.

The net profits of the Commerce for the year were approximately three million of dollars, or 10.88 per cent. on the combined capital and rest. Figuring on the capital alone, the rate earned would be nearly 20 per cent., but the only fair way is to include both rest and capital in figuring profits. The Rest Account was increased by one million dollars during the year, which brings it up to \$13,500,000, or only a million and a half short of the paid-up capital. As one of the speakers at the meeting remarked, to be able to show such profits and to take care of \$260,000,000 of assets, must impose enormous responsibilities upon the General Manager and his staff.

One of the most interesting features of the report was that the Pension Fund of the Bank now stands at over two million dollars, of which most is invested in western farm mortgages, earning about 6¼ per cent. per annum. This fund includes provision for the widows, orphans and other dependents of deceased employees, as well as pensions for retired employees.

An intimation was made that the ten per cent. dividend and two per cent. bonus would be shortly turned into a straight twelve per cent.; also that the new head office building in Toronto would not be begun for a couple of years. This latter announcement is a point of wisdom which is easily appreciated.

Making Steady Progress

SO long as Mr. W. D. Ross and S. J. Moore are at the head of the Metropolitan Bank there will be nothing spectacular in the annual report. But what is infinitely more important, there will be indication of steady and solid progress. Canadians have learned that when a bank makes fire-works there is trouble in sight; therefore they have come to appreciate care-fulness and solidity at the full value. The call and short loans of about one million are stated to all be made for less than thirty days. This is one of the first times any bank ever mentioned such a fact, perhaps the first time, but it is to be commended. The general complaint has always been that "call" loans in Canada were not "call" loans at all, and that this was the reason why Canadian bankers had to put out so much money in New York. If Mr. Ross has succeeded in establishing here the principle of call loans, as his statement indicates, he is to be congratulated. The public deposits in the Metropolitan have passed the nine million mark, the capital is one million, the rest a million and a quarter, and the total assets over twelve million.

A Prosperous New Year

London, Dec. 31, 1913.
IN London town stockbrokers are actually wishing each other a prosperous New Year—just the same as everybody else. A good many of them say that everything points to their wish being realized. The chief reason urged is that 1913 has been such a bad year, so far as the financial situation is concerned, that the gloom of the financial horizon is bound to clear very soon. One stockbroker said to the "Courier" that he is quite sure, by all the signs and tokens, that the tale of 1914 will not be a succession of chapters recording the consistent and monotonous fall in prices that has been the record of the year just closing. Moreover, he dares to be optimistic enough to say that things are already looking up. He points out that the latest despatches from Wall Street indicate a definitely hopeful feeling there. President Wilson's new tariff measure has already been productive of good. Numerous financial people in London corroborate this. Mexico is, as ever, un-

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First Vice-President, W. D. Matthews;
Second Vice-President, G. W. Monk.
Joint General Managers: R. S. Hudson,
John Massey.
Superintendent of Branches and Secretary: George H. Smith.

Paid-up Capital \$ 6,000,000.00
Reserve Fund (earned)..... 4,000,000.00
Investments 31,299,095.55

DEPOSITS

The Corporation is a

Legal Depository for Trust Funds

Every facility is afforded Depositors. Deposits may be made and withdrawn by mail with perfect convenience. Deposits of one dollar and upwards are welcomed. Interest at

Three and One-Half per cent.

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of Canada

HEAD OFFICE - MONTREAL.

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

Paid-up Capital \$6,881,400
Reserve Fund and Undivided Profits 6,911,050

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INTEREST at the rate of four and a half per cent. is paid on sums amounting to \$500 or more when placed with this Company for investment for a period of 3 to 5 years. Repayment of the principal with interest is guaranteed.

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certain, but he is wise who takes no news in this circumstance as good news. Brazil, of course, is a matter for concern. A financial authority in London declares it to be selling its last dreadnought because it is so hard up, and certainly Brazilians in London are very dull and unattractive.

So far as Canada is concerned, opinions seem to differ. "One day," to quote a prominent Canadian, "London goes wild over Canadian securities, and the next no one can say anything bad enough about them." On the London Stock Exchange they are uncertain quantities. C. P. R. fluctuates so greatly that the investor—to quote again—"doesn't know where he is at." Grand Trunks are in the same condition. But, in the opinion of one broker, "there has not been a time during the last twelve months so favourable as the present for new issues." That is good hearing, and it seems, on the whole, to be in accord with fact.

One cannot overlook bear rumours entirely, however. Some of these seem to have foundation. Others are apparently deliberately malicious. The "Daily Chronicle" had a column from its Ottawa correspondent two or three days ago which—if it is believed—is calculated to do no good for Canada. It condemns heavy borrowing and says that Canada is seriously alarmed at the prodigality of the Borden Government in its financial policy. It trots out a few figures in support.

On the other hand, it is not above a month ago since Mr. H. V. Meredith spoke so optimistically and authoritatively on the situation. "The commercial condition of Canada is fundamentally sound. . . Our vast resources have scarcely been scratched. Immigration is large" (he might have said it is tremendous in its largeness), "new resources of wealth are being steadily opened. . . ." and so on. No one will deny that Mr. Meredith knows what he is talking about. There are scores of bankers who will confirm his opinion.

The general feeling in England is certainly that the depression is breaking up. Things have already taken a turn for the better. "A prosperous New Year" is in a fair way to be a realized hope. Many things point to it. And faith goes a long way towards realization.

H. S. E.

New Bonds Sold in 1913

OMITTING the bonds sold by Canadian companies operating abroad, such as Barcelona and Brazilian, Canada issued and sold bonds to the value of \$351,408,629 in 1913. Of these about fifty millions were for retiring maturing loans and bonds, leaving three hundred million as the new capital

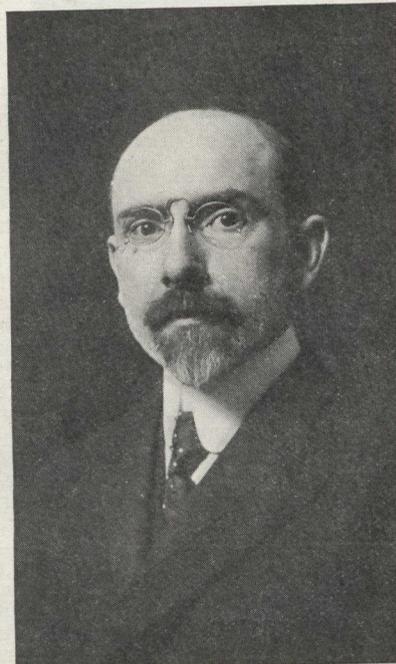
invested in this form of security. Of this three hundred million, Canada supplied forty-five million, or 12.97 per cent.; the United States fifty million, or 14.43 per cent.; and Great Britain two hundred and fifty-five million, or 72.6 per cent.

The total issues, according to Mr. E. R. Wood, President of the Dominion Securities Corporation, and the Canadian authority on this subject, are as follows:

Issue.	Amount.
Government	\$ 53,066,550
Municipal	115,761,925
Railway	108,528,044
Public Service Corporations	26,574,479
Miscellaneous Corporations	47,477,631

Canadian Corporations operating in Foreign Countries 22,386,666

\$373,795,295



MR. E. R. WOOD,
President Dominion Securities.

don had been intrinsically sound, and had paid handsome returns to investors.

Mr. Wood warned his hearers, however, that the country must be content to mark time for a little. "We have been expanding a bit too fast," he declared. "With the individual the standard of living has advanced, habits have become more luxurious, the temptation to spend harder to resist. Prosperity has made some companies careless, unduly venturesome and extravagant. Now we must economize and accumulate; assume liabilities cautiously; carefully scrutinize operating costs; the drones must get to work. The process of readjustment may be trying; closer examination of our business details may produce revelations which shock us; the idler will find it difficult to struggle through, but the experience will be fruitful of good results to all. Within a short time—particularly if the 1914 crop is good—the pendulum should swing the other way, and Canada's progress in her development programme be resumed more energetically and more effectively because of the salutary lessons received in 1913."

Bank of Nova Scotia's Year

NOVA SCOTIA has always been a conservative and well-managed institution, but it has made a new record. Its net profits in 1912 were \$970,544, and in 1913 they rose to \$1,210,774. This increase of \$240,230 is the largest of the year among the ranks, the Royal's larger increase being under somewhat exceptional circumstances. In addition, Nova Scotia closed the year with liquid assets amounting to sixty per cent. of its liabilities. This includes about eighteen million in cash. Finally the deposits show an increase of about five million dollars. The statement is well worth close analysis by the public who are interested.

Bank of Vancouver to be Absorbed?

IT is reported in financial circles that the Royal Bank of Canada is making preparations to absorb the Bank of Vancouver. While the officials of the Head Office in Montreal would not confirm the rumour, they refused to deny it.

E. F. B. Johnston, a vice-president and director of the Royal Bank, says that he knows nothing of the negotiations, though it would not be surprising if they were under way. "The Royal Bank has already a large business in British Columbia," said Mr. Johnston, "and the acquisition of the Vancouver bank would not add greatly to its position. The Bank of Vancouver is a comparatively new institution, with a paid-up capital of \$856,000.

The Canadian Bank of Commerce

Report of the Proceedings OF THE Annual Meeting of Shareholders Tuesday, 13th January, 1914

The forty-seventh Annual Meeting of the Shareholders of The Canadian Bank of Commerce was held in the banking house at Toronto to-day.

The President, Sir Edmund Walker, having taken the chair, Mr. A. St. L. Trigge was appointed to act as Secretary, and Messrs. Aemilius Jarvis and Edward Cronyn were appointed scrutineers.

The President called upon the Secretary to read the Annual Report of the Directors, as follows:

REPORT

The Directors beg to present to the Shareholders the forty-seventh Annual Report, covering the year ending 29th November, 1913, together with the usual statement of Assets and Liabilities:

The balance at credit of Profit and Loss Account, brought forward from last year, was \$ 771,578 88
The net profits for the year ending 29th November, after providing for all bad and doubtful debts, amounted to 2,992,951 10
\$ 3,764,529 98

This has been appropriated as follows:

Dividends Nos. 104, 105, 106 and 107, at ten per cent. per annum \$ 1,500,000 00
Bonus of one per cent. payable 1st June 150,000 00
Bonus of one per cent. payable 1st December 150,000 00
Written off Bank Premises 500,000 00
Transferred to Pension Fund (annual contribution) 80,000 00
Transferred to Rest Account 1,000,000 00
Balance carried forward 384,529 98
\$ 3,764,529 98

In accordance with our usual practice the assets of the Bank have again been carefully re-valued and ample provision made for all bad and doubtful debts.

The following branches were opened during the year: In British Columbia: Comox, Courtenay, Pandora and Cook (Victoria), and Parksville; in Alberta: Highland, Monitor, Peace River Crossing and Retlaw; in Saskatchewan: Kincaid, Readlyn, Shaunavon and Wiseton; in Manitoba: Kelvin Street (Winnipeg); in Ontario: Oshawa and Port McNicoll; in Quebec: Upper Town (Quebec), and in New Brunswick: Campbellton, Moncton and West St. John.

The sub-agencies mentioned below have been made independent branches:

Asbestos, Chambly, Clarenceville, Dunham, Iberville, Lacolle, Roxton Falls, Stanbridge East and Uppertown (Sherbrooke), all in the Province of Quebec.

The branches at Stewart, B.C., Black Lake, Que., and St. Elizabeth, Que., have been closed and the business of the branch at 367 Main Street South, Winnipeg, has been transferred to the main office in Winnipeg. The business of the sub-agencies at Naramata, B.C., Beloel Station, Henryville, Lawrenceville, St. Philippe de La Prairie, St. Sebastien, Sweetsburg and Upton, all in the Province of Quebec, has been transferred to their respective parent branches. Since the close of the year branches have been opened at St. Denis and Duluth (Montreal), Bath, N.B., and Bristol, N.B.

Due notice has been received of the intention to nominate Mr. T. Harry Webb, of Messrs. Webb, Read, Hegan, Callingham & Co., Montreal and Winnipeg, and Mr. James Marwick, C.A., of Messrs. Marwick, Mitchell, Peat & Co., Montreal, as auditors of this Bank under the provisions of sub-section 10 of section 56 of the Bank Act.

The branches and agencies of the Bank in Canada, the United States, Great Britain, Newfoundland and Mexico and the departments of the Head Office have undergone the usual thorough inspection during the year.

The Directors wish again to express their appreciation of the efficiency and zeal shown by the officers of the Bank in the performance of their duties.

B. E. WALKER, President.
Z. A. LASH, Vice-President.

ALEXANDER LAIRD,
General Manager.
Toronto, 13th January, 1914.

GENERAL STATEMENT

29th November, 1913.

LIABILITIES.

Notes of the Bank in circulation	\$ 15,642,923 18
Deposits not bearing interest	\$ 52,798,205 84
Deposits bearing interest, including interest accrued to date	140,015,509 40
	192,813,715 24
Balances due to other Banks in Canada	633,237 12
Balances due to Banks and Banking Correspondents elsewhere than in Canada	10,071,316 73
Bills payable	9,515,787 65
Acceptances under Letters of Credit	1,941,544 19
	\$230,618,524 11
Dividends unpaid	2,666 48
Dividend No. 107 and bonus, payable 1st December	525,000 00
Capital paid up	\$ 15,000,000 00
Rest	13,500,000 00
Balance of Profit and Loss Account carried forward	384,529 98
	28,884,529 98
	<u>\$260,030,720 57</u>

ASSETS.

Current Coin and Bullion	\$ 9,579,473 66
Dominion Notes	20,836,182 50
	\$ 30,415,656 16
Balances due by Banks and Banking Correspondents elsewhere than in Canada	\$ 6,884,652 83
Balances due by other Banks in Canada	22,122 47
Notes of other Banks	3,106,230 00
Cheques on other Banks	6,418,425 14
	16,431,430 44
Call and Short Loans in Canada on Bonds, Debentures and Stocks	9,610,550 08
Call and Short Loans elsewhere than in Canada	16,154,360 65
Dominion and Provincial Government Securities	3,434,605 06
British, Foreign and Colonial Public Securities and Canadian Municipal Securities	2,431,989 71
Railway and other Bonds, Debentures and Stocks	18,091,224 04
Deposit with the Minister for the purposes of the Circulation Fund	738,500 00
	\$ 97,308,316 14
Other Current Loans and Discounts in Canada (less rebate of interest)	136,474,874 82
Other Current Loans and Discounts elsewhere than in Canada (less rebate of interest)	18,102,015 15
Overdue Debts (estimated loss provided for)	487,554 72
Real Estate (including the unsold balance of former premises of the Eastern Townships Bank)	979,915 61
Mortgages on Real Estate sold by the Bank	433,607 32
Bank Premises	4,281,481 60
Other Assets	21,411 02
Liabilities of customers under Letters of Credit, as per contra	1,941,544 19
	<u>\$260,030,720 57</u>

ALEXANDER LAIRD,
General Manager.

B. E. WALKER, President.
Z. A. LASH, Vice-President.

The President said in part:

Now that we have come to a slight pause in the growth of North America, it is well to bear in mind some of the more important things accomplished during this period of expansion. In Canada, in addition to growth in many other directions, we have in sight the completion of two transcontinental railway systems, and while they have been building, the existing system has successfully established its claim to rank as one of the foremost railway systems of the world. As regards the United States, the Panama Canal is practically finished; a tariff of adjustment, the mere thought of which would have created panic a few years ago, has taken place, leaving the outlook in this respect a certainty instead of an uncertainty; a currency and banking bill, for which the country has been waiting about twenty years, has been passed, and a more reasonable attitude has been adopted towards the question of railroad rate adjustment. These are all events of the greatest importance which must profoundly affect the future of the two countries, and so far as Canada is concerned we may surely feel that we are now entering upon a new and more important phase of industrial life for which our equipment is more adequate than ever before. No more positive evidence of the need and value of such equipment could be offered than the ease with which the present year's crop was harvested, moved and warehoused. This has been done in a manner which would have seemed impossible only a few years ago, and the value of the smoothness and rapidity with which the work was handled can scarcely be estimated.

The comments of our Canadian, United States and English officers upon the trade and financial situation are so clearly set forth that I hesitate to repeat in any form their conclusions. It may be well, however, at such a difficult time to sum up the case as concisely as possible. The world has two problems before it: (1) How to render available a supply of money sufficient for the carrying out of such physical betterments as must be financed by the sale of securities? (2) How to enlarge the credit facilities of the world for those shorter term transactions which consist of the manufacturing and distributing of perishable goods?

The first problem can only be comfortably solved if there is sufficient money saved—that is, profits withdrawn from active use in business, or income not expended by the owners, etc.—to provide for the necessary borrowings of those who are expending money on permanent improvements. For some years the world has been more extravagant than in any period known to history since Roman times, and this extravagance has been accompanied by a rise in prices which has made it very hard for those who are not extravagant, and who are the most regular in saving money in ordinary times, to put by the usual margin against life's contingencies. When securities cannot readily be sold because of a shortage in these savings, the money necessary for the short-term transactions above referred to is used to some extent, but the strain produced by this cannot continue indefinitely, and such permanent improvements must lessen in volume until savings catch up and the equilibrium has been restored. The situation during the past year, however, has been aggravated by many other factors. In many countries, notably in Canada, where large sums are being expended on permanent improvements, there is a relatively small number of those who have savings to lend, and the wants of all the borrowers in all such countries have exerted upon the lending countries of the world a combined pressure greater than ever before known. On the other hand, to the extravagance of individuals represented by motor cars, palatial houses, social display, etc., beyond the capacity of their incomes, have been added colossal expenditures in war and on armaments, and for many purposes which are useless from an industrial point of view. Armaments are necessary as part of the police system of the world, but the money sunk in their creation is none the less a sad burden to the industrial world. We have thus come to a time when, coinciding, as they do, with the hoarding of money by timid owners consequent upon the Balkan and Mexican troubles, the unusual requirements coming from an almost world-wide prosperity, cannot be fully met. All business activities, therefore, throughout the world must be lessened in volume until things right themselves, which they will do quite speedily if people generally are willing to profit by the lessons to be drawn from recent experience.

Mr. T. Harry Webb, C.A., of Messrs. Webb, Read, Hegan & Callingham, Montreal and Winnipeg, and Mr. James Marwick, C.A., of Messrs. Marwick, Mitchell, Peat & Company, Montreal, were appointed Auditors of the Bank.

The following were elected Directors for the coming year: Sir Edmund Walker, C.V.O., LL.D., D.C.L.; Hon. George A. Cox, John Hoskin, K.C., LL.D.; J. W. Flavelle, LL.D.; A. Kingman, Hon. Sir Lyman Melvin Jones, Hon. W. C. Edwards, Z. A. Lash, K.C., LL.D.; E. R. Wood, Sir John M. Gibson, K.C.M.G., K.C., LL.D.; Robert Stuart, George F. Galt, Alexander Laird, William Farwell, D.C.L.; Gardner Stevens, A. C. Flumerfelt, George G. Foster, K.C.; Charles Colby, M.A., Ph.D.; George W. Allan, H. J. Fuller, F. P. Jones.

At a meeting of the newly-elected Board of Directors held subsequently, Sir Edmund Walker, C.V.O., LL.D., D.C.L., was elected President, and Mr. Z. A. Lash, K.C., LL.D., Vice-President.

The Canadian Bank of Commerce

Head Office : TORONTO

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

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

This bank having branches in all the important cities and towns in Canada, as well as in the United States, England and Mexico, is enabled to place at the disposal of its customers unsurpassed facilities for the transaction of every legitimate kind of banking business.

Remitting Money To Foreign Countries

All the branches of this Bank are equipped to issue on application drafts on the principal cities and towns in the world, payable in the currency of the country on which they are drawn (that is drafts drawn on points in France are made payable in francs, etc.).

These drafts provide an excellent means of sending money to different countries.

Improve
Your
English

Increase
Your
Income



THESE GREAT BOOKS POINT THE WAY FOR YOU TO Advancement---Success---Prosperity in Commercial and Professional Life

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Grammar	Dialogue	Best Poetry—How to Read It
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Signed
Post-Office
Province
Date

LONDON LETTER

London, January 1st, 1914.
LAST night, at Sandringham, her Norfolk home, Queen Alexandra once again performed the time-honoured Royal New Year's Eve ceremony by celebrating the formal opening of the main entrance of the spirit of the new year. Shortly before midnight all the occupants left the house, and when 12 o'clock struck the Queen-mother unlocked the door, and entered followed by the King and the other members of the Royal Family, with the visitors. Then the infant year was greeted with a toast proposed by His Majesty, and this having been duly honoured the whole party retired to rest. A custom idyllic in its simplicity and as beautiful in sentiment.

WITH the passing of 1913 every Briton feels that it has been, in all departments of national life, an extremely strenuous and notable one. Of course, we have our Cassandras who go about wailing and telling the people that the "end of all things" is at hand, that our country is going to the dogs, that the masses are in smouldering rebellion, and that we have no future as a people. Every generation of Britons has had this kind of prophet of gloom, but so long as the bulk of Briton's sons play their part willingly and efficiently, whatever their calling, there is no doubt that the prosperity of the old land will be maintained. Certainly, no impartial reviewer can adopt a pessimistic attitude with regard to the outlook in Britain. The year 1913 has been the boom year of British trade, and although the returns are showing some signs of falling off, the volume of trade still remains at a very high tide.

Peace has been maintained during the year in England, and the unhappy Balkan war has come to an end. In spite of the appalling cost of armaments in Europe there are happily signs of growing international endeavours to lessen the burden of naval and military taxation which is approaching an intolerable strain. Large numbers of Englishmen nod with M. Anatole France "that slowly, but surely, with broken steps, all the peoples of the world are moving towards peace." As regards England's domestic politics it appears not unlikely that some of the most debatable questions will be settled more or less amicably by the Englishman's saving genius of compromise.

Even in the problem of labour unrest there is noticeable improvement in the labour world, with better prospects on the horizon. One need not pose as a philosopher to make the observation that labour turmoil is usually a sign of good trade inasmuch as the workers do not as a rule give up their work to fight when there is a great deal of unemployment about. Altogether there is a widespread belief that the clouds here and there will pass away, and that the good sense of the British people will find a way out of all the troubles which seem to threaten them.

ALREADY we on this side of the Atlantic are beginning to take a lively interest in the British Dominions Exhibition in 1915. Around that year a number of historical memories entwine themselves. It celebrates the centenary of the battle of Waterloo, marking the completion of a hundred years of peace between ourselves and our neighbours across the Channel, the seven hundredth anniversary of the signing of Magna Charta, the quadrennial assembling of the Imperial Conference in London, the anticipated publication of the report of the Empire Trade Commission, and the coming of age of the Prince of Wales, on which occasion the Empire will keep high festival—these are only a few of the reasons for the holding of an exhibition of the natural resources and principal industries of the Empire in that year. Now that the Crystal Palace has become public property, it is in this

building under whose roof was held the first great exhibition of 1851, the coming exhibition is to take place. Lord Strathcona is extremely enthusiastic upon the scheme and characteristically says: "London, our Imperial city, will in the year 1915 be a centre of the keenest interest to every citizen of the Empire, and she will welcome from every quarter of the globe those of her children who avail themselves of that Imperial year for a visit to the homeland. In the course of people drawn to the metropolis of the Empire in 1915 there will be a unique opportunity for reviewing our Imperial blessings and our Imperial responsibilities." We are sanguine that our Canadian sons and daughters will take a noble part in this projected exhibition.

MILLE KYASHT has concluded her five years' engagement at the Empire Theatre in the metropolis, and is now charming new audiences on American soil. The gifted ballerina was the first of the modern Russian "stars" of the dance to be seen in London, and so gratified was the English capital with the feat that it greedily asked for more. Hence the later coming of Pavlova and Karsavina, with whom Kyasht, in her own style, displaying personally in a unique degree, fused with technique, has never had anything to fear from comparisons. Probably Mlle. Kyasht would never make an actress, but she is unsurpassable as a formal and decorative dancer. For the lengthy period of half a decade, with the rarest of holidays, which can have been no light task, this artiste has upheld the purest traditions of ballet dancing in London town. In private life Mlle. Kyasht is known as Madame Ragosin, her husband being the son of a Russian general. Her successor at the Empire will be Miss Phyllis Bedells, a dancer of tested worth, a practised mime, and what is more, a gay and sympathetic personality.

THE recent purchase by Mr. Malla-by Deeley of the Duke of Bedford's mid-London estate has set all the antiquarian tongues wagging. The buildings and precincts included in this remarkable purchase are, of course, immensely interesting to at least a large minority of London population. It is said that no living man knows modern London. But there are many thousands of people who know enough about it to feel interested in what is to become of the properties bought by Mr. Mallaby Deeley.

Covent Garden and Drury Lane—could two names have appeared in the documents of a modern business transaction with more historic association than these, unless it were the Abbey, St. Paul's or the Tower? The Covent Garden Theatre has long been a tribunal of dramatic art, not merely for the British Isles, but for Europe. Drury Lane—who does not associate that with many of the brightest stars in the actor constellations of British history?

There is nothing like Covent Garden district anywhere. Outwardly and inwardly it has preserved through all modern changes something of the roystering, Arcadian, flashy yet shady, criminal, sporting, drinking, fisticuff, stagey atmosphere of Stuart times, in which it was laid out. In King Street something of the old gentility of what was once the fashionable parade of London still lingers in dim, refined old art shops whose clients are a mystery unless they are members of the Garrick Club who have absent-mindedly walked too far east. Here, too, is the greatest theatrical effect that London offers—an early scene at Covent Garden when the growers and waggons in from the country are met by the revellers from the picturesque, fancy dress ball in a spring morning among the flowers and vegetables. It is uncertain to what purpose the historic site will now be devoted.

CALEDONIAN.

Behind the Picture

BY McDonnell Bodkin



A New Serial of Great Popular Interest

SYNOPSIS OF PRECEDING CHAPTERS.

Description of the Darley home in Connemara, which contained the famous Velasquez; of Sybil Darley and her mother, who owned the picture suggesting the personality of her husband whom she supposed to be dead; of young Hugh and the storm; arrival of the storm-beaten hunter, the Earl of Sternholt, connoisseur in pictures; interested in the Velasquez, he offers to send for a famous Italian expert, Pallacio, who at first pronounced the picture a copy.

CHAPTER II.—(Continued.)

THE earl accepted the verdict as final. "I thought so," he remarked quietly, "I was almost sure of it. Your husband must have been mistaken, Mrs. Darley, but my offer of a hundred guineas holds good if you choose to part with the picture."

"I don't believe yet it is a copy," broke in Hugh boldly.

The earl's eyes blazed with sudden anger, only for a second, the next he laughed good humouredly. "Ha, my young art critic, you have a good conceit of yourself. I like you none the worse for it. Will you tell him, Pallacio, why you think the picture is not genuine. He'll understand."

In queer broken English the Italian patiently explained, pointing with a thick dirty forefinger and using many terms of art.

Hugh listened attentively, respectfully, but the doubt did not pass from his eyes. As the Italian ended the girl stole a quick glance at the boy's face and her eyes brightened at what she read there.

"Well?" asked the earl. The monosyllable was meant to be final. It invited conversion. Poor Hugh found it very hard to dispute its authority.

"I'm very sorry, sir," he stammered out, "but I can't help thinking the picture is genuine all the same."

The Italian shrugged his heavy shoulders patiently, the earl turned with a look of contemptuous amusement to the embarrassed boy.

"Perhaps you will give us your reason," he said.

"I don't believe a copy was ever painted like that."

"Oh," retorted the earl. "You think so because you think so. If ladies will pardon me, that is rather a woman's reason than a man's."

The sneer stung the boy to courage. "I believe," he said, "that it is the Velasquez lost portrait of the Duke of Buckingham."

"I suggested reasons," said the earl blandly.

"Mr. Darley," said Hugh, "had fine photogravures of all the portraits of the Duke, Mrs. Darley has them still. The sketch by Rubens in the Albertina Gallery in Vienna, the famous painting by Vandyke in the Pitti Palace, the Duke's portrait by Cornelius Jansen van Cuelen in Queen Mary's chamber at Hampton Court, and, finally, the family portrait by Gerard Houthorst in the National Gallery. This is the picture of the same man. You will remember, sir, Velasquez was Court painter to Philip of Spain when the Duke visited the Court with the English Prince of Wales, and the Duke was a man any artist would love to paint. In one of his books Mr. Darley underlines the account of this visit. I'm sure he believed he had found the portrait of the Duke of Buckingham."

"A pretty romance," said the earl indulgently, "but I would sooner trust the judgment of my friend Pallacio

than any fanciful theories. What do you say, Mrs. Darley? If you are disposed to part with the picture I will increase the offer to one hundred and fifty."

"I'm very grateful, my lord," she said, "for your offer, but I would sooner not sell the picture."

"It is for you to decide, madam," he replied courteously, with no trace of disappointment in his smooth voice, "and I have to apologize if I seem to urge you. Now we must say good-bye for the present. Signor Pallacio returns to Dublin by the night mail, but I will call again, if I may?"

Pallacio carefully replaced the picture and shambled from the room after the earl.

Next morning, Mrs. Darley, who was a poor sleeper and an early riser, was up and about while the daughter was still in her bedroom. Suddenly a startling cry rang through the cottage. Sybil jumped from her bed and came rushing down, a flutter of white garments, with her red gold hair flowing loose to her waist.

Her mother stood rigid in the middle of the sitting-room, held up by sudden fright, her hand pressed to her head, staring blankly. Sybil, following the direction of her gaze, saw a vacant space on the wall over the mantelpiece—the portrait was gone!

CHAPTER III.

A Lost Link With the Past.

THE girl's first care was for her mother. She helped the half-fainting woman to the couch, and with her arm round her waist she strove to comfort her. "Cheer up, darling," she whispered, "I'm sure we will get it back."

"No, no, no," the mother moaned, "it is gone for ever. I felt all day yesterday that some misfortune was coming. Your father gave it to me, Sybil, just when you were born. He said it was the most valuable thing he had in the world. It was so like him I almost feel as if I had lost him again in losing it."

"You haven't lost it, mother, I'm sure you haven't lost it for ever," persisted the daughter. "The thief can't have got away with it." Within ten minutes she had a messenger running to Ashley Lodge for Hugh Limner, to whom she instinctively turned in her trouble.

Hugh had gone down to the village, and the messenger following him there found him talking to Lord Sternholt, who was just starting on a seal-shooting expedition to one of the islands. The earl was as astounded as the boy himself by the news of the theft of the picture. His rifle was at once put aside, his expedition abandoned, and he made straight for the police barracks, where the two members of the Royal Irish Constabulary, who lived a life of pastoral simplicity, were startled into activity by the news of the first crime that had been committed in the district for a dozen years. Bidding the constables follow to the cottage, the earl drove Hugh in his dogcart behind a fast stepper to Clonard.

Mrs. Darley had recovered from her fright. She looked a little paler than before, that was all, as she welcomed and thanked them. Far the most excited and the most angered of the party was the earl, and from the first he made no secret of his suspicions.

"It was Pallacio stole it," he said bluntly. "Who else? You were right after all, my boy, and I was wrong. The picture was an original, and the scoundrel knew it and could not resist the temptation. My dear Mrs. Darley, I feel responsible for having brought him here. But he cannot escape with his booty. Let us see how he got in and got out of the room."

The French window in the drawing-room was unfastened, there were plain footmarks on the ground. It was quite evident how the burglary was effected.

"We will have him yet," the earl persisted. "A telegram from the railway station will catch him in Dublin. Will you come?" he added to Hugh, who nodded and leaped after him into the dogcart.

The fast stepper took them to the railway station in forty minutes. "Yes," the sleepy porter said, he remembered a gentleman travelling last night by the mail train—a big, foreign-looking gentleman. He travelled alone in a first-class carriage.

"Had he a parcel with him? A flat, square parcel like a picture?"

"No," the porter answered stolidly, he had nothing of the kind, only a small handbag. The porter was sure, he noticed how small the bag was, the gentleman carried it himself.

"He may have cut the picture from the frame and rolled it in the bag," suggested the earl to Hugh, "though I don't see well how he could have made it fit without spoiling it. Anyhow, there was no one else to steal it."

Turning from the porter with a tip that made him open his sleepy eyes, the earl rooted up a tozzled telegraph girl and sent a message to the police in Dublin to arrest Pallacio on his arrival at the Broadstone.

So it happened that when the train drew slowly into the Broadstone terminus, and while it was still in motion, two detectives stepped briskly into the carriage where Pallacio lay stretched at full length, more than half asleep. The sharp shock of surprise awakened him effectually when one of the two laid a hand on his shoulder and arrested him for robbery.

SURPRISE and indignation held the big Italian dumb for a moment. Then he burst into a passionate torrent of bad English and good Italian, strangely intermingled.

But despite his voluble protestations, the detectives searched his bag, himself, and the railway carriage to find no trace of the missing picture. Finally, they lugged him off, still protesting, to the police station.

Next day there came up from the Connemara constables' plaster casts of the two footprints found near Clonard, and neither fitted Pallacio, both were several sizes too small. The third day he was discharged, there was not a tittle of evidence against him. Forthwith, he issued a writ against the earl for malicious arrest and false imprisonment, which was promptly settled out of court by payment of two hundred pounds damages. Then the subject dropped out of the newspapers, the mystery of the picture robbery remained a mystery.

But the loss told greatly on the health and spirits of gentle Mrs. Darley, carrying her thoughts back into the past and changing her gentle cheerfulness into brooding melan-

The Secret of Beauty FREE

A Masterpiece in Color
by C. Allen Gilbert
the well known artist

We will be glad to send to all users of GOURAUD'S ORIENTAL CREAM a copy of Mr. Gilbert's beautiful painting, entitled "The Secret of Beauty," in panel form, 11 x 22 inches. It is a splendid reproduction, on highly coated paper, of one of the girl's figures Mr. Gilbert is noted for, and is not marred by any printed matter which would prevent framing. Send 10c. in stamps to cover wrapping and postage. We are confident you will be highly pleased with the picture and calendar and find it a valued addition to your library or den.

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Is Your Secret of Beauty

It purifies, beautifies and preserves the skin. Removes blemishes, and gives the user that alluring pearly white complexion so much admired by the women of society. It is a liquid, non-greasy preparation that nourishes the skin and protects it from the disagreeable weather of all seasons.

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choly that sighed for sympathy. Then the daughter heard for the first time her mother's love story.

One afternoon they sat together at the open window in the mild sunshine of a glorious day in early October—one of those "pet days" of the variable Irish climate—which has no equal in the world. Only a few small patches of cloud, soft and white as fleeces of wool, scattered here and there in the wide open vault of the heavens made pleasant contrast with the delicious blue.

On such a day in the fall of the year, familiar prospects surprise the gazer with new and unexpected beauty. The mountain tops range themselves in more graceful curves high up against the faint blue of the sky. The green tracery of the trees is more delicate, the light and shade more exquisitely soft on the slopes and hollows of the hills. At such a time the heart turns instinctively with mingled joy and sadness to "the days that are no more."

MOTHER and daughter felt the pensive charm as they looked wide over the lovely landscape where the clear music and the cool breath of the running water tempered the stillness and the sunshine.

"It was on a day like this I first saw him, Sybil," the mother said. "I was sitting where we are now. We were only a week in Connemara at the time. I had lived my life with an aunt in a stuffy little house in a stuffy little street in Dublin. We were very poor, my darling, in those days, but a rich, kind friend, dead years ago, took this house for us from Lord Sternholt's agent and sent us here. It was another Lord Sternholt at the time, the brother of the present earl, a famous person, who spent half his time hunting big game in unknown lands, and was a great man in the House of Lords when he was at home. As he never visited his estates in Ireland we got the place cheap, and I fell in love with the cottage at first sight. My first week I was as happy as any girl could be, so I thought at the time, but there was greater happiness still waiting for me here.

"I was nearly four years older than you are now, Sybil, but up to that time I had never been in love. I did not know what love was. I had read about it, of course, in stories and poems, but it was no more than a dream to me, a vague, delicious dream—until he came.

"I was sitting just here with Tennyson in my hand. I had been reading 'Enid and Geraint,' till my thoughts had drifted from the story into vague dreams of the future. The sound of a gun away on the hills startled me for a moment, and I caught a glimpse of white smoke and a dark outline of a man against the clear sky, and I began to wonder vaguely what he was like. After that the man got mixed up in my day-dreams. I believe I dropped off to sleep, and when I awoke with a start to see him standing at the open window with his eyes fixed on my face, the thought came to me in a single flash as I saw him standing there in the sunshine, that man is to be my husband."

"Was he handsome?" asked Sybil under her breath.

"He was just splendid, my net," the mother answered with a catch in her voice, "so like the picture it might almost have been painted for him. His hat was off and his hair was tossed back from his forehead, the sun shone through it, the wind stirred it. He had a gun under his arm, and two Irish red setters with burnished coats of red gold coupled beside him. I am sure I blushed. I am sure he saw me blush at the mad thought that flashed through my brain."

"You must forgive me," he said, "I am hot and tired, and the open window tempted me to look for someone to beg a glass of water." The quiet voice, the voice of a gentleman, helped me out of my flurry, and I was just able to ask him into the house.

"That was the beginning. My aunt made him stay for tea. He came again next day and the next. After the first week I knew what love meant, after a fortnight he asked me to marry him."

"That was awfully sudden," mur-

mured Sybil, blushing at the thought.

"Why, you were still strangers."
"You don't yet know what love means, my little girl," said the mother, "you will some day," and again the daughter blushed. "Love has nothing to do with time. We seemed to know each other all our lives. It happened one morning as I was reading a favourite poem," the mother went on softly, absorbed in her own love dream, "you know it, Sybil, 'The Lord of Burleigh.' He was but a landscape painter and a village maiden she." When I came to the last lines:

"But the trouble weighed upon her
And perplexed her night and morn
With the burden of an honour
Unto which she was not born.
Faint she grew and ever fainter,
And she murmured, Oh that he
Were once more the landscape painter
Which did win my heart from me.
So she drooped and drooped before him,
Fading slowly from his side."

"He took the book from my hand. 'That fellow was a fool,' he said.

"But he loved her."

"In a selfish sort of a way, perhaps, he did, but he wanted to show off what a fine chap he was, he wanted to patronize. Why couldn't he have let the girl have the cottage she had set her heart on?" Before I could answer he caught my hand and drew me to him. "Don't let us talk of other people's love, Magsie," he whispered. "I want to tell you of my own. It has grown too great to be hidden. Will you marry me?"

"There was but one answer to that question, for I could not hide my love.

"Do you like this place, darling?" he asked me one day when we were on the lake together, "would you like to live here always?"

"I'd just love it," I answered.

"Right. I'll see if I can get a lease from the Earl of Sternholt. Your aunt can come down to you whenever you like, as I'm afraid I'll have to be a good deal away, off and on. I have a lot of things to look after. You never asked me if I was rich."

"Because I don't care. I'd beg from door to door with you."

"It isn't quite so bad as that," he answered smiling.

"How well I remember it all, Sybil, as well as if it had happened yesterday. He kissed me for the first time, and let the oar slip into the water, and we had to fish for it, and he kissed me twice on the way home.

"So we were married, to make a long story short, and then followed such years of happiness as no other woman has ever known. Each day I loved him more than the last. There was just the one drawback, he had warned me about it. He was often away from home, sometimes for months at a stretch. I never asked him where he went or what he did, and he never told me. 'It's a secret, Magsie,' he said, 'which you had best not know.'

"He never wrote a letter here and never got one. He used to write me long letters when he was away, but he never gave me his address, and I always wrote as he told me. To be left till called for at the post office. I never doubted him, darling; it is pleasant to know now that I never doubted him.

"It was on your seventh birthday that he drove over with this picture from the station. He brought it into the room himself, and set it by the wall just over there, opposite the window."

Her voice trembled a little, but she went on bravely:

"Your father had hinted that you might be sent to school, and I had broken down at the notion of parting from you. It was the first time I had ever shed a tear since we were married, and he was awfully put out to see me crying.

"Oh, I'm a brute, Magsie," he said, putting his arm round me. "Don't cry, can't you see how it hurts me!"

"I couldn't stop for a minute or so, though I wanted to, and he kissed me half a dozen times. On this very sofa we were sitting at the time.

"She will never be taken away from you, I promise you that. You

will teach her yourself, and get anyone you like to help.

"When you are away," I began, and he understood before I said it.

"You must have the girlie to keep you company. Would you like to have me always with you, Magsie?"

"I could not answer. It was all I could do to keep from crying, with joy, this time, at the mere thought of it.

"Well, perhaps you will some day, soon," he said, taking my head between his hands and looking into my eyes. Then he kissed me again and went out, turning to look back at the door. Next day he went off to London, and when he returned he brought the picture back with him.

"A peace offering, Magsie," he said, "for you and the little one." He stooped and patted your curly head as he spoke. You were sitting on the floor nursing your doll.

"I FANCY I can remember," said Sybil softly, "that he was always very good to me."

"He was good to everyone, Sybil. I remember he stood away to let me have a good look at the picture. 'Is it your own, Paul?' I asked. The face was so like his.

"No, darling, though it will help you to remember me when I am away. The picture was painted hundreds of years before I came from nowhere into the world, and will be prized for hundreds of years after I have gone out of the world back to nowhere again."

"Don't talk like that, Paul," I said, "it makes me shiver."

"Well, I won't, little woman, it's not fair. You will keep the picture always, Magsie, as a reminder of me."

"I want no reminder."

"Let it take my place and look after you and the little one when I am away. If you ever want money the picture will find it for you."

"Is it very valuable, Paul?"

"Very valuable, darling," he said. "It is Velasquez's greatest picture. But," he added with a smile, "the frame is even more valuable than the picture."

"I thought he was jesting. 'You surely don't mean that?'"

"But I do," he answered quite seriously. "I must soon tell you a secret that is known only to myself and that old-fashioned picture frame."

"Not now, Paul, I feel too excited, too frightened."

"To-morrow, then. It is necessary you should know it, for Sybil's sake and your own. It may make a great difference in our lives, Magsie," he went on; "but I promise you beforehand that the future shall be as you wish it."

"I was frightened, Sybil, he spoke so seriously. 'Your choice shall be mine, Paul, now and always.' 'I wish the picture wasn't so valuable,' I said later in the evening, 'it may be stolen.' Wasn't it strange, Sybil, that I should have said that; but he only laughed at my foolish fancy.

"There is no fear," he said, "no one here knows its value, and no one here knows how to steal, even if they wanted to, which they don't."

"Next day, as he was reading the paper after breakfast, he jumped up suddenly, looking very excited. 'I must go to London,' he said, 'but I will be back in a few days.' He never came. I never saw him again. I have waited and hoped all those years, but have never had a word from him. He is surely dead. If he were alive he would come or send to me."

Her voice died away in silent weeping, and Sybil, as she took her mother's thin, cold hand in both of hers and pressed it warmly, could find no words to comfort her, so fell to weeping for company. There was a long silence, then the mother spoke again.

"I never knew the secret of the picture, but I have always loved it, because he was so proud of it, because it was his first gift to me. It used to look down on me with his eyes and his smile. I never really felt he was dead till I lost it. I fear it will never be found, Sybil. I would give anything to get it back if I could only find who stole it."

A sharp knock at the door cut the sentence short.

The Earl of Sternholt came into

the room. His eyes as he entered fell on the vacant space over the mantelpiece, and turned to meet Sybil's gaze with genuine sympathy.

"You will pardon me," he said softly. "I leave to-day. I could not go without saying good-bye, without telling you once again how sorry I am for your loss, how much I feel I am myself to blame."

He spoke to the mother, but his eyes were on the daughter's face as he spoke, as if something he saw there troubled him. The kindness of his voice moved them both, and the elder woman answered eagerly—

"Indeed, you are not to blame, Lord Sternholt; you have done all you could to help us."

"I should never have brought that man here," he answered.

"You still think he stole the picture?" asked Sybil quickly.

"I don't know what to think. He seems to have cleared himself of all suspicion, and yet—who else was there who knew its value?"

"What matters who took it, since it is gone?" said Mrs. Darley despondently.

"I don't believe it is gone for ever," cried Sybil. "I have a feeling it will be found some day and the thief exposed."

Lord Sternholt's bold eyes applauded her.

"You are right," he answered, with a sudden smile that lighted up his face. "Always hope for the best. Hope helps on its own fulfilment. I, too, have a strong feeling that I will see the picture again, and soon."

CHAPTER IV.

Before and After.

THE widow was not alone in her sorrow for the stolen picture.

Sybil and Hugh missed it almost as much as she did, though in quite a different way. She had loved it because her husband had given it to her, because it was so like him. Its artistic beauty made very little appeal to her. But to the boy and girl, to the boy even more than the girl, it had been a source of endless delight.

It is a curious thing this artistic temperament that is so much talked about and so little understood. Most people are music-deaf and colour-blind. People may find pleasure in the song of a bird or the lilt of a tune, but the mysterious rapture of music, rapture beyond the reach of words, is only for the chosen few. Even so to the artist's eye alone is the beauty of nature, the radiance of light and the glory of colour, freely revealed. The many are not conscious of what they lose. Pictures please them, no doubt, by their subject, but they cannot distinguish between the masterpiece and the daub. The rapture of an artist in a great picture they neither share nor understand.

Hugh Limmer from his boyhood saw beauty with the artist's eye, and loved it with the artist's soul. Earth, sea, and sky, all ministered to his delight. The changing light and shade on the bosom of the mountain, the soft clear curve of the high hills, the wide expanse of the sea, flecked with foam or smooth as a mirror or flaming gloriously at sunrise and at sunset; the green radiance of a summer wood when the mossy floor is splashed with gold; the network of light that sways and dances on the bottom of a pebbly stream with the play of the swiftly running waters; even the delicate outline of a leaf, the soft pure tints of a flower intoxicated him with delight as a lover is intoxicated by the infinite charms of his mistress.

With the love of nature was inseparably blended the love and keen appreciation of art. It was to him a labour of love to study the writings of great critics, and the works of the great painters in the art library and portfolios which its vanished master had collected at Clonard, till he had learned all they had to teach him.

Above all and beyond all he had been fascinated with the matchless Velasquez, revelling in its truth and in the genius that had revealed its treasures of beauty to appreciative eyes. From one picture as from one book the true will learn more than the common herd from a library or



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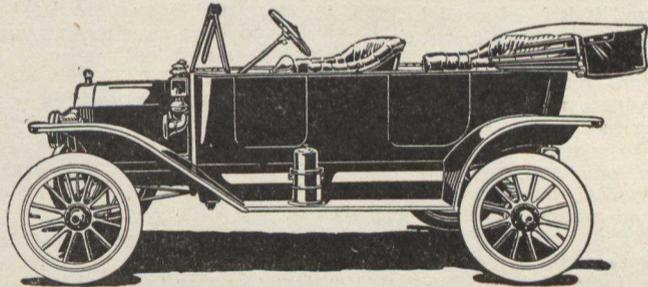
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What and Why Is the Internal Bath?

By C. Gilbert Percival, M. D.

Though many articles have been written and much has been said recently about the Internal Bath, the fact remains that a great amount of ignorance and misunderstanding of this new system of Physical Hygiene still exists.

And, inasmuch as it seems that Internal Bathing is even more essential to perfect health than External Bathing, I believe that everyone should know its origin, its purpose and its action beyond the possibility of a misunderstanding.

Its great popularity started at about the same time as did what are probably the most encouraging signs of recent times—I refer to the appeal for Optimism, Cheerfulness, Efficiency and those attributes which go with them, and which, if steadily practised, will make our race not only the despair of nations competitive to us in business, but establish us as a shining example to the rest of the world in our mode of living.

These new daily "Gossips," as it were, had as their inspiration the ever-present, unconquerable Canadian Ambition, for it had been proven to the satisfaction of all real students of business that the most successful man is he who is sure of himself, who is optimistic, cheerful and impresses the world with the fact that he is supremely confident always—for the world of business has every confidence in the man who has confidence in himself.

If our outlook is optimistic, and our confidence strong, it naturally follows that we inject enthusiasm, "ginger," and clear judgment into our work, and have a tremendous advantage over those who are at times more or less depressed, blue, and nervously fearful that their judgment may be wrong—who lack the confidence that comes with the right condition of mind, and which counts so much for success.

Now the practice of Optimism and Confidence has made great strides in improving and advancing the general efficiency of the Canadian, and if the mental attitude necessary to its accomplishment were easy to secure, complete success would be ours.

Unfortunately, however, our physical bodies have an influence on our mental attitude, and in this particular instance, because of a physical condition which is universal, these much-to-be-desired aids to success are impossible to consistently enjoy.

In other words, our trouble, to a great degree, is physical first and mental afterwards—this physical trouble is simple and very easily corrected. Yet it seriously affects our strength and energy, and if it is allowed to exist too long becomes chronic and then dangerous.

Nature is constantly demanding one thing of us, which, under our present mode of living and eating, it is impossible for us to give—that is, a constant care of our diet, and enough consistent physical work or exercise to eliminate all waste from the system.

If our work is confining, as it is in almost every instance, our systems cannot throw off the waste except according to our activity, and a clogging process immediately sets in.

This waste accumulates in the colon (lower intestine), and is more serious in its effect than you would think, because it is intensely poisonous, and the blood circulating thru the colon absorbs these poisons, circulating them thru the system and lowering our vitality generally.

That's the reason that biliousness and its kindred complaints make us ill "all over." It is also the reason that this waste, if permitted to remain a little too long, gives the destructive germs, which are always present in the blood, a chance to gain the upper hand and we are not alone inefficient, but really ill—seriously, sometimes, if there is a local weakness.

This accumulated waste has long been recognized as a menace, and

Physicians, Physiculturists, Dietitians, Osteopaths and others have been constantly laboring to perfect a method of removing it, and with partial and temporary success.

It remained, however, for a new, rational and perfectly natural process to finally and satisfactorily solve the problem of how to thoroughly eliminate this waste from the colon without strain or unnatural forcing—to keep it sweet and clean and healthy and keep us correspondingly bright and strong—clearing the blood of the poisons which made it and us sluggish and dull spirited, and making our entire organism work and act as Nature intended it should.

That process is Internal Bathing with warm water—and it now, by the way, has the endorsement of the most enlightened Physicians, Physical Culturists, Osteopaths, and others, who have tried it and seen its results.

Heretofore it has been our habit when we have found by disagreeable, and sometimes alarming symptoms, that this waste was getting much the better of us, to repair to the drug shop and obtain relief through drugging.

This is partly effectual, but there are several vital reasons why it should not be our practice as compared with Internal Bathing.

Drugs force Nature instead of assisting her—Internal Bathing assists Nature and is just as simple and natural as washing one's hands.

Drugs, being taken through the stomach, sap the vitality of other functions before they reach the colon, which is not called for—Internal Bathing washes out the colon and reaches nothing else.

To keep the colon constantly clean drugs must be persisted in, and to be effective the doses must be increased. Internal Bathing is a consistent treatment, and need never be altered in any way to be continuously effective.

No less an authority than Professor Clark, M. D., of the New York College of Physicians and Surgeons, says: "All of our curative agents are poisons, and as a consequence every dose diminishes the patient's vitality."

It is rather remarkable to find, at what would seem so comparatively late a day, so great an improvement on the old methods of Internal Bathing as this new process, for in a crude way it has, of course, been practised for years.

It is probably no more surprising, however, that the tendency on the part of the Medical Profession to depart further and further from the custom of using drugs, and accomplish the same and better results by more natural means; causing less strain on the system and leaving no evil after-effects.

Doubtless you, as well as other Canadian men and women, are interested in knowing all that may be learned about keeping up to "concert pitch," and always feeling bright and confident.

This improved system of Internal Bathing is naturally a rather difficult subject to cover in detail in the public press, but there is a Physician who has made this his life's study and work, who has written an interesting book on the subject called "Why Man of To-day Is Only 50% Efficient." This he will send on request to anyone addressing Charles A. Tyrrell, M.D., Room 339, 280 College Street, Toronto, and mentioning that they have read this in The Canadian Courier.

It is surprising how little is known by the average person on this subject, which has so great an influence on the general health and spirits.

My personal experience and my observations make me very enthusiastic on Internal Bathing, for I have seen its results in sickness as in health, and I firmly believe that everybody owes it to himself, if only for the information available, to read this little book by an authority on the subject.

gallery. The Velasquez was to Hugh an artistic education, as well as an ever increasing delight.

His mother, and his mother's friend, Mrs. Darley, smiled at his enthusiasm with an ignorant and indulgent pity for his vagaries. But in Sybil he soon found a congenial soul. The beauty of the child appealed to him at first, and soon he began to find in her something of his own love of nature, his own delight in reproduction in art—that and something more, for she depicted where he could only admire.

Her young fingers speedily found use for pencil and paint brush, and she strove to fashion what she saw. Her drawings of men with impossible legs attached to impossible bodies somehow were alive. Her horses were grotesque, but they galloped, her birds flew. Her glimpses of nature had something of nature's beauty and colour. The soul of the artist peeped out even in the strange, uninstructed efforts of her childhood.

Hugh laughed and admired. He saw the faults, they were easy to see, but he saw, too, the promise which the faults could not wholly hide. He had tried to paint himself and broke down utterly. It may be that he aimed too high, that he was hampered by his ideals, but his own best performances seemed so weak and pitiful by comparison, that he gave up in despair. But to Sybil's drawings he was as indulgent as he was merciless to his own, and took delight in teaching her all he knew.

THEY were great friends, and had a good time together in the lonely wilderness of Connemara. It was glorious to be young amid such glorious surroundings. The growing loveliness of the girl was at first a purely artistic delight to him, but of late something more subtle had come to mingle with artistic appreciation of her colour and beauty. The faint consciousness of sex was waking in his heart. He had glimpses, vague, bewildering, intoxicating, of the flowers and fruit of the magic garden of love.

But the time was fast approaching when he must go out into the world and take up the burden of manhood. His father had been a doctor of great ability, buried away in the wilds of a poverty-stricken country. Through the whole province of Connemara he had been known as "the poor man's doctor," a health giver and life saver in a thousand homes, he had met a martyr's death in typhus fever, caught from a patient whose life he saved.

Hugh had been from the first intended for the same profession, and at first, with the generous admiration and emulation of youth, cheerfully accepted the lot in life chosen for him by his elders, and worked hard for his examination. He was taught by an old high schoolmaster, the last survivor of the prodigies that were plentiful enough in Ireland of the penal days, to whom Latin and Greek were familiar as Gaelic, and who rolled out whole pages of Virgil and Homer with a rich Irish brogue, and Hugh interested in his studies, half forgot the object.

But Nature is stronger than all training. If you put Nature out through the door with a pitch-fork, wrote Horace, she will creep back through the window. Year by year the passion for art more completely mastered the boy. With the first medical book he read began a dislike which gradually grew to a repulsion. He had that morbid horror of death which is part and parcel of the artistic temperament. The books made death very real to him, and often he was constrained to put them aside and saturate himself with the joy of life amid the imperishable beauty of nature.

Not the faintest inkling of this struggle troubled his mother's cheerful anticipation of his future. She was a comely little woman with the bright, quick eyes and the alert movements of a redbreast. A notable housewife, whose main duty in life, as she understood it, was to make her malekind comfortable and happy.

"A creature, not too bright or good For human nature's daily food." Home was, for her, the centre of the universe. For art as art she didn't



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care twopence. A picture was pleasing only for the face or scene it showed or the story it told. To such a woman her son's taste for pictures was nothing more than a mere childish craze that would pass away with his youth.

But as the time grew closer for a plunger into a new life, Hugh, shivering on the bank, shrank more and more from the profession for which he was destined. A slumbering ambition once more awoke in him to be an artist, and he took up again the discarded pencil and brush.

Sybil, one of those days, came suddenly upon him in his special attic in Ashley Lodge as he was putting the finishing touches to a water colour of a view they both knew and loved, and the girl cried out in unaffected admiration.

"Oh, Hugh, how perfect! What would I give to be able to paint like that!"

She held out disconsolately a rough, unfinished sketch of her own which she had brought for his criticism and advice. For answer the boy looked at her sketch, then deliberately, without passion, tore his picture in two.

"You will paint some day, Sybil," he said, "but I never can. I will never touch pencil or brush again."

That night he sat long in his room, and for the first time the widow showed her whole heart to her boy, and he realized as never before the depth and strength of her love and worship for his father and the agony of the blow that parted them. "You are his only son, Hugh," she said.

He felt the timid entreaty in her voice. "I will do my best, mother," he promised, "I can never be like him; no one was like him, but I will try hard to follow in his footsteps."

CHAPTER V.

A New Life.

FOR four people the whole course of many years of life was changed when Hugh Limner and his mother left their home in Connemara. The ties that held those four together had been very close and strong, and the breaking was something more than pain.

The two widows, first brought together by loneliness, loved each other like sisters. They were neither poor nor rich. After her husband's disappearance Mrs. Darley found that he had settled an annuity of five hundred a year for her life and her daughter. Mrs. Limner's income from her husband's hard-earned savings was no more than three hundred a year, but it amply sufficed for her simple needs. With the match-making instinct that is in all women's hearts, they had watched their children playing together, and had seen their childish affection slowly ripen to love as the bud softly swells and opens to a full blown rose. From childhood Hugh and Sybil had kissed when they met or parted, but now their parting kiss had a meaning and a passion they had never known before. For the first time it made the boy's heart beat hard and filled the girl with a delicious shame that flooded her cheeks with crimson.

There are turnings in the roadway of human life so sharp and strange that they almost lead to a new existence amid scenes and experiences wholly unfamiliar.

Such was Hugh Limner's sudden change from the wild beauty of Connemara to the small house which his mother had rented in a quiet and somewhat secluded street in the city. Yet so strong is the magic of custom, so much more vivid the present than the past, that in a week or so this life in Dublin seemed his only true life, and all that had gone before no more than a pleasant dream.

The entrance examination he passed without trouble, and then there was a wait before the real work began. The great Dublin doctor, Sir Dominick Curtin, who had been a student with Hugh's father, and had kept the friendship warm through all the years of their divided lives, received them with the heartiness of an old friend and freely promised help and guidance to the son.

"Your father was the best of us all, my boy," he said, as the three sat to-

gether in his sanctum, while a fashionable crowd of patients waited impatiently in the outer room, "as a student he beat us into fits, as a doctor he was well in front. I was brought down to meet him some years ago, you remember, Mrs. Limner? and I felt myself a perfect sham. It was a rare disease. He had identified the symptoms from a description in a German medical periodical. He taught himself German away in the wilderness—I don't know a word of the language. Well, I did my best to look wise, I was made much of and got a hundred guineas. But your father cured the patient and taught me a lesson in my business that has been worth many a hundred to me since. If he had stayed in Dublin he would have earned a fortune and a title."

"He did earn a title," the widow said quietly, "the only title he ever wanted, 'The Poor Man's Doctor.'"

"Quite right," responded the rich man's doctor with the complacent assurance that he had himself chosen the better part. "But you see the rich want some fellow to doctor them too, and that's about all I'm fit for. Our young friend will have nearly a month to look about him before the work begins. I will be glad to show him round the hospital myself and introduce him to his professors."

So Hugh "looked round him," and in the sharp reality of city life the long lapse of days in the country faded into a dream of fairy-land, where Sybil was the fairy queen. The theatres tired him with their jargon of false sentiment and folly, and their shifting of gaudy colours hurt his eye as a false note hurts the ear of a musician.

His first great surprise and delight were Foley's statues. He had never seen a statue before except the grotesque figures that serve for religious emblems in a country church. The stately figure of O'Connell was a new revelation to him, charming that subtle sixth sense in his artistic soul, and his delight was still warm when he came upon the glorious bronze triumvirate, Burke, Goldsmith, and Grattan, in College Green.

For full five minutes he stood and gazed, a country boy unconscious of the passing throng that stared and jostled as they passed. His eyes wandered from one to the other of Foley's masterpieces where the artist had given a soul to the bronze. He could not tell which he admired the most, the grave and gracious statesman, revolving wise schemes of government; the gentle, pensive poet absorbed in his own sweet fancies; or the fiery patriot and orator, every nerve and muscle tense with the fervour of his passionate appeal.

For a little while he thought more of sculpture than of painting. But on the memorable day, memorable through all his later life on which he first visited the National Picture Gallery, his old love of pictures recaptured him, never to be displaced.

FULL of delight he gazed round the vast expanse of walls covered with pictures. For a little while his delight made him dizzy, he could only wander round aimlessly, seeing nothing in detail. This picture repelled him, that attracted him. A flamboyant, huge-limbed Venus hurt him like a false note in an orchestra, a softly shaded evening landscape soothed his jarring nerves. Masterpiece after masterpiece called to him from every part of the gallery, distracting and enchanting him, till of a sudden he came to a full stop before a beautiful picture.

No need for the catalogue to tell him the name of the master. Velasquez had painted it. The picture was unsigned, but to Hugh's discriminating eyes it was signed all over. It was not merely the wonderful conception and arrangement, the marvellous skill of brightening tints and darkening shadows by which the colour was made to masquerade as light; by an intuition which is part of the free masonry of art, a blank mystery to the uninitiated, he found something of the soul of the painter in his picture and was more than ever convinced that it was the same soul conceived and the same hand that painted the stolen masterpiece.

(To be continued.)

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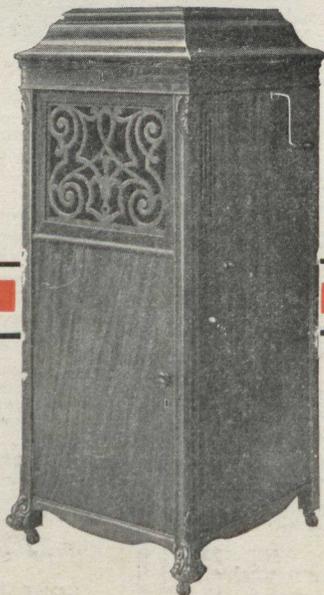
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