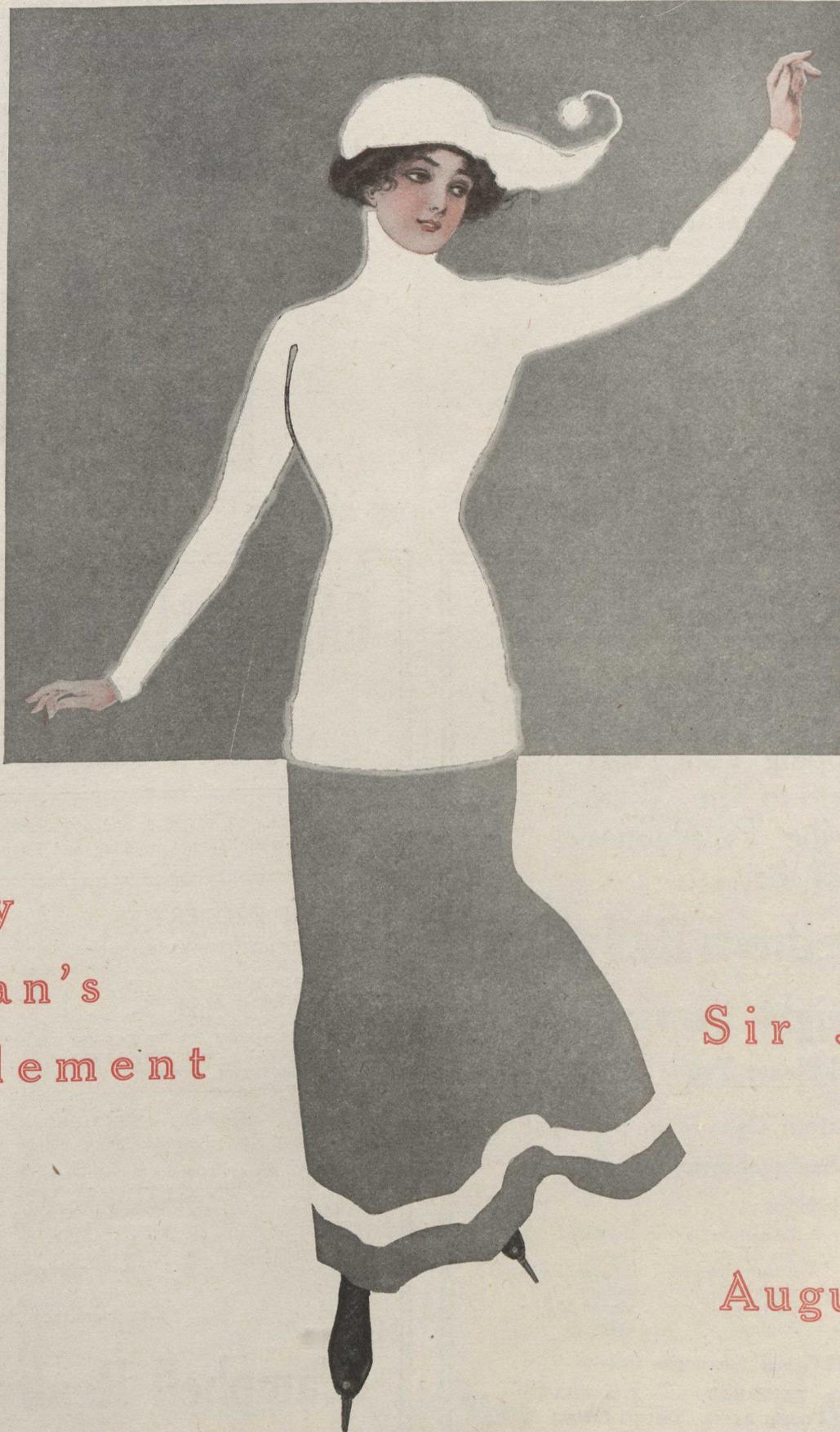
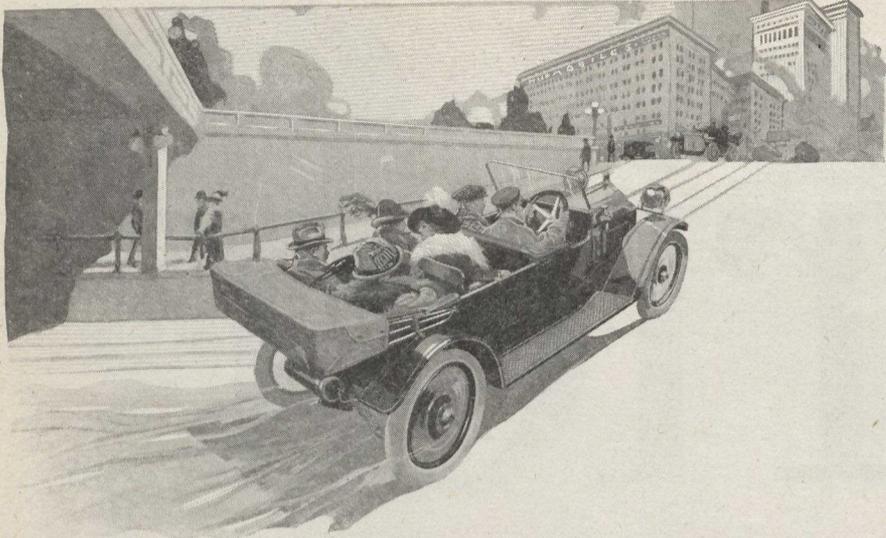


The Canadian
Courier
 THE NATIONAL WEEKLY



January
 Woman's
 Supplement

Sir John
 Willison
 By
 Augustus Bridle



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The Canadian Courier

A National Weekly

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

VOL. XIII.

TORONTO

NO. 7

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Editor's Talk

THE cost of living is still a leading topic. The Department of Labour at Ottawa has issued figures (see page 28) which show that prices in November, 1912, were considerably higher than prices in November, 1911. Moreover, there is no relief in sight. Even the bankers are warning us that prices are likely to be high during the present year. One of our contributors deals with this subject in a somewhat humorous sketch in this issue, entitled, "Mr. Micawber on Thrift." It is rather a quaint conception this resurrecting poor old Micawber to make some criticism of twentieth-century folk. His observations on beans and pickles are worth reading and point a moral to those who are looking for such.

To the Woman's Supplement, which is a feature of this issue, Virna Sheard contributes an exquisite short story which should be attractive to all our readers; Jean Blewett gives some reminiscences of her 1912 trip up the Athabasca to Great Slave Lake; Mrs. Hamilton's excellent paper on the eternal "Help" problem is valuable; and the usual regular features round out a department which seems to be maintaining its popularity.

Next week's issue will contain a more than usual number of miscellaneous articles and contributions of current interest. The House of Commons will be in session and our Ottawa correspondent will have completed his Christmas holidays. During the next few weeks automobile topics will be to the fore, including a special Automobile Number. A number of excellent short stories are in the hands of the illustrators, and the leading Canadian writers of this class will be well represented.

Mr. S. Bopre, of West St. John, N.B., writes as follows: "I wish to congratulate you on the style and general high class of your paper. I enjoy reading it and notice a steady improvement. I think it equal to any magazine of its kind sold in this country."



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No Alternative.—Wife—"Why did you tell the Batsons that you married me because I was such a good cook, when you know I can't even boil a potato?"

Hubby—"I had to make some excuse, my dear, and I didn't know what else to say!"—London Opinion.

Too Hospitable.—One day an inspector of a New York tenement house found four families living in one room, chalk lines being drawn across in such a manner as to mark out a quarter for each family.

"How do you get along here?" inquired the inspector.

"Very well," was the reply. "Only the man in the farthest corner keeps boarders."—Everybody's Magazine.

A Minority.—First Clerk—"How many people work in your office?"

Second Clerk—"Oh, I should say roughly about a third of them."—London Sketch.

Which Do You?

Some persons get up with the lark,
And others, be it said,
Go out and have their little lark
Before they go to bed.

—Boston Transcript.

Now He Knew.—Young Man—"You don't remember me, I see. I am the young man who eloped with your daughter a few years ago."

Old Man—"Well, what can I do for you?"

Young Man—"I came back to offer you my congratulations, sir."—Boston Transcript.

So Beware.—One swallow doesn't make a summer, but it breaks a New Year's resolution.—Life.

Good Reason.—Bertie—"What makes you think I've got a sense of humour?"
Gertie—"Your self-appreciation."—Harvard Lampoon.

Ouch!—"What are you thinking about?"
"Just nothing."
"You always were an egotist."—Town Topics.

Partial Obedience.—Doctor—"You'll have to cut out some of this wine, woman, and song business; it's killing you."
Patient—"All right, doc; I'll never sing again."—Wisconsin Sphinx.

Plausible.—The Old Lady—"Well, what made you so late this time?"
The Old Man (trying a new one)—"Why, I took Sozzle home from the club, and his wife made me take him back again."—Puck.

The Simple Life.—He (in fashionable restaurant)—"That's Archie Temple. Very good chap, but bit of a recluse. Simple life and all that sort of thing."
She—"Really! He doesn't look a bit like it."

He—"Fact! Had it from his own lips. Said he often dines at home as many as three or four times a month."—Punch.

No Return.—Hokus—"So she didn't return your love, eh?"

Pokus—"Return my love? Why, she didn't even return my presents."—Town Topics.

Still on the Job.—Pat applied at the wharf for work as a stevedore. He was only four and a half feet in height, and the boss was dubious.

"We're loading 300-pound anvils into that steamer," said he, "and a little runt like yourself couldn't handle 'em."

"Try me," said Pat.
And the boss put him to work. Pat hustled the anvils aboard all right. The cargo was nearly all stowed in the hold when the boss heard a splash. He ran to the rail and, looking over, saw Pat struggling in the water.

"Throw me a rope!" he yelled, as he went under. He came up, called for a rope and went under again. Again he rose to the surface. "If you don't throw me a rope," he sputtered angrily, "I'm going to drop this anvil."



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The
**CANADIAN
 COURIER**
The National Weekly



HERBERT
 P. D. R.

Vol. XIII

January 18, 1913

No. 7

Personalities and Problems

No. 20—Sir John Willison

Who by a Single Ambition and Much Reading in His Youth Became one of the Most Unusual Editors in Canada

By AUGUSTUS BRIDLE

MURAL Decoration for—say the Press Gallery in the Ottawa House of Commons—a stately knight, decorated with a pitchfork, a sword and a pen; inscribed "Johannes Stephanus Willison, Knight by the Grace of God and consent of King George the Fifth in the year 1913 on the day of the New Year." As accessory elements in the design have the knight's feet pedestaled upon a Hoe octuple press; at his right hand a linotype machine; at his left copy of an advertising contract; his robe cleverly brodered with galley proofs; over his right ear a quill pen; upright at his right elbow—not too prominent—a pitchfork in lieu of a sword under his cloak; over all a succinct halo caused by the emanations from a huge fiddle of telegraph wires.

I am quite aware that this design would cost a lot of money and would probably drive the artist into a lunatic asylum. Nevertheless, it would be greatly worth while and confoundedly suggestive. Sir John Willison is the first simon-pure editor in Canada that ever got a knighthood. Sir Hugh Graham was born to be a newspaper proprietor—or else manager of a hippodrome. Sir John has won his spurs by his pen; and by nothing else. To quote his own oft-repeated testimony,

"No, I don't think there is another calling on earth at which I could have made a living. I always wanted to be an editor. I never had the least instinct for business or speculation; never made a dollar on the stock market—for I wouldn't know how."

At the same time the editor of the *Toronto News* and Canadian correspondent for the *London Times* is financially beyond the reach of care. If he were transported to twenty years ago he would be rated as a wealthy man. He lives in style at 6 Elmsley Place, which, I am told, is as knightly a retreat as could be found in Canada; a place which he has had rebuilt and garnished to suit his own ideas of living with an immense two-storey library and reading room.

Now for the soft pedal. I remember once when a scribe on the *News*, under then Mr. Willison, being swiftly summoned to see the editor-in-chief, whose first word to me was,

"Never—"

Then a significant pause.

"When you are assigned to interview people in private houses never describe the furniture. It is journalistic bad taste."

One of the places in question was the Grange, which, as I pointed out, was about as public a place as the City Hall. The other was a fashionable residence where the guest was a famous actress who refused even to be looked at—so what else was there to do but describe the house?

This, of course, is talking shop. But it illustrates at least one characteristic of Sir John Willison. He has always banked on journalistic dignity as a principle; as a rule which permits of occasional exceptions.

But if Sir John's ambition was to be an editor it surely never was to be a knight. He knew nothing of this title until about a week before Christmas. It came as a surprise. When he got wind of it, of course he thought it over.

"It took me about five minutes to decide—that I would take it," he said. "Why should I refuse? If I had refused it I suppose reasons would have been invented to prove that I was trying to be

singular. A title is an honour—certainly if it is unsolicited. The Governor-General and the Prime Minister must concur in the selection before any candidate for a title is nominated to the King. The King has the traditional right to dispense honours in his kingdom and empire. I suppose our notions of the empire trace up to the King. If we deny him the right to dispense favours, what becomes of our theory of kingship?"

It was to me most interesting to hear Sir John discuss the ethics of title-giving in his plain but elegantly comfortable office in the *News* building, next to the National Club, on Bay St., Toronto. Many years ago he discussed this question with Lord



"The First Simon-pure Editor in Canada That Ever Got a Knighthood."

Aberdeen. Time and again—or somebody else on his staff—he has paid some tribute with his pen to some fresh recipient of a title in Canada. He knows all the knights in Canada by reputation, and most of them personally. He is well acquainted with Sir Wilfrid Laurier, our most distinguished knight, as he was fairly acquainted with Sir John Macdonald, in his day the chief of knights. He remembers many a man who might have been expected to get a title, and has not—yet; some cases of men who were slated for titles by both Governor and Premier but refused by the King—why? And I am sure that Sir John could write a book about titles in Canada.

It is much more interesting to trace the career of a man who, by wielding a pen, got away from the pitchfork to a knighthood. Sir John wears his honours with becoming distinction. He has the bearing of a knight. He looks the part. He requires nothing of the imagination.

But how did he get from the pitchfork to a knighthood? This is interesting, because there are a million or so people in Canada who may never get further than the pitchfork—which, however, once upon a time, about 1812 and 1837, was a fine knightly instrument of war in the hands of many an awkward squad on the border. Sir John was born on a farm up in Huron county, Ont. As this was a pretty old settlement, it's not likely he had much to do with logging-bees and stump-pulling. But it was real farming that the Willisons did. The lad John ploughed with the long-handle plough, bound wheat by hand after the four-rake reaper and the cradle-swath, dug potatoes with a fork and went with a pitchfork to threshing-bees when the horse-power antedated the steam-engine.

And he had also a passion for reading. There must have been many a wet day when he hoped his father wouldn't be able to find a job fixing the granary or cleaning wheat; when in all probability he hiked himself to the haymow with a book. He read every book he could get his hands on; though he omitted Shakespeare till he was old enough to vote.

Up till the age of seventeen, however, he read the newspaper more than any particular kind of books. His father was a Conservative. The paper that was fetched from the post-office every day into the Willison home was the *Daily Leader*, the Tory paper that preceded the *Toronto Mail*. I suppose there was a weekly from Goderich or Kincardine or some of those Huron towns; and he read them all. But he read the *Leader* with great gusto. It was a city paper. The lad had a hankering for city life. He devoured it all, editorials, cable despatches if any, telegraph news, births, marriages and deaths, and the ads—which in those days were not very numerous. It was the daily joy; probably the picture of a bigger world which some day he hoped to belong to. He read also the *Daily Telegraph*, in those days a paper published by John Ross Robertson before the birth of the *Telegram*.

He was a lad of seventeen when the Pacific scandal got into the newspapers. I guess his father had some way of explaining that phenomenon; but somehow the scandal stuck with the lad, who in those days had large, sombre notions of patriotism and the like. In fact I remember hearing him say once at a Press Club dinner that when he was a youth about the age of Bryant when he wrote "Thanopsis," he had the most melancholy outlook upon all things mundane, and sometimes wrote

sombre poetry. Most of us have been there. We sympathize. We also get over it. But the Pacific scandal—that was something to brood over. So let the pigs squeal and be hanged to them! On the way home from the post-office, behold the lad reading his way along the snake-fence corners, determining very likely that if ever he became an editor he would brand like Cain any man that had such a scandal up his sleeve.

About that time he moved to a place called Greenwood, in south Ontario county. Here for a few months he substituted for a dominie and taught school—without a certificate. He had never gone to High school. But here, at the village of Greenwood, he found the one thing that opened to him the gates of Paradise. That was the Mechanics' Institute. You have seen one of those dingy old libraries chosen by some wise old pioneers of culture; usually either in the same building as the town hall or above some bank. This one was a great library.

"Even now, when I have a library of my own, perhaps much more complete," said Sir John, with considerable enthusiasm, "I recall that Greenwood Mechanics' Institute as a really fine collection of books. And I read them all; not because I wanted to turn my reading to any particular account, but because I couldn't stay away from the books."

BEHOLD him every evening and Saturday afternoon, pulling along to the shelves, taking down a book that he began yesterday and left a mark in; poetry or history or science, or philosophy—for they had them all.

But even in those years without more than passing advice from a dominie or a lawyer or some doctor with a few books, or more than likely the village preacher who might happen to have been a B.A. or a theolog. in his time, he got the idea that it was better to read up one subject pretty thoroughly till he had got the general drift of it before going to something else. In this way he read economics and history. He memorized long passages of both poetry and prose. He revelled in Macaulay and Gibbon and Grote, in Froude and Gladstone and Burke, in Carlyle, Emerson and Ruskin.

"I still believe that is the best way to read," he said. "I don't mean that a man necessarily has to retain a distinct detailed recollection of all he reads in that way. But he must get a good working background and a sense of proportion; get a fair knowledge of the sort of men the authors were; the colour of the times and the customs.

No doubt he admired and all but adored every professor in a university; dreamed about college halls and wondered about Oxford. Doubtless he read the long, ponderously elegant speeches of Edward Blake and wondered why John A. Macdonald made such bad reading.

BUT before he had seen either of these great men he went on the London *Advertiser* as—I suppose a reporter. It was only a year till the young man found himself on the staff of the *Toronto Globe*; son of a Conservative doing press gallery correspondence in Ottawa for a clear Grit paper. And in those days of succession to George Brown the *Globe* was very Grit.

The period from 1883 till 1890 he spent in Ottawa. Those were the days of the beginning of the end in the Conservative Government. Sir John had three more elections yet. Two years after Willison began to wire copy to the *Globe* came the Northwest Rebellion, when Ottawa was in a whirl of strange excitement and the House stormed with lurid debate; when it seemed to the young correspondent as though the fate of Confederation hung in the balance, and he listened to every speech as though it had been an oracle.

In a few months, even without the *Globe* sending its Ottawa man to the camps of Saskatchewan, the war was over, Riel captured, tried and hanged; and then came along the commercial union agitation which, in 1887, began to be a great bugaboo in the minds of young knights of the pen. Up till this time I don't think Mr. Willison had ever met Goldwin Smith, whose fine, melancholy writings he so tremendously admired. Though every time he got back to the office between sessions he must have had a hero-worship notion that somehow the real intellectual centre of the Empire was up at the Grange, where, as yet, he had never been. He was yet to become an intimate associate of the Sage; and by turns his friend and—whatever else Goldwin Smith chose to regard him. Of course the *Globe* in those days wasn't very far from absolutely free trade; and the commercial union idea had friends on the *Globe* staff.

But before this, in 1887, the *Globe* correspondent at Ottawa became fixed with admiration of a new commanding figure in Canadian politics. That was

Wilfrid Laurier. With what mingled emotions the ambitious scribe on copy bent regarded from the press gallery the middle-aged, chevaleresque figure of the brilliant French-Canadian Liberal leader, history has not altogether related. The most convincing evidence of the impression made on such an imagination by such a man is to be found in "The Life and Times of Sir Wilfrid Laurier," written by the editor of the *Globe* near the end of last century and shortly after Wilfrid Laurier became Premier of Canada. As this book has been freely bandied about by Liberal newspapers without heart, and I have not read it, because it costs too many dollars a volume, further reference to it must be omitted from this article. But to any in search of a clue to the evolution of a politico-journalistic career, only less interesting than that of Goldwin Smith, this work should be exceedingly valuable. Times have changed. Even the *London Times* has changed—since Northcliffe got it, and since Sir John Willison became its Canadian representative.

THIS is getting ahead of the story. In 1890 Mr. Willison became editor-in-chief of the *Toronto Globe*. This was a rare distinction. The *Globe* was the leading Canadian newspaper. John S. Willison was only thirty-four years of age. He was fed up on political reading, much of which he had only begun to digest. But for twelve years he remained editor of the leading Liberal organ during the period of the *Globe's* greatest development.

The year after that came Sir John Macdonald's last election and the Durham letter of Edward Blake repudiating commercial union. Then it was that the President of the Commercial Union Club, Mr. Goldwin Smith, might have been seen austere and portentously in and out of the *Globe* office, into his slow family carriage, the lean ascetic with the low felt hat and the eagle visage—to whom every editor of those days when in doubt on anything from housing the poor to the future of the Empire in India went or sent for the last word. And the *Globe* was much nearer the Goldwin Smith idea than any other paper. There was a rather famous editorial writer on the *Globe* under Mr. Willison who became personally an open advocate of commercial union. For the sake of intellectual equipage it became necessary for the *Globe* to come out with a leader one day in 1891 explaining that the said writer's views on that subject were his own personal property and had necessarily nothing to do with the *Globe*.

I suppose Mr. Willison wrote that leader.

At any rate the *Globe* did not succeed in keeping Sir John Macdonald from winning the election in February; neither from passing off the stage in May, 1891.

AT this time the leading newspaper in Canada was set by hand, and printed on slow, flat-bed presses. The premises were illuminated by gas and heated by hot air, which was a new thing. There were arc lights on the streets; incandescents were not yet in use; linotype machines were unheard of; a Hoe web press four decks high was not even a dream; modern advertising methods were unknown; stereotyping was not necessary; everything was almost crudely elemental—compared to 1913. Yet the *Globe* of those days was reckoned a highly-civilized institution; and there is no doubt that John S. Willison, as he corrected galley proofs in his office or leaned over the stone in the composing room making up his editorials felt that he was some kin to Warren Hastings, of whom he had read in Macaulay. Hastings was the youth who lay on a bank one day and dreamed he would buy back his patrimonial hills—and he did it. John S. Willison had dreamed of being an editor—almost any kind would have done—as he did chores on the farm. Now he was head of the greatest newspaper in Canada.

Space will not permit reminiscences of those days. Sir John has a complete list of them. There is nobody on the *Globe* now that was there when he became editor—except Stewart Lyon and Senator Jaffray. John Ewan, who antedated Sir John, is dead. John Lewis has gone to the *Star*. Charlie Taylor, business manager during all the Willison regime and before it, has gone. E. E. Sheppard, ancient confrere of J. S. Willison, founder of *Saturday Night* in that era, has left town. Goldwin Smith is gone. *Grip*, the comic weekly of those times, long since quit the field.

In fact, the number of journalistic people and things that have quit since 1890 is pretty good proof that Canada is a land of progress. In the *Globe* files of 1890-1893 may be seen many columns devoted to the story of the "boom" that struck Toronto about the time J. S. Willison went on the *Globe*. The boom burst—along about 1893. Hard times. The *Globe* still put on a few hundred extra

subscribers every year. One reason of this was that it began to circulate somewhat among readers of the *Mail* and of the *Empire*; because for the first time in *Globe* history the parliamentary and political correspondence was ordered to be both-sided and impartial. The *Globe* gave both sides of the news. This was the work of the editor.

IN 1895 a fire—it was the hard-times period of many fires—did its best to wipe out the *Globe*; which came out next day with its own story of the fire set up and printed in the offices of the old *Empire*, a terribly Tory sheet, afterwards absorbed into the *Mail*. John S. Willison, chief Liberal editor in Canada, made up his Grit editorials on Tory stones, with Tory type and had them printed on Tory presses. He must have had re-visions of the day when in the Huron farmhouse he devoured the Tory contents of the *Leader*.

One result of this unholy alliance was a friendship with Mr. A. H. U. Colquhoun, then editor of the *Empire*, now Deputy Minister of Education in Ontario.

In 1896 the *Globe* got the Tories out of power at Ottawa and put Sir Wilfrid Laurier in. The millennium seemed to have begun. Mr. Willison was then forty years old; a singularly alert and dignified man; apparently austere and looked upon by readers of the *Globe* as next to Sir Wilfrid Laurier, the greatest man in Canada. Which was about the time that the *Globe* editor began to dream of his "Life and Times of Sir Wilfrid Laurier."

And so, as told in the daily columns of the *Globe*, the story of Canada and the rest of the world came to the end of the nineteenth century. Heaven knows what conferences were held in the *Globe* offices those last few years of the 1800's. But two institutions were on the eve of a great change. Many had an idea that the Liberal regime, almost thirty years old in Ontario, was due for a change. Some people round the *Globe* may have thought so. But the *Globe* never said so. And so far as is known nobody had the faintest idea that the *Globe* itself was about to be reconstructed.

IN 1902 a well-known financier in Toronto became seized of a desire to start a paper. His intention was to found a religious publication for which he had the clerical editor almost picked out, when a friend of Mr. Willison got wind of the intention and decided that it was time the editor of the *Globe* and the aforesaid financier became acquainted.

The result was that Mr. J. W. Flavelle bought the old *News*, paying therefor a goodly sum; also the editor of the *Globe*, who became managing editor of the new *News*, an independent journal devoted to—see the once *News* motto on the editorial page. Mr. J. S. Willison and Mr. A. H. U. Colquhoun organized the new *News*. A fortune was spent in a new building and equipment and the finest newspaper staff in Canada. Once more John S. Willison must have harked back to the pitchfork days, saying to himself that even in his wildest fence-corner dreams he had never conceived it possible to become the managing editor of a paper untrammelled by party politics, blessed with a practical endowment, and animated by the loftiest aims known to modern journalism.

And in 1905 the independent *News* did more than any other paper to put out of office Sir George Ross, who, as Minister of Education and Premier of Ontario, had long been a great friend of the *Globe* under Mr. Willison. Such are the exigencies of political journalism.

This brings us down to the present time; to the day when a big metropolitan newspaper is not the slow growth of an idea in the mind of an editor, but the obtrusion and expenditure of a huge fortune by men who make their money out of the people that buy advertising space in newspapers. For seven or eight years the *Toronto News* occupied the building at the south-west corner of Adelaide and Yonge. Then the real estate boom boosted prices. The *World* and the *Star* both pulled away from Yonge St. The *News* did likewise. It went to the site of the old emergency hospital on Bay St., next to the National Club. Mr. Flavelle withdrew from journalism. Other men took hold of the *News*, which became an out-and-out Conservative paper, opposed to modern Laurierism—not contained in the *Life and Times*, etc.—and supporting Mr. Borden.

The editor of the *News* had worked out the complete cycle; from the pitchfork days when he read his father's *Tory Leader* to the day when he became editor of a real Conservative paper that grew out of an independent journal; till he became Canadian correspondent for the *London Times*, also metamorphosed by the millions of Harmsworth; till he shaved off his very becoming beard and became Sir John Willison on the day of the New Year 1913.

Mr. Micawber on Thrift

Interview With a Great Authority

By W. F. RALPH

MR. MICAWBER, sitting meditatively upon his haunches on the far shore of the Styx, was aroused by the arrival of Old Charon with another load. Arising from his easy, if somewhat Oriental posture, he stretched himself with his accustomed elegance, and prepared to meet with his usual affability the more distinguished passengers. Among these latter was Mr. Ernest Nosey, late reporter and special writer on the *Evening Blare*. Mr. Micawber, scenting more fame, approached.

"Ah, good morning, my dear sir, am I right in presuming to designate you as a leading member of the staff of that, shall I say, internationally famous journal, the—in short, are you Mr. Ernest Nosey, of the *Evening Blare*?"

"That's me."

"Ah, glad to meet you. My name is Micawber, Wilkins Micawber, Esquire, late of London, Canterbury and Australia, a name, perhaps, not entirely unknown to the teeming throngs which pervade the—ah—"

"Sure, I knew you at once, Mr. Micawber," said Mr. Nosey, at the same time producing a thick pad of paper, and the grimy remains of a pencil.

"In fact, I was thinking about you when Old Charon came along with his chug-boat."

"Is it possible, my dear sir? You do indeed flatter one of the most humble men who ever trod the shores of —"

"Yes, yes, ain't I telling you. The managing editor told me to chase up three columns of dope on the 'Decline in the Practice of Thrift among the Poor.'"

"Very interesting commission, my dear sir, very interesting."

"It sure is," replied Mr. Nosey, "if a trifle hard to get at. But you, I believe, got a very profound remark off your chest on one occasion anent the desirability of living within one's income."

"You allude, no doubt," said Mr. Micawber, "to an occasion when, in a period of financial embarrassment, with several little bills outstanding, and with little prospect of anything turning up to dissipate the gloom by which my otherwise hopeful mind was enveloped. I delivered myself of the axiom: Income twenty pounds, expenditure twenty pounds, one shilling—result, misery. Income twenty pounds, expenditure nineteen pounds, nineteen shillings—result, happiness."

"That's it," agreed Mr. Nosey, transcribing the axiom verbatim. "Now, Mr. Micawber, can you favour me with any further observations on the subject?"

"With pleasure, my dear sir, with the greatest pleasure. If you think that, using a term so greatly favoured by my late colleague, Mr. Heep—the opinion of so 'umble an individual will be of interest to your large circle of intelligent readers, I will—in short, yes."

"Well, go ahead, proceed, get busy."

"In the first place," proceeded Mr. Micawber, "and speaking from this elevated plane whence we may view the doings of the world from a decidedly detached point of view, I would say that the practice of thrift has always been declining and never has been a characteristic pursuit of the poor—that's why they are so numerous."

"How?"

"Well, for instance, the poor, with indefatigable zeal, take to their hearts and implicitly obey the command given to the Hebrew patriarchs of old to increase and multiply and replenish the earth; to become as the sands of the—in short, they have a habit of creating more mouths than they can adequately provide bread for."

"Very true. Go on."

"Now, I ask you, Nosey, as man to man, dwelling in a sphere, the harmony of which is, I may say with perfect truth, seldom broken by the noise of controversy, does this indicate the possession of an eye to the future, which is, so to speak, the essence of thrift?"

"No, indeed, Mr. Micawber, it would seem not," replied Mr. Nosey.

"In the second place," continued Mr. Micawber, "and speaking as a man who, in a former state was not infrequently compelled by an unkind fate and an accumulation of overdue bills to exist in direst poverty, the poorer a person is the more energetically will he strive to emulate to the greatest possible extent the habits and appetites of the wealthy; or, as you modern journalists might say, the poorer

the person the more apt is he to desire pickles and beans on a bean income."

"What do you mean exactly, Mr. Micawber? Why pickles and beans?"

"I allude," continued Mr. Micawber, with that suave condescension of manner towards inferior intellects which so distinguished him, "I allude, my dear Nosey, to an instance reported recently by a man of your own profession, a profession, I may say, which draws to itself the—ah—the noblest and most erudite minds of the—ah—in short, many very capable men."

"And women," suggested Mr. Nosey.

"And women," agreed Mr. Micawber. "I thank you for reminding me, for was I not myself for many years the husband of the most charming of her sex? In the instance to which I allude the journalist was assigned by his editor to investigate the high cost of living as it affects the very poor. While interviewing a grocer whose trade consisted principally in the retailing of foodstuffs in the most infinitesimal quantities, a boy came in, sent by his mother, a woman abjectly poor, to buy two cents' worth of beans and two cents' worth of pickles."

"A very large order!"

"Very. But the insignificance of the amount serves all the better to illustrate the inherent thriftlessness of the very poor."

"How?"

"In this way, my dear Nosey. The bean is, I take it, essentially a vegetable designed by nature for food. On the other hand, the pickle is a vegetable



"Sure, I knew you at once, Mr. Micawber."

that has been divorced, so to speak, from its legitimate career and treated artificially so that it may serve the purpose of an appetizer, which is a luxury, and not, strictly speaking, a food."

"Quite true."

"Well, you see, in this case we have the spectacle of a woman who can scarcely afford food, splitting the food-money for the purpose of indulging in a luxury. Now why in the Dickens (I am sure you will pardon the passing allusion to my creator, a form of exclamation which, I believe, has attained considerable vogue in respectable circles), why in the Dickens did not this woman buy the beans and

put the pickle money aside for a more useful purpose?"

"Why indeed?"

"Because, my dear Nosey—and I think you will credit me with some experience in unwise expenditure—that would have been thrift. It is an unfortunate characteristic of the very poor that they can never fully realize that a degree of wealth sufficient to make pickles an every-day affair, can only be attained by an avoidance of such toothsome appetizers at a period when they cannot be afforded without encroaching on the bean money. In short, without thrift of this nature, you cannot expect to get your expenditure within this year's income and have anything left to meet next year's half way."

"That sounds true!"

"It is true," replied Mr. Micawber, "and I think you will not dispute it when I say it is the essence of truth. Unless you make your needs shrink to the size of your income, you will, as likely as not, find yourself in a situation where that most fatal of all documents so far as peace of mind and ultimate comfort are concerned—need I say I allude to a bill?—is the only way out. And I assure you, as the living shade of a man of honour, that the discounting of a personal bill is the surest way in the world to prevent anything desirable turning up."

"That is no doubt correct," said Mr. Nosey. "But I take it that you have no sympathy with the very poor and would have them grind themselves to save two cents?"

"You wrong me, Nosey, you wrong me. I do indeed sympathize with the very poor. My bosom was ever tenanted by a heart most tender. But since my transfer to the exalted state in which you find me—and which, indeed, you share—all tendency toward sympathy of a maudlin character has disappeared to be replaced by sympathy of a more rational nature. I now sympathize with the very poor not because of their poverty—which is, to an enormous extent, preventable by themselves—but because of

their lamentable failure to learn the lesson of thrift which their condition teaches."

"You have altered, Mr. Micawber," said Mr. Nosey.

"Yes," mused Mr. Micawber, "my feelings, after all, may better be described as impatient with the block-headedness of the poor rather than as sympathy with their condition. How we do progress in our ideas, even up here! In my time, to be drunk occasionally was a badge of manhood; now it is held to be the quintessence of folly. In those days—even now to a lesser extent—we coddled the poor and by so doing encouraged their self-pity instead of developing their self-respect; but now I observe there is a growing tendency to quit coddling them and to make them buy themselves out by practising thrift."

"Well," exclaimed Mr. Nosey, "I'm glad I quit the place when I did. If what you say is true, and thrift is to be the order of the day, the population of the earth will soon consist of tightwads."

"Not necessarily, my dear sir, not necessarily. There is a huge

difference between the prudent man and the tightwad, which word is, doubtless, another way of describing a skinflint."

"Define it."

"Well, speaking of men with moderate incomes I would roughly classify the various degrees of thrift this way: The man who saves one quarter of his income is prudent; he who saves between a quarter and a half is tight; if a man save more than that he is apt to be a miser and is almost certain to be an unpleasant companion."

At this point, the plash of oars out on the dark stream announced another band of pilgrims.

GREAT HOTELS

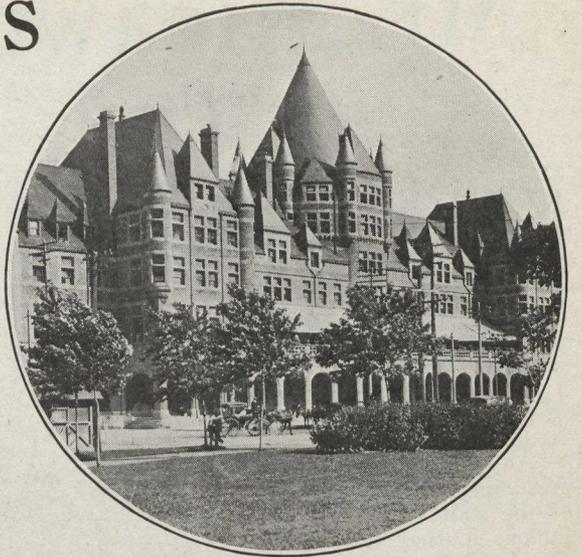
Built by Canadian Railways



C. P. R. Empress Hotel at Victoria, B. C.



Dining Room Vista at the Chateau Laurier in Ottawa.



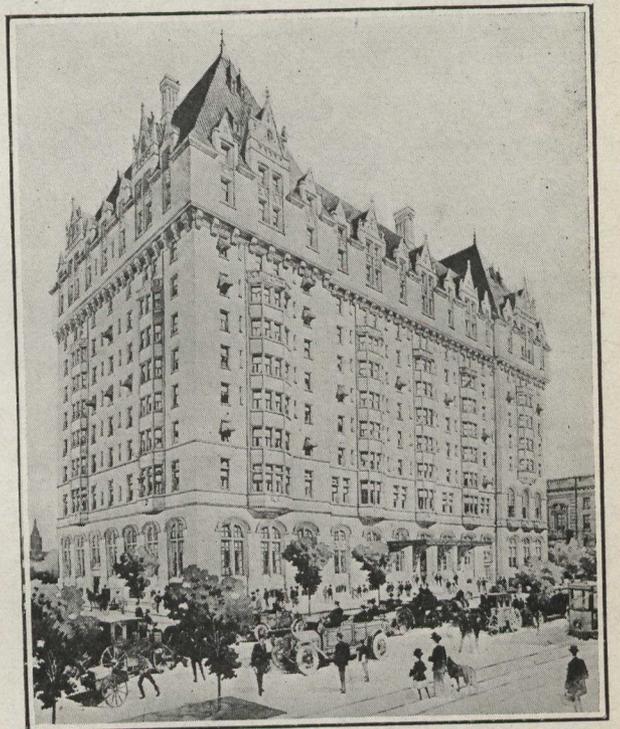
C. P. R. Place Viger Hotel, Montreal.



Bedroom Setting in the G. T. R. Chateau Laurier.

CANADA has probably more railway hotels than any other country in the world. Each of our three transcontinental systems has its hotel department, presumably because there was a real need for large, high-class hotels to accommodate the large amount of foreign travel which Canada enjoys.

Private enterprise for many reasons is slow to put its money into hotels. When the King Edward was opened in Toronto in 1903 many said it would be a white elephant. Now it is building additional stories. Several other prospective hotel palaces in Toronto have been talked of and deferred because of alleged uncertainty over the license question. The same for other reasons is true of Montreal and of other growing centres. In Montreal, Quebec, Ottawa, Winnipeg, Victoria and other places the railways who carry the travelling public have been busy erecting great hotels to house the public. Apparently they are traffic makers.



Proposed G. T. P. Fort Garry Hotel at Winnipeg.



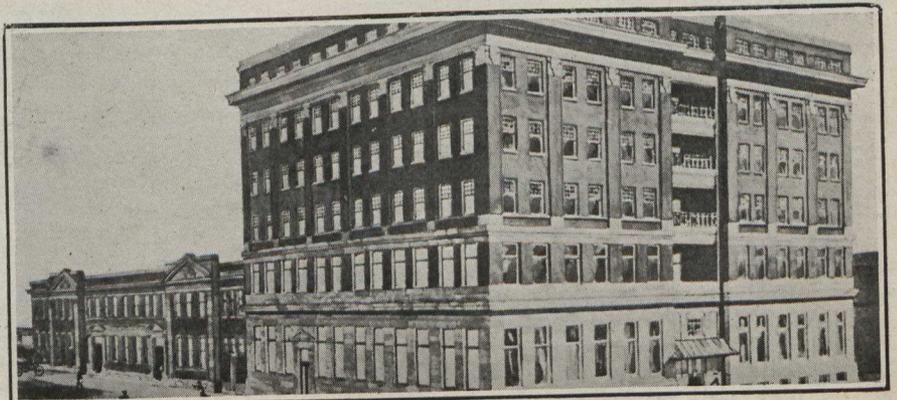
Rotunda of the C. N. R. Prince Arthur Hotel at Port Arthur.



The Always Gay Chateau Frontenac on the Heights of Quebec.



Proposed G. T. P. Macdonald Hotel at Edmonton.



Prince Edward, New C. N. R. Hotel at Brandon.

English Comedy in Canada

The First All-Canadian Tour of a First-Rate English Company from Coast to Coast

By JOHN MELVILLE

THE first high-class English comedy company that ever did an all-Canadian tour is now on its way through Canada. "A Marriage of Convenience," with Mr. Lewis Waller and Madge Titherage in the leading roles, has been seen already in several eastern cities, and is now



MR. LEWIS WALLER.
In "A Marriage of Convenience."

westward. Mr. Lewis Waller is by many regarded as the leading English exponent of a really good French comedy by Alexander Dumas, done into English by Sydney Grundy. He has played the leading role in Othello—well; Henry the Fifth many times; Monsieur Beaucaire a thousand times; and he shares with Tyrone Power distinction in the role of Brutus.

Like Sir Henry Irving, he has played in his own theatre in London for a number of years. He has more royal command appearances to his credit than any other living actor. His first production of "A Marriage of Convenience" was at Sandringham, by command of the late King Edward. Twelve years ago there was a bronze bust of him in the British Museum. By temperament and training he is a splendid interpreter of big romantic roles. At a small private gathering while in Toronto he stood before a huge fireplace and gave a remarkable rendering of "The Portrait," by Owen Meredith. The effect was almost marvelously realistic, without a vestige of make-up or stage setting, more than the big fireplace, a rug and a small group of men.

"I don't like this English weather in Canada," he said.

The day was wet. He had just driven his car down from the hill—he takes his car with him and always drives it himself. Though what he will do with it on the prairies at forty below he has not begun to imagine.

"But I am determined to enjoy it," he said. "I hope we shall get jolly well snowed in somewhere for ten hours."

Mr. Waller has not read the experiences of several concert companies wintering in the West; nor of many good theatrical organizations which of late years have been developing good circuits in the big towns of the prairie. In fact it is because western towns and cities have been getting on to the big circuits with good shows playing in well-appointed, modern theatres that Mr. Waller is able to take this first-rate comedy production beyond Winnipeg—to Regina, Medicine Hat, Moose Jaw, Calgary, Edmonton, Saskatoon and on through the Rockies to Vancouver and Victoria. It is no longer a case of "Uncle Tom's Cabin" or "Ten Nights in a Bar-Room" playing in the town hall. The West has begun to become a good field for big circuit shows. The usual route is from Chicago via Minneapolis and St. Paul to Winnipeg and from there on to all the towns and cities included in the circuit. Of booked for "A Marriage of Convenience." Of course theatres are mostly small and the distances are long-haul. In only a few towns is it possible to do more than one-night stands. But the price of tickets is much higher than in the East. There is little or no competition. A company as small as that in "A Marriage of Convenience," with but one stage-setting for the four acts, is highly economical to operate. There is no reason why the first all-Canadian tour of a leading romantic English actor should not be a commercially profitable venture.

English comedy in this country has had a rather chequered and uncertain career. With a clientele most admirably adapted to the appreciation of refined comedy produced in England, we have been compelled by the exigencies of our "magnificent distances" to take in the main only such productions as came to us on a circuit embracing United States cities, with now and again a company coming

direct from England. It is now nearly twenty years since that masterpiece of comedy, "A Pair of Spectacles," with John Hare in the leading role, came to us; and it is on record as perhaps the cleverest and most refined thing of its kind ever seen in this country. Though it played to good houses, the houses were so few and far between that it never came again. The company was too large and the accessories too numerous to permit of the play to go on at anything but a loss except on a circuit mainly operated in United States centres.

Of course we have never been quite divorced from good English comedy. We have had splendid productions at the hands of such masters as E. R. Willard, Charles Hawtrey, William Hawtrey—also in Canada lately—John Hare, Reeves Smith, Dallas Welford, Lawrence D'Orsay—in Canada again last week—and some others.

All these comedians have been well received in Canada; relatively more so than in the United States. There is a reason. It depends upon what may be considered humour, a subject upon which Englishmen and Americans do not agree. New York, for instance, considers *Punch* a dull whimsicality. London looks on *Life* as an example of smart cynicism that is not necessarily funny. Canadians read both *Punch* and *Life* and appreciate both.

So English comedy, which may be taken to represent English wit and humour, has a vogue in Canada. "A Marriage of Convenience," however, while played by English comedians, is French comedy in translation. The plot is rather psychological. There is little action. There are four acts in but one setting. Story, plot and action are all conditioned upon the lines. And the lines are peculiarly significant. Most French plays depend largely upon subtlety of lines. Most English translations of

French comedies miss that subtlety, or dull its edge by the English setting. "A Marriage of Convenience" was played in Montreal before it was seen in Toronto. It took just as well among the French-English audiences as it did to audiences purely English. For this the setting and the atmosphere and the character of the story are largely responsible. The manners of the piece are distinctly French—of necessity. It is conceivable that the play would have aroused even more enthusiasm in Montreal if done in French. I remember with what fine interest a largely French audience in Montreal heard that insuperably dull production, "Sire," which, to an English listener, was about as interesting as the Greek alphabet set to Hindu music. The comedy was in the lines and between the lines; in the unspeakable gestures and all the garniture of expression of which the French are the sublime masters. I remember, also, with what melancholy lassitude the empty benches in Toronto time after time heard Mdme. Rejane, a most accomplished actress, in a series of French plays done in French. It is quite possible the same plays done into English by such a master of translation as Sydney Grundy would have been highly popular; though it is almost certain that a French audience at a French comedy done in English is much more interested than an English audience at a similar comedy done in French.

To quote the analysis of the press agent regarding "A Marriage of Convenience":

"It is a digression of the old form of French marriage, which in some parts of France exists to-day. A young man and young woman, to the views of their parents, are quite intended for each other. Either side arranges a dowry and they are married forthwith, without any regard as to their own wishes. This is the theme of the play, and it is the falling in love of the apparently unhappy married couple that furnishes the charmingly amusing incidents of the piece."

Among the Music-Makers

By THE MUSIC EDITOR

THE finest string quartette in the world have once more been in Canada, where they have played during the past two years only less than half a dozen times. The Flonzaley Quartette are a remarkable corps of men. They have played together many years. Their names are—Adolf Betti, first violin; Alfred Pochon, second; Uga Ara, viola; Iwan D'Archambeau, cello. They seem to be a mixture of French, Italian and German by extraction. But for the most part they are Swiss-men. Years ago they were engaged by a musical citizen of some Swiss town to play together and stay together and go touring whenever he lets them. He pays whatever deficits there may be on long tours. They play the most nearly perfect programmes of chamber music ever heard in the world; as technically good as the Kneisels, and temperamentally much better.

Their programme last week consisted of three pieces; a quartette of Tschaiikowsky, a trio of Sanmartini and a quartette of Haydn. The five hundred people who heard them in Columbus Hall, Toronto, probably agreed that never before had they heard anything quite so ravishingly fine in string music. Description of the playing is difficult. But there were times when the stage was a golden glow of soft music that seemed to come from nowhere in particular, universal in character, in colour and quality of tone unsurpassable. Again, they played *allegro* with such temperamental abandon; with such fire! Always each instrument seemed to be doing its best to be heard, yet not daring to go an atom beyond the due place allotted to it by the leader in interpretation. The Flonzaleys are not soloists playing in

concert. But they are four virtuosi that play together in perfect subordination as though they were parts of one glorious instrument. Such music belongs almost to the spheres. Yet it was not a whit too good for even a fashionable, partly musical and very lively audience, that insisted upon many recalls and were rewarded with one encore—a concession which the Flonzaleys seldom make to any audience.

GRAND orchestras are made, not born. In America, including Canada, the development of a few really big and two or three great orchestras has meant the expenditure of many millions. No symphony orchestra has ever been known to succeed without endowment by either one man or a band of guarantors or by civic or government aid.

The only orchestra in America supported outside of its regular revenues by the munificence of one man is the Boston Symphony, which will appear in Toronto one hundred strong, under the baton of Dr. Karl Muck, on the evening of January 29th. This is the largest number of players that ever went on tour in America. It is the second time the Boston Symphony has appeared in Canada; the last time being in October, 1905, when Wilhelm Gericke was conductor. As the Boston Symphony is by many competent critics regarded as the best orchestra in the world, this visit will be quite as sensational as the appearance last spring of the London Symphony under Nikisch.

The story of this orchestra is remarkably interesting, for it is the one standard by which all big orchestras in America are (Concluded on page 30.)



DR. KARL MUCK,
Conductor, Boston Symphony Orchestra.
First Time in Canada.



Through A Monocle

Government by "Vigilance Committee"

DID it ever strike you to how great an extent we have government by "vigilance committee" in this fair Canada of ours? This is like getting justice by "lynch law." Yet this is the way we get most of our good government. When government becomes so bad along some particular line that those who suffer from it are willing to take a few days off to set it right, they form themselves into a committee, and subscribe a fund, and "go gunning" for the sinning politicians. This occurs oftener in the smaller fields of government—such as municipal and provincial—than in the wider federal field; but it is occurring right along, and it occurs twice as often to the square foot in the great and democratic United States. About the only difference between the work of a real "vigilance committee" and the work of these voluntary political organizations is that the former commonly get rid of objectionable characters by the rope route, whereas the latter merely kick them out of office.

NOW things are not right when private citizens must take either government or justice into their own hands. The common rule should be that our patriotic public men would give us good government without being whipped along that road, just as our sturdy judiciary give us justice without the help of "Judge Lynch." But when you read my phrase—"patriotic public men"—you suppressed a smile. You thought I was going to be sarcastic. "Patriotic public men," you sneered. "Does this chap, who uses but one eye-glass, imagine that our politicians are in politics for their health? Will they be 'patriotic public men' if they are not watched and hounded and the fear of God kept in their hearts?" Well, why shouldn't they be? Is all decency dead in this money-making New World? Does no one go into public life now-a-days to serve the nation? Must we cross the Atlantic or the Pacific to find patriotism? Is this the condition into which we—"the heirs of all the ages in the foremost files of time"—have contrived to get ourselves?

DO no men now go into public life in the spirit in which all men are assumed to go into the Gospel Ministry? Have we become an enlarged Tammany Hall in our politics? You and I know that there are men in public life who are sincerely striving to do what they believe to be the best thing for the people and the nation. But are they the effective men in public life? Are they the men who bring victory in their train? I remember on one occasion Sir Wilfrid Laurier was beginning a great speech before a great audience in one of our largest cities. Behind him on the platform sat, in a solemn row, the candidates of his party in that district. He named them, one by one, and attached a complimentary phrase to each name. Finally, he came to one of them who (the Liberal party was then in Opposition and as pure as baking powder) was a decidedly "practical politician," so much so as to seem out of place in that angelic company which had never been under suspicion—or in office. We all wondered what Wilfrid Laurier could possibly find to say of a commendatory character about him. It looked for a while as if he might contrive to miss him altogether. But then, just at the last, he named him, and his laudatory tag was—"The man who always brings victory in his train."

THERE is no one we worship on this continent like the man who succeeds. This debased idolatry of ours has smothered every artistic aspiration which may have been born in the breast of youth—has emptied the nobler and higher callings in order to over-crowd the legalized gambling operations we call "business"—has established a new code of honour, a code which deals not with "means," but with "ends"—and has made the supreme disgrace of politics to be, not dishonour nor dubious methods nor sinister associations, but DEFEAT. It is the man who "gets there" who commands a following—who is imitated by all new recruits—who is the one sought after in politics. The consequence is that the stupid and high-principled public man, who has gone into public life in order to follow certain ideals and advance certain holy causes, is voted a failure because he fears many things more

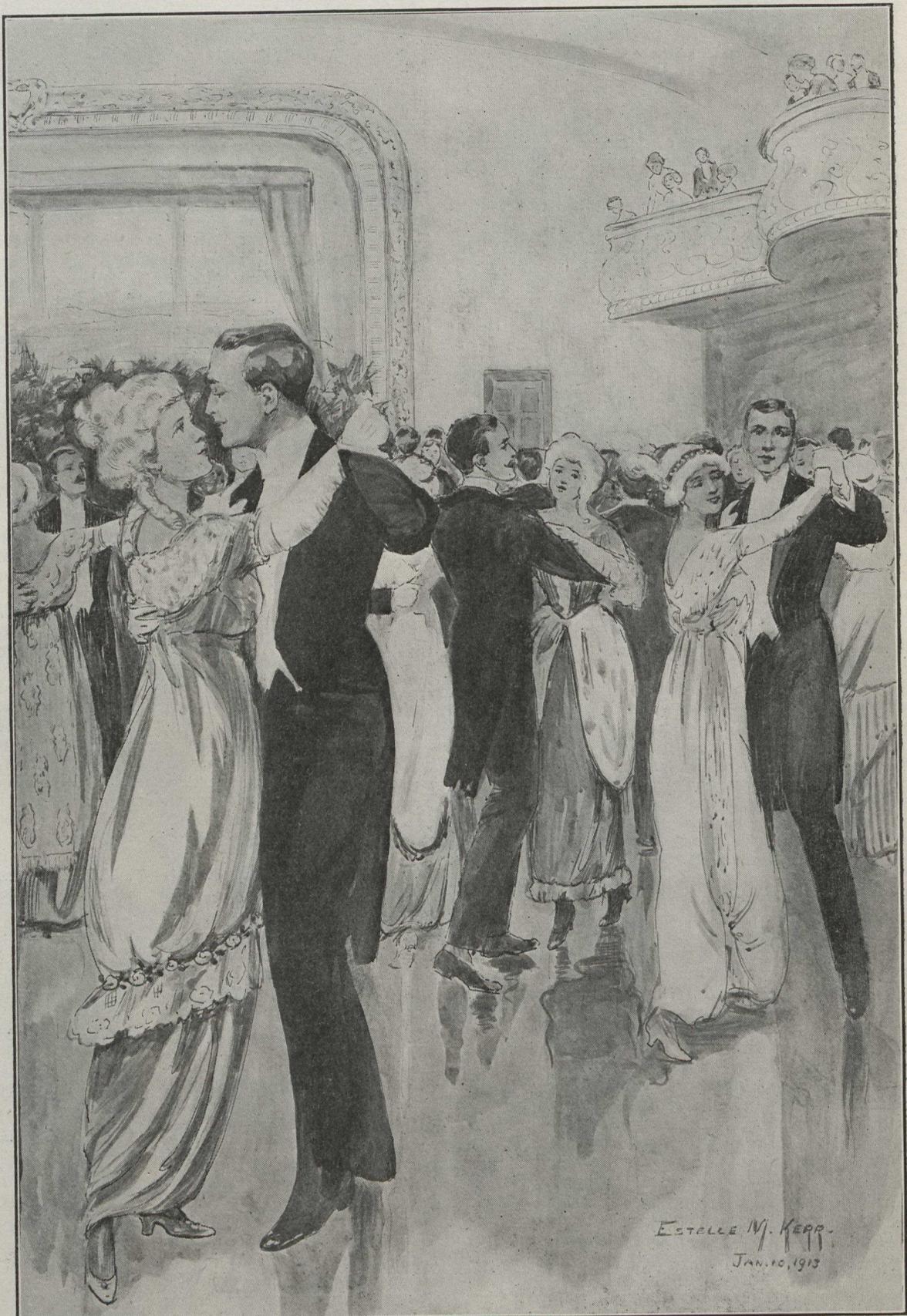
than defeat, and had rather be right with a minority than wrong with a majority. That last sentence of mine has a strange ring to our ears. We can hardly think of it as affecting the action of the men who seek our suffrages for this and that office, and who ask of every issue—"Will it be popular on polling day?"

YET there have been such men—there are such men. The United Empire Loyalists, who left opulence in New York and New England to face hunger and a life of toil in Canada, were of this breed. The Abolitionists of Massachusetts who met violence in the streets of Boston for their cause—

before they had made Abolition popular in the North—were men like this. The political history of Britain is starred with names borne by men who gave up ease, and the applause of their fellows, to go out and do battle for things in which they believed; and they regarded defeat as but the accolade of truth upon their shoulders, dubbing them true knights of the splendid brotherhood who only expect victory at the end of a long war. As for Europe, her record is full of such men. Could not William Tell—if we do not surrender this character to the iconoclasts—have sold out handsomely to Austria? Could not William Gladstone have gone over to the Tories and gotten a Dukedom? What would the aristocracy of England pay Lloyd George to-day for recantation? The French Court is supposed to have nearly bought Mirabeau before he died; but it did not buy "the sea-green Robespierre," with all his faults and blackened name. There have been men to whom an idea was more than Success.

WHY should there not grow up in Canada, where the conditions of life are easy and the pressure of poverty can never be heavy on a man of

THE BAL POUFRE



The Bal Poudre held in Columbus Hall, Toronto, on Friday, January 10th, in aid of the Woman's Exchange and Work Depository, was a Great Success. The Present-Day Costumes, with their Draped Skirts, Suited Themselves Admirably to the Old-Fashioned Coiffures. A few of the Ladies wore Costumes of the Period Which Added to the Picturesque Scene.

ESTELLE M. KERR
Jan. 10, 1913

Drawn by Estelle M. Kerr.

ability, a class of public men who will go into politics with the single purpose of governing the nation for the benefit of the people; and so will free us from the necessity of forming political "vigilance committees" from time to time for the sole purpose of compelling our representatives to pay some attention to their professed duties? There are far more such men in public life in Europe to-day than there are either in Canada or the United States. I verily believe that more of them emerged to help on the late revolution in China. Why cannot we get a sufficient supply of them to "man" our representative positions? We get enough honest lawyers to make a whole Bench of most fully trusted and entirely unsuspected judges. And if the lawyers can do this, why despair of the rest of us? It seems to me that the first burden of this duty rests with the colleges.

THE MONOCLE MAN.

The Montreal Motor Show

MONTREAL has just closed its seventh motor show, the first of the season in Canada. It was formally opened by Mayor Lavallee who, standing on a big motor-truck, spoke briefly in reply to Mr. Duncan Donald, past president of the Automobile Club of Canada. In the presence of nearly a million dollars worth of motordom the Mayor traced the history of the good roads movement as influenced by the development of motoring. He remarked that the most constitutional enemies of the motor-car had been the farmers who disliked the use made of the roads by the motor-car. Now the motor-car had resulted in the building of better roads for the benefit of all classes of the community, including the farmers. He referred to the big highway projected from Montreal to the Southern States and another to the Maritime Provinces, predicting that the highway problem would become so important that a Minister of Roads in the Dominion Cabinet would yet be a necessity.

The show while much like any other motor-show of similar dimensions was much better displayed than in previous years. 1913 models were all shown. All the most recent minute developments in motordom were epitomized. The novelties included flying boats, top-seat buses, electric starters, new electric lighting for limousines, foreign cars, new designs in motor-trucks, new exhibitions in tires, new compromises between the touring car, the light roadster and the runabout, and thousands of new reasons why the average man should invest in an automobile as a necessity of life. In all about two hundred cars and trucks were shown.

Mr. Asquith's Fame

WHATEVER one may think of the methods adopted by the Radicals in England towards breaking up the present system of society in Great Britain, the Asquith regime promises to be famous in British history. The cabinet may or may not be in unison with regard to the various subjects under discussion, but Mr. Asquith seems to hold them together in a remarkable manner. In their famous fight with the House of Lords, they were all pretty well agreed as to the advisability of asserting the superior powers of the Commons. On Irish Home Rule, they have stuck together so far. On the Lloyd George social measures for old-age annuities and state insurance there have been no defections. The questions connected with the land tax may not be so successful, but some results are sure to follow. Now comes the announcement of a new educational policy to follow on Home Rule, Welsh disestablishment and Franchise Reform. Viscount Haldane, Lord Chancellor, announced this last week at a speech in Manchester. Apparently he is going in for a system of national education at the expense of the state, somewhat similar to the systems which now exist in Canada and the United States.

These are the features of the Asquith regime. Mr. Asquith figures personally very little in any of the measures. But he is the cohesive power which holds all these radical reformers together and keeps them from bumping each other out of the cabinet circle and yet allows them nearly all the freedom they desire. Further, he has shown wonderful political skill in holding his heterogeneous party together in the House and equal skill in retaining the confidence of the majority of the electors. Every now and again, it looks as if the Asquith Government had only a few weeks to live, but suddenly there comes a turn in public sentiment and the talk of dissolution ends. These things are not accidents. They must be the result of a tremendously clever political mind, such perhaps as England has not seen since the days of Disraeli and Gladstone.

Statesmanship and Diplomacy



Chandni Chowk, the Main Street in Delhi, Which Has Just Been Made the Capital of India, and Where Lord Hardinge Was the Subject of an Attempted Assassination on the Occasion of His Inaugural Entry to the New Capital.



Rt. Hon. Herbert Henry Asquith, K.C., Prime Minister of Great Britain, and Rt. Hon. Sir Rufus Isaacs, K.C.V.O., K.C., Attorney-General, Caught by the Camera as They Were Going to Ambassador Reid's Funeral.

Photographs by L.N.A.

REFLECTIONS

By THE EDITOR

Being Misunderstood.

SOME of our friends say that we are opposed to Mr. Borden's navy policy, while some say we are in favour of Sir Wilfrid Laurier's policy. THE CANADIAN COURIER has a policy of its own. It is in favour of a Canadian navy, first, last and always. When we adopted that policy, both Mr. Borden and Sir Wilfrid Laurier were in favour of it. THE CANADIAN COURIER will continue to support that policy, no matter what swerving may be done by either political leader.

If Mr. Borden is not in favour of a Canadian navy, then he is opposed to us. We are not doing any opposing. We stand for a well-defined policy which we have advocated for years. If Mr. Borden or Sir Wilfrid Laurier chooses to oppose that policy then they are opposing us and all others who favour a Canadian navy.

We do not expect all the readers of THE CANADIAN COURIER to agree with us, although we shall do our best to convince them that they should do so. However, if any of them sympathize with Mr. Borden, that is their privilege. If any of them sympathize with Sir Wilfrid Laurier, that is their privilege. Our task is to advocate as best we can the policy which we think is wisest for Canada as an important unit in the family of British nations.

Where Both Might Have Shone.

PERSONALLY, the writer believes that both Mr. Borden and Sir Wilfrid Laurier had a splendid opportunity to act in the best interests of the Empire in connection with this navy question. The policy of Canada should have been settled on a non-partisan basis, and neither leader has made any great effort to do this.

Last November, a memorial, signed by nearly three hundred prominent citizens of Edmonton, Saskatoon, Regina, Winnipeg, Toronto and Hamilton, was presented to both these statesmen asking for a non-partisan settlement of the navy question. Both have chosen to ignore that request. Even the Montreal *Star* advised Mr. Borden to take the Liberal leaders and leading journalists into his confidence and explain the reasons for his policy. Mr. Borden refused or neglected to do so. What Sir Wilfrid would have done if Mr. Borden had taken the *Star's* advice, I cannot say. If he had refused to act in a broad spirit, then the blame would have rested upon him. As Mr. Borden refused to consult him, then Mr. Borden is entitled to all the blame, if any, which attaches to the course which he chose to pursue. In so far as Sir Wilfrid Laurier neglected to encourage Mr. Borden to consult him, he too must take his share of the blame, if any.

Again speaking personally, I believe that both the Premier and the Leader of the Opposition would have stood higher in the estimation of the independent people of the country, had they made some sort of effort to reach a non-partisan settlement of this important national and imperial question.

More Than a Canadian Question.

THIS is more than a national question. It is an imperial policy which we are called upon to aid in deciding. Our decision on the navy question must be duplicated by the people of Australia, New Zealand and South Africa. That famous non-partisan resolution of March, 1909, passed by the Canadian House of Commons, was duplicated in the same month of the same year in Australia, New Zealand and South Africa. That resolution did not originate in Canada; it came from London. Its authors intended it to show to the world that the overseas Dominions were behind the United Kingdom in the defence of the Empire and in the maintenance of the world's peace.

To-day, as in March, 1909, Canada must do what Australia and New Zealand are willing to do. The three countries must act in concert or the effect will be spoiled. If Mr. Borden decides to ignore the wishes of Australia and New Zealand, then he is striking a deadly blow at the Empire which he professes to admire.

Canada has no right to act alone or in opposition to the other Dominions. All the colonial and imperial conferences of the past have had but one object—to unify the internal and external policies of the different parts of the Empire. If Canada

to-day decides to ignore Australian and New Zealand ideas in the matter of separate fleets, then he is upsetting the good work of the past twenty-five years in behalf of Imperial unity and Britannic co-operation.

The Union Jack.

A READER in Montreal, who has not the courage to sign his name, writes to tell me that the Union Jack is the flag of the British Empire, and that Canada, Australia and New Zealand have no other flag. He claims that Canada's "Red Ensign" is not her flag, it is simply a bit of bunting designed to be used on board vessels registered in the Dominion.

Legally, I believe this timid gentleman is partly right. Practically, he is quite wrong. The Union Jack is not Canada's flag. It is the flag of the United Kingdom. It combines the cross of England, the cross of Scotland, and the cross of Ireland. It bears nothing to represent any one of the Dominions. How, therefore, can it be their flag?

Besides, Canada has made the Red Ensign her flag by custom and use. Australia has a similar flag and so has New Zealand. There may be no real authority for their use, but there are a lot of customs and constitutional conventions in full force in this country which have no more "legal" sanction than our use of the Red Ensign or Australia's use of the "Southern Cross" in the field of her ensign.

Will my unknown friend tell me where I am wrong in these statements?

Canadian Automobiles.

EXPERTS in automobile statistics tell us that of the 50,000 motor cars in use in Canada 40,000 have been imported from the United States. For these, Canada has paid the manufacturers of that country eighty millions of dollars, besides twenty millions in duty.

These figures, if accurate, indicate a great future for the Canadian automobile industry if the manufacturer is alive to his opportunities. A number of United States manufacturers have seen this future development and have established branch factories at Walkerville, St. Catharines, Hamilton, and elsewhere. There are three large Canadian factories at West Toronto, Orillia and Oshawa, besides several smaller factories. All these have been growing steadily and the output for 1913 will be larger than ever before.

There are two requisites for success in the Canadian automobile field. First, the Canadian manufacturer must not try to take full advantage of the tariff, but must sell his car at a price which approximates to the price of a similar car on the other side. So far as I can discover, the Tudhope people in Orillia have come nearest to this ideal. But all must do it, if the industry is to make the progress it should make. Secondly, the Canadian companies must have sufficient capital to establish supply depots in all the larger Canadian cities. If the owner of a Canadian car in British Columbia or Nova Scotia wants a new part, he must be able to get it quickly. This is essential.

It is to be hoped that the Canadian manufacturer will show himself equal to the occasion and put this industry on the best possible basis. Business courage and foresight must be exercised in an extraordinary degree, otherwise the importations will continue in large proportions.

A Wonderful Bulletin.

EVERY financier and manufacturer should carefully study "Bulletin I" of the census department showing the progress of Canadian manufacturing during 1901-1911. The returns for the whole of Canada show an increase in the yearly product amounting to nearly seven hundred million dollars. The increase in each class of manufacturing, the increase in each province, and the increase in each city are well worth serious study. He is a wise man who knows what industry will show the greatest increase in the next ten years, which province is likely to afford the best field for effort in any particular industry, and what city is likely to make the greatest manufacturing progress. A study of this bulletin will enable the

careful man to make a reasonable estimate on all these points.

In order to stimulate a study of these points THE CANADIAN COURIER is offering prizes for the best essays on two subjects: "Canada's Most Profitable Manufacturing Industry," and "Canada's Greatest Manufacturing City." Fuller particulars will be found on another page. It is hoped that the younger men in manufacturing establishments and the university students in political science will enter this competition.

Hydro-Electric Figures.

HON. ADAM BECK is pleased. A dozen more municipalities have passed the necessary by-laws which make them members of the Ontario Hydro-Electric commission's family. Also, the figures for 1912 show a surplus of receipts over expenditures. Power purchased at Niagara cost \$456,635 and power sold to municipalities netted \$511,801. This leaves a surplus of \$55,000. Of course the interest on the four millions invested is not considered, nor the necessary sinking fund, nor the cost of maintenance and administration. Figuring each of these items at five per cent., the commission would need a surplus of \$600,000. Then there are a few other little items, such as losses in previous years, accrued interest and so on. However, the outlook is for larger surpluses, and the prices of electric light and power are satisfactory to those who use them.

Ontario Going Dry.

MUNICIPALITIES in Ontario held their annual elections recently and many of them voted in favour of local option. Over half of the municipalities are now in the dry column, although more than half the population is in the "wet" districts. Only one municipality, Acton, secured the necessary three-fifths vote for a repeal.

The peculiar feature of the situation is that while temperance sentiment is growing and the number of licenses is being steadily reduced, the consumption of liquor shows no decrease. The municipalities that have adopted local option are mainly those in which liquor drinking at the bar had become unfashionable. Where licensees sold bad liquor and failed to observe the laws of the province and the sentiment of their neighbours, the licenses have been extinguished. This is as it should be. The present movement, as far as it has gone, does not deprive all men of good liquor, but it does deprive many foolish men of injurious liquor. Which is a step in the right direction.

Hypocrisy and Betting.

AN American writer points out how close we come to hypocrisy in dealing with race-horse betting. He says there was more money bet on the presidential election of 1912 than in any one year on all the race-tracks in America. The newspapers quoted the odds in every city day by day. No one seemed to think it immoral. Nor does this writer believe it was immoral, laying down the general principle that wagers are "law-declared immorality."

There is something in this criticism. Here in Canada we have much the same form of hypocrisy—or lack of clear thinking on the betting question. We do not raise a cry against betting on elections, on hockey matches, football matches or any other national amusement, but we have made all sorts of laws to limit race-track betting. Our conduct does not seem wholly consistent. Prize-fighting and "glove" contests are surely more immoral in their tendencies than horse-racing, yet betting on them puts no man under a social or legal ban.

Not that I am in favour of race-track betting as a whole. Under certain conditions I think it might be left to the individual taste and conscience. Of course, the hand-book man is a menace, because he is a professional defrauder or the agent for an organized gang who have a well-defined scheme for taking the public's money. I think the state should control the betting and the liquor traffic. I would legalize and regulate both forms of amusement or indulgence. Not many people will agree with me, perhaps, but I think that on the whole this would be the best method of eliminating the undesirable feature of these two "ancient and honourable" customs.

But above all, let us avoid hypocrisy in regard to betting. There are features of gambling which must be suppressed for the safety of the weaker and more ignorant brother. At the same time, don't class a man as immoral who bets in a gentlemanly way at a race-track, unless you are willing to declare that betting on an election or a football match is also immoral.

WOMAN'S SUPPLEMENT

A FEW PAGES PREPARED TO MY LADY'S TASTE

The Editorial Table

Are Women Barbarians?

THERE is nothing which the man writer enjoys more than an attack on the alleged foibles of womankind. Long before the days of Solomon, the would-be writer of wisdom sat down and took his antediluvian pen in hand, determined to tell woman just how little he thought of her. And woman, even as she does to-day, read the untender screed, whether on birch bark or brick we cannot say, and smiled knowingly at the jibes. She probably came to the conclusion that some sharp-tongued sister had inflicted verbal injury on the caustic scribe, who was giving vent to his outraged feelings in psalm or satire. In fact, man was welcome to say what he pleased about the sex, if he only avoided personalities. However, woman has learned to write, and is sometimes tempted to follow the example of Solomon and others, and revile the failings of the other sex. If the Queen of Sheba were living to-day, she would, in all probability, produce an envenomed stylus, and proceed to inscribe on perfumed tablets proverbs of feminine poignancy, which would make the Solomon brand of wisdom a tasteless article.

About two years ago, a New York magazine published an article by Mr. Arthur Stringer, entitled, "Barbarous Woman," in the course of which the author scolded vociferously on the subject of the follies of women in the matter of dress. The article naturally excited much comment which is going on yet. The editor of *The Bellman*, a Minneapolis journal, not long ago made an attack of a humorous order on the Stringer article, alleging that a writer whose home is in Cedar Springs, Ontario, is hardly in a position to criticize the modern woman's attire. Shortly after the Minneapolis article appeared, a Philadelphia correspondent wrote to the editor of *The Bellman*, expostulating with him for this attack on a deceased writer and declaring that Mr. Stringer and his wife recently met their death "under most distressful circumstances at a New York hotel." Just as the editor was feeling duly remorseful, a letter came from Mr. Stringer, himself, which relieved the editorial gentleman and assured him that Mr. Stringer resided in Cedar Springs, only during the dog days. In his own sprightly fashion the author of "The Silver Poppy" remarks:

"Loth as I am to abjure so idyllic a spot as Cedar Springs, I am coerced into the painful confession that for the last fifteen years my residence has been in New York, that fountain-head of sins, both sartorial and otherwise."

"All women are not barbaric. But I still think it a not ignoble task to draw attention, however antagonistic, to that atavistic trend which threatens to convert the woman of wealth and acquired social position from an apostle of light into a clothes-horse, loaded down with paganistic absurdities."

Frivolous Woman Desired

M. R. STRINGER is very much alive, we are glad to say, although an irresponsible newspaper report of last year gave him to the flames. As to his attack on woman's fondness for fine clothes, the gentleman may as well spare his indignation, for, ever since Mother Eve's sartorial experiment with the fig-leaves, the daughters of the chatelaine of Eden have taken a deep and unflinching interest in the matter of raiment and will continue to do so, in spite of all that mere man may write. Nor would man really wish her to be different. He may say what he likes about her foolishness, but the wise woman knows perfectly well that it does not do to allow man to think that she is actually sensible. Man will admire the sensible woman by the hour, in paragraph or

article, but in practice he regards her from a respectful distance and bestows all the chocolates and roses he has to spare, on the dear little creature, who is devoted to the page which tells of the latest jabots, and who would not know a sonnet from a madrigal. Man will declare that the sensible woman is above rubies, but at an evening party he will devote himself to the most giggly and frivolous young person in the room. And why should he not find relaxation from the cares of the day in listening to the fond prattle of the Gladys or Irene who considers James K. Hackett "perfectly cute" and Billie Burke "simply swell"? This is a dull world for the hard-working, tax-paying citizen, and the sensible woman would make social intercourse too much like every-day work.

If you are inclined to be cynical you may conclude that man is a conceited creature, who likes to feel superior, and consequently enjoys the society of a woman who makes him realize his infinite wisdom and surpassing strength.

Works That Others May Play



Miss Mabel Peters, Resident in St. John, N. B., is Convener of the Committee on Vacation Schools and Supervised Playgrounds of the National Council of Women.

Fashions Reflect Conditions

AS to the charge of barbarity, woman will hardly be disposed to plead guilty. Here we have to fall back once more on what is merely a matter of difference in taste. There is no subject on which opinions differ more widely than on the important matter of wherewithal shall we be clothed and with what trimming shall our garments be adorned. Most of us will admit that women spend too much time and money on clothes, and too often confuse costliness with elegance; but that elaborate care in the matter of attire is "barbarous" is an entirely different charge. It may be admitted that women in all lands take a deep interest in the wardrobe, whether it be clothing or adornment, and that civilization only refines styles and multiplies fabrics. If adornment be barbaric, the decoration of our houses and halls could be condemned in like terms. The aesthetic side of life has the characteristics of the age, and feminine attire is only one of its manifestations. Ours is an age of large undertakings and rapid material progress, and the variety and splendour of the fashion pages reflect the triumphs on the stock exchange and in the real estate market.

Ostentation Not the Rule

M. R. STRINGER, in his rejoinder to the Minneapolis editor, refers to the disastrous effect of the rich woman's example on the woman who can not afford fine raiment. It will occur to many observers of the modes and manners of

the day that a woman who will stoop to what is grossly dishonourable, for the sake of fine purple or jewels, has so little sense of relative values that she is incapable of estimating what possessions are worth while and is really slightly affected by what the other woman wears. Her ambitions, such as they are, are individual and selfishly personal. She is of the class which would urge a husband to disregard everything but material gain in the business world, and would even hold her own honour as a thing of little worth, in comparison with diamonds and the latest make of limousine. She has always been in this long-suffering world, but her tribe is decreasing and she is not going to impede the general progress to any alarming extent. If Mr. Stringer intends to attack ostentation and over-adornment, he will find many to echo his sentiments and enforce his protests. However, it is hardly fair to make all women responsible for the vulgarity of the few. Most women are neither wealthy nor extravagant, but are doing their best to achieve the maximum of distinction on the minimum of expenditure. As to the ostentation of the rich, it is frequently misrepresented by the sensation-mongers of the pulpit or the press, looking for "head-line" material.

The Princess Pandora: A FIRELIGHT STORY

By VIRNA SHEARD

THE Princess Pandora sat in the garden one midsummer day, and watched the head gardener cut roses to fill the great rose jars in the palace halls.

She sat very still on one of the white marble seats that were scattered rather like tombstones here and there under the trees, and her attendant ladies strolled about, watching her furtively, the better to keep in touch with her passing moods, and yawning daintily now and then behind their lace handkerchiefs, because the afternoon was exceedingly warm, and they were having a dull time.

An ebony-hued, hideous dwarf in brightly embroidered tunic stood behind the princess and lazily waved a huge feather fan, and the court jester, who was slight and handsome, turned a series of hand-springs across the grass before her, in the faint hope that he would thereby bring a smile to her lovely, but weary and unutterably bored, little face.

His bells tinkled in pleasant chime, and his performance appeared to delight him personally to such an extent that he occasionally laughed aloud, or drew his scarlet lips into merry curves and twists. Then across the lawn he rolled in a red and yellow hoop, and finally came to pause before the princess, with his variegated heels in air, and all the belled points of his motley suit turned upside down.

"Thank you, Beppo," she said, gently, "that was very nice—very clever—but you need not do it any more."

The jester suddenly righted himself, and sat down cross-legged on the green.

"It used to amuse you, Your Highness," he said, wagging his head, a look of chagrin shadowing his face.

"That is quite true, Beppo. Indeed it used to. I remember when I thought it very funny, and even laughed, but I am tired of it, you see."

"Yes," said the jester, nodding slowly and breathing deeply, by reason of his recent exertions. "Oh, yes—I see."

The dwarf waved the fan indolently. From the expression on his shining black face he was neither asleep nor awake, but in the delectable borderland midway between.

"I see," remarked the jester again, thoughtfully. Then a sudden smile lit up his eyes, and he gave a soft whistle as of one overtaken by a happy thought.

"Let us go and look at the peacocks!" he exclaimed. "They are spreading their tails most beautifully to-day."

"The peacocks!" said the little maid, with a sigh. "O Beppo! I thought you were going to say something quite different—that you had a really new idea. I am tired to death of the peacocks."

"We might feed the swans?" he suggested, his head on one side. "It is always jolly good fun to feed the swans, don't you know?"

"I suppose it might be, if they were ever hungry," she said, "but the swan-keeper feeds them so much, they never are hungry, and they always seem so condescending and patronizing when I offer them biscuits. They are so very grand about nothing at all, and they only swim round, and round, and round—"

"And round, and round, and round," continued the jester. "Quite so, I follow you. You mean something like this," waving his arm in slow circles.

"Yes," she nodded, "that's the way! I am exceedingly tired of the swans, Beppo."

The ladies-in-waiting trailed their satin gowns over the lawn, and yawned still more frequently. The old head gardener went on snipping off red and white roses, the black dwarf waved his fan. Over the purple flowers of a trumpet vine close by many bumble-bees hummed their soft bass solos.

"Would you enjoy a game of tic-tac-toe?" asked the jester, after a while.

The Princess Pandora glanced at him. "I am no child," she said, in a little, cold tone. "You seem to forget I am almost seventeen."

"Pardon!" he cried, with mock humility. "But let me see, now, any one of any age could play battledoor and shuttle—"

"No, no," she interrupted him. "I have no desire to play that either. It is duller than croquet, and croquet is duller than tennis, and tennis is worse than nine-pins, and nine-pins is so desperately tedious, that you remember I told you to give all the pins away."

"Really, Your Highness, I had forgotten," he said, ruefully. Then, as one at his wits end: "But there was a time when you liked those games—and the games are the same."

"Yes," she returned, "there was a time. . . . I am just tired of them, that is all. They don't seem worth while; one does not live to play games—or be amused, Beppo."

"Doesn't one?" he mused, glancing down at his motley. . . . Silence fell between them for a little, and the shadow crept around the sun-dial. A locust in one of the trees suddenly started his queer song, and as suddenly stopped.

The jester leaned forward, his chin on his hand. "I could tell you a story," he said, his face brightening. "a perfectly good story."

"A new one, Beppo?" questioned the little princess, almost eagerly. "A new one? Without kings, or queens, or princesses in it—and without princes or prancing steeds, or lovers riding through enchanted forests, or giants, or robbers, or robbers' caves and hidden treasure. A story without a single fairy—godmother, or horrible ogre, or beggar-maid who turned out to be a princess—or fiery dragon, or sleeping beauty, or—"

The jester clapped his hands to his ears, and his face grew frankly miserable.

"Nobody on earth could tell a story and leave all those things out!" he exclaimed.

"Unless they can," she returned, a faint smile

"I suppose we could," answered the princess, "but what for?"

"Is that a riddle, Your Highness?"

"If you care to call it one, Beppo."

"Well—just for fun' is the answer," he returned, his smiles back again.

The little princess shook her head.

"It wouldn't be," she said. "You would not run your fastest, and none of the court ladies would run their fastest, and you would all let me win, I know. That kind of a race does not amuse me any more; and anyway I am too grown up for it."

"O!" he said, uncrossing his legs again, "if you look at it that way, of course. But, do you know," glancing up at her, keenly, "it seems to me, Your Highness, that you are the victim of an attack—a very small one, of course—but still an attack of 'Ennuui.'"

"What is 'Ennuui,' Beppo?" questioned the princess, with some interest. "That is the word my god-mother cut out of my French dictionary, I believe. I have always wanted to know what word it was—at least, I used rather to want to know."

"Well, you do know, Your Highness. You have it," said Beppo, winking an eye.

"That is nonsense," she answered. "Kindly tell me what it means."

"Then let me see," he hesitated, casting about in his mind. "It means—it means—travelling on a long, grey road under a grey sky, with grey sodden fields on either side, and not travelling to get anywhere in particular—and having no company."

The princess threw up her small hands. "That is the silliest explanation I ever heard!" she exclaimed. "I have the palace gardens, and the court ladies, and many games, and you, and, oh, a thousand things."

"It was silly," he said, in a crestfallen way. "I'll have another try at it. It means that you have everything you want."

"That's entirely different from the other explanation, anyway—only—perhaps it means that I have everything. I haven't wanted anything for quite a long time."

"That's nearer it," he nodded, "that's about what it means—and the cure—"

"Yes, the cure?" broke in the little maid.

"The cure is just to want something, or to want to want something tremendously."

"Do you, Beppo?" she asked. A swift smile crossed the jester's face.

"Rather!" he said, making a sudden pass at a heavy-winged bumble-bee.

"And do the maids of honour?" she asked again, slowly.

"They do, indeed, Your Highness. They are keen for new gowns, and finer jewels, and more balls, and richer lovers and more of them. They never have enough of any of those things."

"And I—I have far more than I want," she returned, with a sigh.

"Even more lovers?" he questioned, leaning towards her.

"Oh, yes," she answered. "There were three came to ask the King for my hand in marriage only last week."

"I believe I saw them," said the jester, with a droll wink—"one was short and broad—oh, very broad—and he glittered in green and gold; and one was tall and spare—most exceedingly spare—and he glittered in rose and silver; and one was thickset and fierce-

eyed, and black-bearded like a pirate, and he glittered even more than the others, in armour that seemed made of jet. It is quite true you have plenty of lovers, Your Highness."

After a moment he looked up at the princess sidewise.

"The poor never suffer from 'Ennuui,'" he said; "they have always something to interest them, something to want, something to strive for. I myself was hungry once—extremely hungry. You can have no idea what an interesting experience it was! I assure you the poor get a good deal out of life; they really live it."

"I have never seen any poor," said the princess.

(Continued on page 17.)



"One by one they went and the princess watched their flight with soft exclamations of admiration."

flitting across her little, pale face; "unless they can. I don't want to hear a story, Beppo."

The jester uncrossed his legs, and crossed them the other way. Then he tinkled the bells on the long pointed toes of his red and yellow shoes.

"How would Your Highness like a taffy-pull?" he ventured, after a pause. "There are worse things than a taffy-pull. Or—or we might pop corn, and roast chestnuts, and make a pumpkin-head with a candle inside?"

"Oh, dear, Beppo!" she answered, gently, "whatever would be left to do on Hallowe'en? Is that all you can think of?"

"We could run races; tag—you know," he said, doubtfully.

Making History

By JEAN BLEWETT

"The watchword I give to every settler's wife that passes by is: 'Look ahead, and laugh.'"
says the dimpled Pioneer.

IT is at Moose Portage, two days' journey by trail from Lesser Slave Lake, that we make the acquaintance of two important people, the pioneer white woman of the district, and the house-keeper. The latter is also known as the Danish dear. Joan christened her this on the spot.

Introductions are empty things as a rule. People are so alike. One man seems the twin of another—at first sight, I mean. It is the same with women. And the remarks, the inarticulate murmurs, the polite fiction such as "Charmed to meet you," "Have known and admired," "Hope for a continuance of the acquaintance," ring little change.

But in the far away places it is different. Instead of a type you get an *individual*, the man or the woman who is not repeating his neighbour's texts, proverbs, or formulas, but has evolved a few things for himself or herself. Originality has a chance to develop in places too remote for fashion-following. You know how it is. So long as the voices of those we deem wonderful ring in our ears we are more or less mere echoes. It is when these voices have died away in a great enveloping silence that we grope our way to self-expression.

These Moose Portage introductions are uncommon enough to be remembered. The Danish dear is first on the list, not that she is more important than the other, but we come upon her first. She is the pleasant surprise of a weary day's travel over what is surely the roughest trail between Bald Hill and the Plains of Peace. Along about four in the afternoon the driver remarks that we will be late making camp to-night. Whereat Joan of Arc exclaims:

"I'm sick of camp meals. That Hudson Bay Co. bacon is as rusty as the clerk who sold it to us, the bread is dry as chips, and I've never pined for Blue-dense butter. Somehow canned butter seems a deuceful sort of thing at seventy-five cents a pound. With all the cattle one sees up here it's a shame to have to depend on an article manufactured by some Nova Scotian a dozen or so years ago. This big north country is all right, its rugged grandeur is wonderful, but I'd like a few more white families to the hundred mile. Yes I would. Now, if this jolted, hungry, black and blue waggon load could dispense with camp-making and camp-cooking for once, gather around some nice woman's table, and—" Here the waggon strikes a larger stump than usual, and Joan loses her equilibrium and the thread of her discourse.

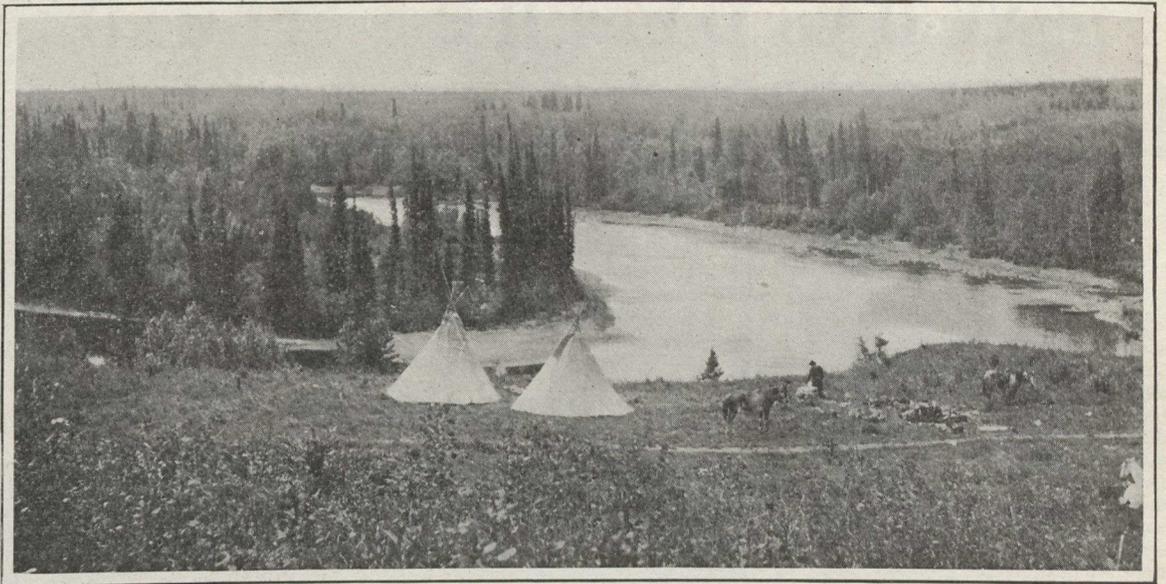
"It just might happen," suggests our optimistic driver. "There is quite a settlement out this way, and someone told me a couple from Denmark was talkin' of takin' charge of the rest-house if Powderface gave it up."

Nobody believes him, but when we come to Moose Portage the door of the only house discernible opens and out comes a woman whose hair is flaxen and speech broken, and who welcomes us so kindly we are in love with her on the instant.

"This make me glad," she says. "To have white friends from far away is good. Come in. I am just now cooking the meal. I am Mrs. —, and my man is away four days bringing our winter supplies by raft from the Landing. Four days is not long, but it seems so when one is alone. It takes time for a woman to make her heart to feel at home in a new country. Come in, come in." And, "Oh!" she cries, as our two-year-old tourist is handed out to her, "I wish I might keep you alway, you sweet thing! You girl baby!"

It is a beautifully kept house, with the unmistakable home flavour in every part of it. Just one square room with rafters showing, and most of the furniture home made. But the tin wash-dish is bright as a mirror, the roller towel spotless, the pine table almost as white as the cloth our hostess spreads on it; the boards of the floor look as though they have been washed, blued, and bleached; the stove is shining; so is the kettle bubbling on it, and the saucepan emitting the savory smell.

Once when we are alone for a moment by our



"—Wonderful, but I'd like a few more white families to the hundred mile."

two selves, I look at the young face, the neat figure, the capable hands, and say:

"You are quite content and happy here?"

"Happy, yes, I am that, but content—is any wife content who has no child of her own?" The brave eyes fill. "God may be good to me some day. I need a little one to keep me busy and full of tender thoughts, and—but now it is supper."

"Pinch me, pinch me," implores Joan of Arc as we sit down to the table. "I want to make sure I am awake—roast venison, stewed moose with cabbage, onions and 'sich,' delicious bread and butter, wild strawberry preserves, tea with cow cream instead of the kind you shake out of a tin. It's too good to be true!"

"Later you will bring in your beds and spread upon my floor," smiles the Danish dear, "and it may be that my neighbour will come to see how I fare here by myself. I trust so. She is worthy to meet. For four years she is the only white woman in this part of the country. Oh, she is a brave one, afraid of nothing. Has shot her bear, and deers many. Of coyote skins she has made her a carpet for the floor."

"Five years without seeing another white woman! How lost and lonely the poor creature must have been!" says the city lady, with a gasp.

"Two of her three babies were born in those days. She was neither lost nor lonely," comes the answer. "I wish she would come to-night."

The wish is granted. Dusk has crept around the cabin when arrives a waggon drawn by an ox-team, and carrying a whole happy family. Our hostess, with a cheery greeting to the man, bundles the woman and children into the house.

"This is the pioneer, the mother of us all, one of the best in God's world," says the Danish dear, drawing her visitor forward.

One naturally expects a pioneer to be, at least, middle-aged, a little stern and weather-beaten, with homesick lines apparent and wistful eyes that seem to be forever looking for something missed. Lo and behold our Moose Portage pioneer is in the twenties, a round, rosy, slip of a thing, with beautiful braids of hair, and more dimples than there is any call for. She is a proud person, proud of her husband, of her three romping, sturdy youngsters, of her position as leading lady of the place. Of pity she will have none.

"No, I didn't lose my grip, and I didn't whine for my folks—or even for neighbours. I knew they'd come. My man said to me often an' often, 'Can you stand it, Polly?' an' I generally answered with a laugh. It's a good way to answer a man, 'specially if he's kind of down in the mouth. What gives most women homesteaders the blues is thinking about their own loneliness, and pitying themselves. The only way to do is count the cost before you start, and *never look behind*. My man and I came out to make a home and get well-to-do. We've the home already, the well-to-do-ness will come after a while. Sure thing."

"It's worse than useless for any woman, 'specially any young married woman, to try life in the wilds unless heaven's given her a lot of hope and courage. Having her babies and raising them without a doctor or nurse—that's the hard part. You see, it's a time when a woman is naturally nervous—and nervousness is catching. The man gets it, too. I've seen more than one homestead abandoned about this

time. The couple trek back east and lose their chance, all through crossing bridges they've not come to yet. The watchword I give to every settler's wife who passes by is: 'Look ahead, and laugh.'

"Do I like it here? I wouldn't live anywhere else if I could. I'm proud of our settlement—oh, yes, we've a settlement now, and neighbours, and a post office, and lots of things. We're going to have a school. They're bound I'll be trustee, and I guess I will, just by way of example. It seems fair and proper that the women who help make neighbourhoods, and raise the kiddies that fill the school-houses, should take a hand in running things.

"Four years ago we gave a Christmas dinner, and all the persons we could drum up to eat my perfectly good wild turkey was a half-breed trapper, and old man Powderface—who couldn't relish any bird that had been plucked before roasting. This Christmas I'm giving a feast to the white families, and I've thirty-one acceptances. How's that for a growing population? Four fiddlers, a mouth-organ or two, and an accordeon—that's going some. I see where I'm going to be a busy woman. Say," with anticipatory relish, "I wish you could be at our pioneer party."

So do I. I would like to make the acquaintance of the settlers, the hunters, trappers, freighters, farmers, with their wives and bairns who will make up that party; like to hear their experiences. Would like to see the table with its weight of cheer; above all would like to watch the play of the Pioneer's dimples.

"Look ahead and laugh"—it is a pretty good motto.

"Whom Time Trots Withal"

WE feel safe in putting down Miss Evelyn McCulloch in the list of those whom Time, at the moment, trots with. More properly, though, it was Miss McCulloch who elected to trot with Time—she swelling the rank and file in that extraordinary crusade of suffragettes who marched to Albany lately.

Ridgetown, Ontario, has to claim this knight in petticoats who is said to have greeted Governor Sulzer in the name of Canada's women, and to have been by that gentleman so courteously received that she promptly pronounced him "a second Abraham Lincoln." Miss McCulloch is also widely acquainted in London, Ont.

The valiant lady's alleged intention is to go out through New York at once on a course of lectures, expounding the onward movement of women. Her pen will be also a weapon in the cause.

The provincial and district presidents of the branches of the Women's Christian Temperance Union and the presidents of the branches of the Imperial Order of Daughters of the Empire will be invited to attend the approaching military conference, which will be held in Ottawa in February. Such is the decision of the Minister of Militia and Defence and his advisers. The canteen problem and the cadet movement are two questions which these men consider all the women of the country are interested in, as mothers and sisters of men. It is understood that a special session will be devoted to the discussion of military subjects, in which the women can take a part.

Why of the "Help" Problem

By C. C. HAMILTON

IN her article last month, entitled, "Cooking My Way Through Canada," Miss Violet Bertram, a housekeeper in Vancouver, deprecated the disparagement that prevails toward household "help" and called for a leader to set the matter right.

Mrs. Hamilton anticipated that cry in her article, "The Scientific Management of Household Work and Wages," recently delivered before the Canadian Public Health Association, and published as follows in the January *Public Health Journal*:

"I purpose calling your attention to the relation of the mistress to the maid and of her duty to her, also to make some suggestions regarding some of the difficulties with which we are only too familiar in this connection. I take it that efficiency in the maid is the first requirement on the part of the mistress who desires to manage her household scientifically. How can we arrive at such efficiency? We find that many things militate against it, and that the mistress for the most part has to trust to a hit or miss system when in search of the expert. Scarcity of labour and want of organization on the part of the mistresses are, I think, two of the factors in making our household management uncertain; we all do a fair amount of grumbling about our servants, but I fail to see that we have tackled the subject in a business way.

"I would plead for co-operation on the part of the mistresses and think the time is ripe for them to confer together on this important subject, and to form associations for dealing with it. Out of so much varied experience good results must follow. Unfortunately, with the majority of young women, domestic service has fallen into disrepute, and a number of people still look upon it as derogatory. It behooves us to seek for the cause of this, to raise the standard of domestic labour and to place it where it should be, at the head of a woman's employment. It should essentially be a worthy profession, dealing as it does with our homes, the bases of our civilization.

"We can remove one disability by competing on equal terms with the stores, factories and offices, and by making household work as attractive, if not more so, than these employments. To many young women the comfort in factory or store work lies in the sociability, the regular hours, and the fact that when work is over the girl can turn her back completely upon it and get into a new atmosphere for the time being. I plead, above all things, for a limited day for the domestic servant, under existing conditions for the ten-hour day, though I hope eventually to see an eight-hour day for all. This may require some sacrifice on the part of the mistresses at the outset, especially in such cases where only one or two servants are kept. A girl in household service is often at work or on duty for sixteen hours a day. She may not necessarily be working hard all the time, but she is in the mistress's hands so to speak all the time, and at the end of a bell wire. Are we making for good management in the household when we permit this; are we doing our duty to the community or to our nation when we put such a strain on a young woman who may be a potential mother? Our duty to the race demands that we should govern the conditions of this young woman's work so that in later years she may have the chance of becoming the mother of a sound generation.

"A mistress could well arrange that during certain hours of the day her maids should be absolutely off duty, though when at work they shall be ready to give full

value for their pay. With two or three maids in a house, hours might be arranged to overlap so that the mistress has always someone at hand, or in cases where only one maid is kept I do not think that the average Canadian mistress, efficient and hard-working as she usually is, would fear the hardship of a few hours of her own housework to herself or a little more time with her children. I believe that such an arrangement would tend to greater efficiency in the servant, and a more wholesome and simple life in the household.

Romance at Rideau Hall



Miss Evelyn Pelly, Lady-in-Waiting to Her Royal Highness the Duchess of Connaught, is Reported to be Affianced to Captain T. H. Rivers Bulkeley, C.M.G., M.V.O., Equerry and Comptroller of the Household to His Royal Highness the Duke of Connaught.

In this connection we would do well to enquire into the experience of those who have employed servants living outside the house, this plan works excellently in some localities and under certain conditions.

"Much of the misery resulting from domestic service is, I believe, due to loneliness and the lack of homelike surroundings when work hours are over. The fact that leisure hours are mostly after dark is often productive of evil. Where it is possible, the girl should be provided with a comfortable sitting room, where she can entertain her friends, though this is by no means a perfect

way of overcoming the difficulty, for a mistress naturally hesitates to pry and a maid does not always feel at home in the surroundings of her work.

"I would suggest the formation of a mistresses' association, which should have various departments. One of these should be a domestic agency or registry in which all personal records could be kept, wages standardized and arranged to scale, and the workers graded according to efficiency. We might thus avoid finding ourselves giving expert's pay to the raw novice, a state of things we all know too well, and which works unfairly in every direction. This might also perhaps have the effect of settling some of the differences between mistress and maid, which are often merely temperamental, and might result in fitting the peg to the hole more frequently than hitherto.

"We should also establish training schools in connection with the association and existing institutions, having long and short courses of instruction, so that even an expert cook from the old country might have the opportunity of becoming familiar with our stoves and other conditions, thus saving much friction.

"Lastly, I would urge the establishment of domestic servants' clubs, with properly supervised recreation rooms, where the young women might entertain their friends of both sexes; I do not think it would be a very difficult matter to find out the standing of such friends and admit them according to their desirability.

"Something of this kind is especially necessary in country districts. With the wider use of the school houses, social centres might readily be formed at which a lonely girl could meet others of her own kind under proper chaperonage.

"The associations could give badges for long service and good conduct, which would act as incentives to excellence.

"This is not all mere theorizing, for something of the sort has been tried out by the German housewives of New York, and has been found to work well. Membership of such clubs carries with it a certain social distinction and esprit de corps which are found to have an excellent moral effect.

"I plead now that the Toronto mistresses shall follow the example of these ladies, not only for their own benefit but as a duty to those young women who form so important a part of the household, and I think that in providing the right conditions for the workers they would go a long way in the direction of scientific management and the production of efficient workers. I believe that it lies with the mistress as much as with the maid to raise this essentially worthy and feminine calling to the rank of one of the desirable professions."

The Lady-in-Waiting

MISS PELLY, lately familiarized to Canada, far and wide, as lady-in-waiting to her Royal Highness the Duchess of Connaught, is announced to be affianced to Captain T. H. Rivers Bulkeley, C.M.G., M.V.O.

Miss Pelly is a niece of the Earl of Wemyss, A.D.C. to

Queen Victoria for many years and later to King Edward VII.

Captain Bulkeley has had a rather distinguished military career, having served through the South African war with his regiment, the Scots Guards, and being mentioned three times in war despatches. He was wounded at the Battle of Belmont. He was formerly comptroller to the Earl of Minto and Lord Curzon when they occupied the post of Viceroy of India, and was aide-de-camp to the Duke of Connaught when His Royal Highness was in the Mediterranean.

The Princess Pandora

(Continued from page 14)

"There are none in the kingdom. The King has had them all banished, I believe."

"That is quite true," the jester returned. Then suddenly he sprang to his feet, all his bells a-jingle.

"The box of blue butterflies!" he exclaimed. "I had forgotten all about it! The hunters have had it sent, as the King ordered, and the butterflies are to be set free at once in the garden."

"I would like to see the butterfly hunters, and hear from themselves the story of where they searched, and how they captured them," said Pandora. "Send the butterfly hunters to me here."

Beppo's face lengthened.

"The hunters did not return. Your Highness," he said slowly. "Only the box was shipped from a far port. . . . In the damp, hot country where these butterflies were caught men often fall ill of a strange fever. This evil befell the men who followed the King's orders. They did not return."

The princess gave a slight shiver in the warm sunshine. Her jewelled hands moved restlessly for a moment, then were still.

"Tell the servants to bring the box of butterflies," she commanded.

The jester obeyed, and shortly returned with two servants, who carried between them a great glass box, open, but lightly screened at the top with silver wire.

Through the glass gleamed the wonderful wings of many dazzling blue butterflies. The princess caught her breath at the sight! They were of every shade of blue, and were iridescent. Their wings sparkled and glittered, and caught the light like blue flame.

"Unfasten the screen, and set them free!" she cried, clapping her hands. "Let them fly through the sun. Oh Beppo! Did you ever see such beautiful things?"

Beppo never had, apparently, by the way he watched them. But his wise young face looked white and sad for the moment, and he said little in answer.

"Do you not like them, Beppo?" exclaimed the princess, half impatiently. "Do you not wonder at them? Why don't you say something?"

"I was thinking; pardon me, Your Highness—just thinking."

"Of what?" she demanded imperiously. "Of the deep swamp-land where these pretty things come from, and of the hot fever mists that rise there at night; of the loneliness of the jungles, and the darkness of them on nights when there is no moon," he returned gently.

The princess gave a little shrug. "Don't spoil it all," she said, "and just as I am getting interested."

The jester laid one hand on his heart, and bowed low. The merry curves came swiftly back to his mouth.

"What is your royal pleasure?" he enquired.

"Unfasten the screen, as I said before," said the princess.

Beppo turned the screws and lifted the wire cover from the glass box. The butterflies seemed to realize that their imprisonment was over, for one by one they rose, unfurled their exquisite wings, and fluttered up into the rose-scented air.

One by one they went, and the princess watched their flight with soft exclamations of admiration. Then after a while she watched them in silence, and with less intentness, and when the very last of the blue wings had flown up from the box, she sat down rather wearily on the marble seat again.

"There are so many of them, Beppo," she said, "and after all—they are only butterflies, and all alike."

"O hardly!" he replied laughingly, "they are of a thousand different shades!"

"But all blue," she insisted, "and they flutter just like common butterflies. Tell them to take the box away."

The jester glanced into the empty glass cage before replacing the cover.

"Why, Your Highness!" he exclaimed. "There is still another butterfly at the bottom! His wings are folded together, and are like dead leaves! I will stir him a little with a blade of grass, to make him fly out also."

The princess went over to the box, and looked in also.

"He is very ugly and big," she said, "and his wings are just like faded autumn leaves, as you say. He seems asleep. Yes, stir him up and make him fly away."

The jester took a long blade of grass, and touched the quiet butterfly. Two—three times he touched him, and then the dull-coloured wings fell slowly open. Marvel of marvels! On the upper side they shone with all the colours of the rainbow.

The blue butterflies appeared to have found their paradise in the rose garden, but this one flew high and straight toward the garden walls. His wings might have been set with cut jewels, they so blazed with the reflected light, and he was of all the colours that we of this world know.

"Follow him! Follow him, Beppo!" cried Pandora, gathering up her long gown, and starting in pursuit of the butterfly. "Don't let him escape from the garden. See, he is over the wall!"

The jester caught the princess by the hand, and off they ran wildly.

On and on, and on they went, their young feet skimming the ground.

The old gatekeeper gazed after them with staring eyes, and mouth ajar as they passed him!

The red-coated sentinels on duty almost dropped their rifles. The maids of honour, who had followed in half-hearted fashion as far as the gates, thinking Beppo and the princess were trying some new and extraordinary game, gave up the chase as they grew overheated, and returned aimlessly to the lawn.

Down the King's Highway flew the strange butterfly, and swiftly after him came the princess and the jester, with his bells jingling and jangling, and his long-toed shoes raising puffs of white dust on the road.

All the pins slipped out of the princess's hair, and the wind caught it, and blew it out in a golden cloud; still her little jewelled feet kept pace beside Beppo's red and yellow ones, and neither she nor the jester thought of giving up the chase. Neither felt tired or hot, or discouraged, though the butterfly was far in the lead.

One idea possessed them; to overtake it, capture it, and bring it back to the King's garden.

Sometimes it would alight for a moment, and then the two, with much soft creeping, tried to gain on it a little; but it was off and away always long before they reached it. However, these pauses gave them rest and new strength. And now the country changed as they ran on. There were fewer castles—fewer great gardens of the rich. Here and there was a farmer's house, a blacksmith's forge, a humble church, a shepherd's hut.

On the highway, now and again one would pass them whose clothing was not the gay clothing of a courtier. A blind beggar even stopped them to ask for alms.

Yet on flew the butterfly, and the little princess and Beppo ran after it in mad pursuit. They had no breath now to spare for talking, and anyway, the matter did not seem to need talking about.

Longer grew the shadows. They fell across their path from tall wayside trees in black bars. And now the sun slipped behind the hills. By and by the last rosy gleam died out of the west, and twilight came.

Still they caught the glint of the strange be-jewelled wings, and still they followed in their wake.

But at last, when they were almost spent, the butterfly settled on the branch of a tree, closed his wings together like dead oak leaves, and became as lost to sight among the other leaves, as though he had donned a fairy's invisible cloak!

The princess sank down by the roadside, and tears filled her eyes.

"He is lost! Lost!" she cried, panting for breath; "we will never catch him now!"

"Oh, yes, we will," replied the jester, his heart beating hard, "to-morrow. I will watch for him at earliest dawn. Now, though, I must take you home."

"But I will not go home without the butterfly," she declared determinedly.

"Thank you just the same, Beppo."

"Do you mean you will stop here all

night?" exclaimed the jester.

"Of course," she answered calmly. Beppo shrugged his shoulders helplessly.

"Well, if you will stay, there's a shepherd's hut yonder," he suggested. "Could you sleep there, do you think?"

"Certainly, I can sleep there," she said, "why not? And certainly the shepherd can give us some supper, and then in the morning we will be ready to catch the butterfly—but," eagerly—"do you really think we will catch him?"

"I think we will," he answered. "People usually do get what they go after, when they go after it as—as hard as we've been going for some miles. Come; it grows darker; we will go."

They found indeed the hut had belonged to a shepherd. His crook hung on the wall, and a pile of sheepskins had been his bed; but no shepherd was within, neither was there a candle in the place, nor any food.

"Are you hungry, Princess?" asked the jester anxiously.

"Yes, Beppo, I am," she replied, sitting down on the shepherd's bed.

"It is a most interesting feeling, Beppo."

He smiled in the dark. "And you want the butterfly?" he said. "That also, I should think, was another fascinating sensation. Now, if Your Highness will rest, I will go and try to find our supper."

Pandora lay back on the woolly skins and closed her eyes, though she had no intention of going to sleep. She knew she was so hungry, she could not possibly do anything of the sort. Nevertheless, presently she was dreaming that she and Beppo still followed the radiant butterfly down a long and unknown road.

When she opened her eyes it was high morning, and the sun streamed into the rough hut. Beppo was looking in at the window, and he had a jug of milk in one hand, and a loaf of black bread in the other.

"The butterfly?" questioned the princess, rising quickly. "Oh! the butterfly, Beppo?"

He shook his handsome head, and his half-merry, half-sad face looked down at her.

"The butterfly—" he hesitated, then went on, "the butterfly has gone. There is no trace of it. I have looked far and wide. Perhaps it flew away in the night."

She gave a little disappointed cry. "I wanted it so!" she said bitterly. "Oh! I wanted it!"

"It is very entertaining," answered the jester softly, "to want anything that much, little princess. It is better than not wanting anything—much better."

"You are unkind," she answered, with a catch of her breath. "Now that I've lost the butterfly, you know that I will want it always; and who can tell where it has gone?"

He smiled at her. "But it is somewhere—and you may have the hope of finding it, just any time. That, too, adds zest to life, my princess."

Pandora was busy eating a large piece of the coarse black bread. She waited till it was quite finished, and she had taken a long drink of milk. Then she answered.

"Perhaps that is true," she admitted, "but I hardly think you understand how much I wanted that butterfly, Beppo. No man could quite understand. He was so beautiful! So beautiful! I don't believe you ever wanted anything so much as I wanted that butterfly."

"Don't you?" he answered, swinging his bauble in the air, his whimsical smile coming and going, "really, don't you, Your Highness?"

The princess flicked the crumbs of black bread out of the window to some common little sparrows, who fell upon them greedily.

"No," she reiterated, "I don't believe you ever wanted anything so much as that."

There was a pause, while the sparrows chattered. "But—but, did you, Beppo?" she ended.

The jester tossed the bauble high and caught it.

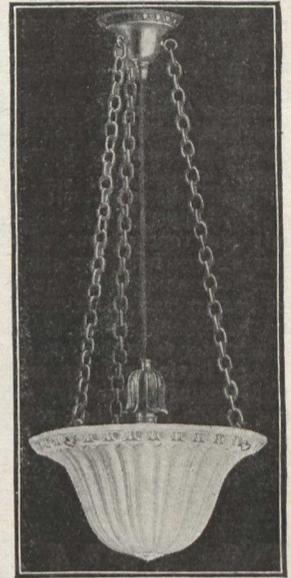
"Yes," he answered. "Oh, yes!"

"Well, what did you want, then?" she questioned, her eyes round with curiosity. "I would really like to know."

"I wanted to be a prince," he said, "since you command me to tell you."

"A prince!" she exclaimed. "But

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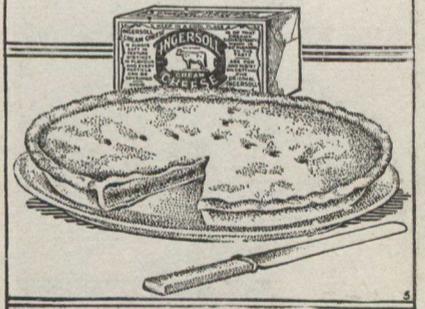
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Dr. Albert Ham

Conductor, The National Chorus of Toronto

why? Why a prince, Beppo? They are very dull, as a rule, and they are selfish often, and not always handsome—or amusing—or even charming of manner—or any of those things. While you—you are much better than any prince I have ever seen—for you are never dull, and never selfish, and you are always handsome, and generally amusing, and you have the most charming manner. Oh, Beppo! There is no smallest reason in your wishing to be a prince!

"There is one reason," he answered, still tossing the bauble.

"Then what is it?" she asked. "Why not tell me?"

"If I were a prince, he explained, "I could ride to the Palace Hall and ask the king for the hand of his daughter in marriage."

"Oh, Beppo!" she said, with a little soft cry, "Oh, Beppo!"

Suddenly she touched one of his red and yellow sleeves with her small hand. "The king," she said, in so low a voice the jester had to lean down to hear it—"the king has many titles in his gift. I—I will ask him to make you a prince, Beppo." And having said so much, she hid her eyes against his motley shoulder.

But the jester lifted her rose-bright face, and made her look up into his eyes.

"Little princess! Little princess!" he said. "Do you know what you would do?"

"Truly, dear jester," she answered, "I do know. I leave joking to you. For me—I am in earnest."

Then he caught her fast in his arms, and the bells on all points of his pied tunic chimed together.

"The butterfly led us into the country of love, sweetheart," he cried, softly, "into the country where no one is ever wearied of the days or nights, but always desires the morrow."

The princess glanced up through her lashes, and smiled at him.

"He has also brought us into the country of the poor—to judge by the loaf of black bread, and the jug of milk that were what you brought for breakfast; and the poor—did you not tell me yourself, Beppo—the poor never lack for interest in their lives?"

"So I told you," he nodded, smiling back.

"Then I will surely ask the king to make you a prince over this very country," she asserted, and we two will learn of the poor, how it is they never know that unspeakable sensation you called 'Ennuï'—that word my god-mother cut out of the French dictionary.

The jester stooped, and kissed a curl of her yellow hair.

"Yes, sweetheart, we will learn of the poor," he answered, "I like that idea of yours very much."

The Matinee Girl

By MARGARET BELL

A Clever Australian.

ENGLAND'S best known matinee idol, Lewis Waller, appeared recently in Canada, with Madge Titheradge, until last season a stranger to America. And now all America is wagging its tongue in praise of the clever young girl who created such a furore when she took up "The Butterfly on the Wheel" when Marie Doro left it off.

I met Miss Titheradge in her dressing room after a matinee performance. Her attention was divided between her maid and her make-up, the former who dodged

ness," she said, between rubs of the cheesecloth. "Toronto reminds me of some of the provincial towns in England, of Newcastle, for example. But New York! Ye gods! and the New York women! They seem so hard, so superficial and so utterly worldly. I do not think there is an ounce of imagination in the whole of New York. I've had fun since coming to Canada, and when I next come, in nine more weeks, one of your society leaders has promised to give a dance for me."

Gaby Arrives.

THE woman who is billed as being the most chatted about in two continents has been in Canada. Naturally, I speak of Gaby Deslys.

I met Mlle. Deslys just forty minutes after her arrival. Her hair was very becomingly awry and her costume, a pale blue satin negligé, edged with white marabout. Around her neck was a string of the most exquisite pearls it has ever been my pleasure to look at. Each pearl was about the size of a hazelnut, and of a most brilliant sheen. Gaby fingered them caressingly as she talked. There were a couple of pets dangling from the curtains and uttering a series of chatterings such as one is accustomed to hear at the Zoo on Sunday afternoons. They were called Fifi and Teddy, and scrambled down from their playground on the curtains every two or three minutes to receive Malaga grapes from a sour-faced maid called Rosine. These were Gaby's two fame marmosets. She also had a huge doll who occupied a distinguished place on one of the most comfortable chairs.

"Montreal il etait terrible! Zey were—what you say—zey roasted me. I have such a nervousness about Toronto to-morrow night. Here in America, ze people who go to ze theatre, go for—ze reputation of ze artiste. Zey do not zink of ze art. In Paris eet is not so. Ah, Paris! Tout le monde aime Paris. And here in America everyone chew gum. Ze reporters, zey come to see me—ils mangent tonjours—always, always chewing gum. Why do zey do zat? Eet is not pretty, eet is not—ah—gentil, so why do zey always do eet?"

Which, of course, is a question that nobody has ever attempted to answer. Mademoiselle Gaby is by no means the first visitor who has commented on this extraordinary habit. I asked her about her first appearance before the lights.

"I was—what you say—dix-huit ans—yes, zat is eet, eighteen; I had just come from ze convent—mon pere send for me to take ze part. But, Mon Dieu! I was much shocked, for I had to wear ze tights. Eet was very funny to mon pere. And I learned to forget ze tights when my bread and butter was—what is it—depend on zem."



Miss Madge Titheradge, Who Ably Succeeded Miss Marie Doro in "The Butterfly on the Wheel."

here and there, picking up discarded slippers, stockings and general stage habit, and the latter which was hastily being removed, by means of cream and a huge piece of cheesecloth. She is about five feet two, and slim in proportion, and of the extremest gracefulness of bearing. It was a long, long time since I had seen anyone on the stage who could compare with her in delicacy, wit and charm. We shall certainly hear more of her before many moons.

"I thanked heaven to come to Canada, where there is some spirit of British-

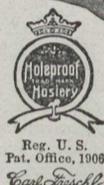
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The Canadian Women's Press Club

MRS. EWAN MACDONALD (L. M. Montgomery) is at work on a new story, which is to continue The Story-Book Girl.

MRS. ISABEL ECCLESTONE MAC-KAY is also writing a new book; and Mrs. D. C. MacGregor (Marian Keith) has one in preparation.

A CHRISTMAS story with the true flavour of the Canadian prairie is "The Horse that Educated the Children," written by Mrs. A. Lyon Sharman, president of the Winnipeg Branch. It has been published in pamphlet form.

MRS. M. L. FAIRBAIRN went down to Ottawa for the opening of the Royal Canadian Academy in the last of November.

A POEM, "Madelaine de Verecheres, a Heroine of Canada," by Mrs. Charlotte C. Talcott, appeared in the Mail and Empire of December 24. Mrs. Talcott has been lecturing very successfully on her travels in the East, one of her subjects being "The Levant." A lecture on this topic was delivered in Brockville.

AN effort, in which Mrs. Emily Ferguson Murphy, president of the Edmonton Branch, is prime mover, is being made for the preservation and restora-

Patriarche responded. Miss Cora Hind proposed "What is sure to come true," Miss Beynon replying. Mrs. F. Graham and Mrs. Stavert paid tribute to "Our friends in need," and Mrs. C. P. Walker and Miss Boardman did honour to "Our brother pencil-pushers." Mrs. Livesay's contribution to the evening was a poem, "Little Old Christmas."

A special feature of the evening was the issue of "The Try Yearly," a witty up-to-date newspaper, with a sworn circulation of one, and a charter that permits only one issue a year. Mrs. R. C. Skinner is city editor.

Miss Barbara Wylie was the guest of the Winnipeg club in December, when she spoke on the Relation of Economic Conditions to Woman Suffrage.

UNDER the pen name of "Hester Hope," Mrs. Slipper, of Port Arthur is doing free lance work for the newspapers of the twin cities after fifteen years of journalistic work on the staff of a local paper.

THE new members who are enrolled in the club this month are as follows: Miss Edna Brown, of Vancouver, on the staff of the Vancouver News-Advertiser; Miss Kate Hawes Miles, of Regina, contributor to Rod and Gun, National Sportsman, Canadian Home Journal and Canadian Courier; Miss Edna Reynolds, editor of the social page of

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The Annual Christmas Dinner of the Winnipeg Women's Press Club, Held in Their Club Room, December 31, 1912.

tion of the buildings known as Fort Edmonton, which occupy a site on Parliament Hill, Edmonton. This fort dates back to a time prior to 1805, and has for some reason borne the title, "The last house in the world." The matter of preserving and restoring the fort is to be brought before the Alberta Provincial Legislature at the spring session.

AN operetta, entitled "The Courtship of Canada," which was presented on New Year's Day in Port Arthur, is the work of Mrs. F. S. Knight of that city. A sketch of the Port Arthur and Fort William Branch of the C.W.P.C. recently appeared in the Port Arthur News, summing up their achievements and reviewing the guests they have entertained. The latest of these is Miss Binnie-Clark, of Qu'Appelle.

THE Calgary Branch of the C.W.P.C. last month entertained Mrs. Mary Riter Hamilton, the artist, who has been holding an exhibition of her paintings. The entertainment took the form of a matinee party, followed by afternoon tea at the Rathskellar.

MISS SARA STAFFORD, President of the Port Arthur and Thunder Bay Branch of the C.W.P.C., was nominated by the women of Port Arthur for the Board of Education.

THE annual Christmas dinner of the Winnipeg Branch was held on December 31, when Mrs. Sharman proposed the toast to the King. Mrs. McClung followed with "What we do expect and what we don't expect," to which Mrs.

the Hamilton Spectator; Miss Zella Richardson, of Calgary, contributor to Farm and Ranch Review, Farmers' Advocate, the Trained Nurse; Miss Margaret Stewart, of Calgary, contributor to Farm and Ranch Review; Miss Mary Josephine Trotter, of Toronto, on the staff of The Canadian Courier.

AS a memorial to Florence Lediard (Mrs. Ernest Clutton), the Winnipeg Branch has decided to have a picture of her for their club room. The question of a memorial in which the whole C.W.P.C. can take part, is also under discussion.

MRS. RUTTAN, of Woodstock, and Miss Cora Hind, of Winnipeg, were two of the December guests entertained at tea at the club room by the executive of the Toronto Branch.

MISS JEAN GRAHAM, of Saturday Night, gave an address at the McMaster Alumnae luncheon in November on "Women in Journalism," answering the questions: How does a woman get into journalism? What does she do when there? and What use is she? In answer to the first question, Miss Graham dispelled the idea that getting into journalism depends on influence alone. Two essentials of success in journalism, Miss Graham declared, were a good education and ability to handle the English language. But "the primary requisite is what is known as the 'news instinct.'" Miss Graham spoke also of the power of the press, and the advantage that it is to philanthropic work and public morals in general to have women in newspaper work.

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Dr Aram Kalfian

By Effie Adelaide Rowlands



CHAPTER XIII.

Enid and Denise.

THE London season was drawing to a close; the jaded votaries of fashion were either preparing for flight to the different continental health resorts, or planning out lengthy and elaborate motor tours. "Where are you going?" and "When are you off?" were the questions of the hour, superseding the newest and spiciest scandal in the Divorce Court, and the latest thrill caused by the insufficient draperies of a dancer.

When the two important questions were put to Mrs. Alston by the few intimate friends who sought her out in the self-enforced seclusion of the house in Grosvenor Square, which seemed so absurdly big for the one lonely woman who occupied it, she met them with an indifferent, "I don't know. I have made no plans as yet."

"Ah, you are waiting for your son to decide for you," was the usual comment upon this announcement, which Denise allowed to pass uncontradicted.

What was she waiting for? She did not know herself; the mainspring of action seemed to have snapped within her; day by day she sank deeper into a brooding misery, dwelling on one idea until her very reason tottered. She had followed up the newspaper accounts of the catastrophe at Ardwell Court with a feverish interest. The event itself had been a great blow to her, for with Mr. Emberson's death her last hold over Dick had vanished. The grim tragedy of accomplished facts had rendered her threats vain and impotent. The worst had happened! he had nothing more to fear.

Ted had written to her from Bingleford; his letter had been one long paean on the beauty and charm of his friend's fiancée. It was easy enough for Mrs. Alston to read between the lines that her boy, too, had succumbed to the sway of the siren who had stolen Dick's heart from her. The knowledge at first filled her with a fierce, impatient anger; but, on second thoughts, she saw in Ted's folly, as she mentally termed it, a possible ally. If a doubt of her lover's truth and loyalty could be instilled in Enid Anerley's mind, might she not very possibly turn for sympathy and comfort to the man she had learnt to call friend? Many a heart is caught in the rebound.

The anonymous letter despatched by Denise had been the outcome of this reflection. She never doubted that Ted would be ready to avail himself of any and every opportunity to serve his own ends. We are all apt to judge others by ourselves, and she knew that in a similar position she would have been utterly unscrupulous. But, although she awaited each post impatiently, she heard no more from him.

ONE afternoon as she sat in her little boudoir, her hands idly folded in her lap, her mind revolving ever in one vexed circle, a lady's visiting card was brought in to her. The name it bore was "Miss Enid Anerley"; and above was written in pencil, "Shall be very grateful if you will grant me a few minutes' interview."

At sight of the printed name and written message, Mrs. Alston sprang to her feet, the blood rushing tumultuously to her face and neck. Her first impulse was to deny herself to the intruder, who, a guilty conscience suggested, had perhaps come to twit her with the authorship of the anonymous letter; then, a burning curiosity to see the woman who had supplanted her in Dick's affections, overpowered every other feeling, and she gave the order for her admittance.

Calling all her strength of dissimula-

tion to her aid, Denise advanced to meet her visitor with a very fair semblance of the old gracious courtesy of manner which for years had made her the acknowledged queen of her social circle.

Enid's cheeks were flushed, and she smiled a little nervously as she extended her hand, saying:

"It is kind of you to receive me, Mrs. Alston. Since I have known your son, I have been longing to make your acquaintance, but, without his encouragement, I should scarcely have dared to take the initiative."

"I am greatly indebted to you and your parents, Miss Anerley, for the kind hospitality you have extended to my son!" returned the elder lady, forcing her pale lips into an answering smile as, for the space of one half-second, she held the proffered hand limply in hers whilst she eagerly scanned its owner's face. A pang shot through her heart as her grudging eyes reluctantly recognized the latter's beauty. Half mechanically her glance travelled on to an old Florentine mirror hanging on the wall in which her own dark head served as a background and a foil for her visitor's fair loveliness. It was but a fleeting glance, yet it sufficed to fill Denise with renewed bitterness. The proximity of youth is cruel to the middle-aged; accentuating as it does slight defects which might otherwise pass unobserved; the freshness—the flawless purity of the young girl's skin and colouring made the other by comparison seem swarthy and faded. Under pretence of drawing forward a comfortable chair, she turned aside until she had brought her rebellious features under command.

"You would not talk of our kindness, Mrs. Alston," rejoined Enid, "if you knew what a comfort, what a veritable ray of sunshine your son has been to us all in the sad time through which we have been passing."

"I am glad he was able to be of use!" mechanically murmured Denise; "he is very much attached to Dick Emberson, and would, I know, take the latter's troubles almost as much to heart as if they were his own. I, too, have been unutterably shocked and grieved at the sorrow which has fallen upon our mutual friend. How—how is he bearing up against it?"

A LITTLE falter in the voice, as at the thought of Dick, a wave of emotional tenderness came over the speaker, a sudden moistening of the beautiful eyes, which a moment before had seemed so hard in their brilliancy, went far to outweigh in the young girl's mind the previous artificiality, the note of insincerity which she had been quick to detect, and which had made her almost regret her coming.

"It has nearly overwhelmed him!" she replied with quivering lips: "at times I have trembled for his reason! That is why I feel he must, at all costs, be saved from any added worry; that is why it is impossible for me to appeal to him in a matter which concerns us both. Puzzled and uncertain how best to act in the emergency which has arisen, I consulted Mr. Alston, and he advised me to come to you for help."

"Indeed!"

The tone was not encouraging; once more a doubt as to the wisdom of her visit disturbed Enid, but she had gone too far to retreat.

"A few days ago," she explained, "I received an anonymous letter, obviously meant to damage Dick in my estimation. That it could not do, of course," she hastily added; "but still it troubled me. It is horrible to me to think that he and I have a secret enemy lurking in the background! I feel that I shall have no rest, night or day, till I have torn the

mask from the hidden face. The letter bore a London post-mark; and your son thought that—as your circle of friends and Dick's was the same—you might possibly be able to give some clue which would enable me to find the writer."

A dull red flush rose to Mrs. Alston's cheeks.

"I cannot see why Ted should imagine that," she replied quickly. "I have seen nothing of Mr. Emberson for the last ten months."

"No, but before that time," urged Enid; "before he and I had ever met, he was constantly at your house, was he not? You knew most of the people with whom he came in contact?"

"I knew many of them certainly; but no doubt there were others I did not know. The lives of most young men contain secret pages."

"There were none, I am sure, in Dick's which need fear the light of day!" exclaimed Enid with a proud lifting of the golden head.

"Ah! you are at the age at which one expects all men to be Bayards, all women saints," was the caustic retort. "I have learnt, by sad experience, that the sinners predominate in both sexes."

The speaker's tone grated indescribably upon Enid.

"We need not enter into that," she said gently. "We are all fallible, of course; but I could not love Dick as I do if I were not convinced that he is an honourable man. I came to you as one of his best friends—was I wrong in so doing? Will you not help me to find this hidden slanderer?"

"Have you the letter with you?" asked Mrs. Alston carelessly, "it is of course possible that I might recognize the writing."

"It is printed."

"Ah! that enhances the difficulty; still perhaps the style or context may betray the identity of the writer."

ENID handed the letter across; and Denise made a show of reading it, whilst inwardly debating what her plan of action should be. Her enemy had delivered herself into her hands, she reflected, with an inward glow of triumph; it was for her to make the most of this unlooked-for opportunity—to strike a blow for her own happiness; if it found its mark in the heart of an innocent girl, why should she regret it? Were not the latter's youth and beauty so many offences against her? Had she not herself suffered enough?

"Poor woman!" she murmured under her breath. The words seemed to have escaped her lips involuntarily, for she gave a little start as if fearing she had betrayed herself, and turned her eyes away from the other's questioning gaze.

"You know her then?" said Enid, in a voice which she vainly endeavoured to steady.

"Do you wish for the truth?" asked Mrs. Alston, turning on her sharply.

Her tone was ominous. The fugitive rose-tints faded from her listener's face, leaving her white as any snow-maiden; but she answered bravely—

"Yes; it is the truth I seek."

"Well, then, the identity of the writer of this letter is to me but thinly veiled. I am sorry for her; I have called her friend, and therefore I cannot betray her to you; but, if you like, I will tell you her story."

A childish impulse came over Enid to press her fingers in her ears and fly precipitately from the woman to whom she had come for aid—from the woman whose eyes as they met hers were full of a smouldering enmity. A forewarning of calamity chilled her with its icy breath; but she had gone too far to retreat. Speech at that moment was

(Continued on page 25.)

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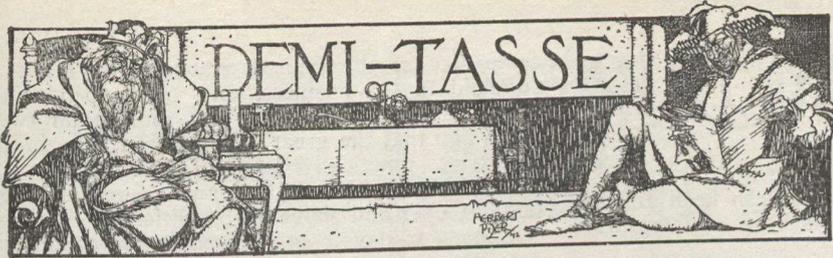
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Courierettes.

THE British suffragettes wrought considerable havoc to the Christmas mails by pouring black ink into the pillar boxes. Would this offence come under the head of blackmail?

Some enterprising person in the States recently sent a coffin through the parcel post. What could be more appropriate as a Christmas gift for an aged and wealthy relative?

Thomas A. Edison has managed to combine the phonograph with moving pictures. Actors taking part in these film dramas should be much gratified now to behold real "speaking likenesses" of themselves.

The Lord's Day Alliance may not be entirely to blame for this. A travelling man was asked if he had ever been in the city of Toronto. "Yes," was the reply, "I spent a week there one Sunday."

The following ingenious legend lately adorned the window of a florist's shop in Kingston: "Our mistletoe brings results." Needless to say, the ad. did, too."

Since it has been decided that tobogganing on Sunday led in a downward direction, people in Toronto have taken to skating on Grenadier pond. We look for some allusions to be made about those who stand in slippery places.

Men are discontented because they are not appreciated; women because they are not understood.

There is an old Chinese proverb, "If a man cheat you, the fault is his; but if he does it a second time, the fault's yours."

"Is your wife entertaining this season, old man?" "Not very, old chap."

Breakfast foods are now controlled by a trust, 'tis said. And it takes another kind of trust to eat 'em.

An American collar maker left a fortune of \$6,000,000. It would seem that somebody "got it in the neck."

Chicago reports that marriage is on the increase there. The divorce mills are probably clamoring for more grist.

No sooner does a song become popular nowadays than it immediately begins to grow unpopular.

Deadly rivalry is now on between the eagle and the turkey as to which is the national bird of the United States.

Then, again, it may be that Sir John Willison was knighted because of his undoubted bravery in defending the Borden naval policy, and also Sir James Whitney's attitude on tax reform.

If all the people who could run the country better than the Government were to be given the chance there wouldn't be anybody left to govern.

The Modern Manner.—Just as the aggressive young lover was kissing the girl her father entered the room.

"Did I catch you kissing my daughter?" said he sternly.

"You sure did," was the indignant reply. "Are you not going to apologize?"

The Seeing Eye.—Otis Skinner, the actor, during his recent visit to Toronto, related the following anecdote.

Two rather bibulous friends met for the first time in some weeks at a cafe. After a drink had been ordered by way of mutual greeting, one of them asked where the other had been for the past month, as he had not seen him around the usual haunts.

"I'll tell you," said his friend. "I've been up the country at a sanatorium, on doctor's orders. Been going it a bit too strong, don't you know; got to seeing things—pink alligators, yellow serpents and little brown lizards crawling all over me. I stayed away for a month, and now, thank goodness, I'm cured."

"Cured, nothing!" said his friend, as he made a violent clutch at the man's

sleeve. "There's one of 'em crawling up your arm right this minute!"

One Was Enough.—When Stephen Leacock, the Canadian humourist and political scientist, was engaged in writing his latest book, "Sunshine Sketches of a Little Town," he came to a part which he felt might be enlivened if he could think of a new joke. While out walking, in the hope that the inspiration might strike him, he was met by an old friend of his who is a professor at Queen's University.

"Hello, Leacock," said his friend, "you look troubled. What's worrying you?"

"Oh, I'm trying to think of a joke for my book."

The other looked puzzled.

"Why," he said, "what was the matter with the one you had?"

TELL me, pretty Gaby,

How shall we pronounce your name?

For I've heard it mentioned many times,

But never twice the same.

Do you make it rhyme with "Bobby"

Or with "Cabby" or with what?

Or it maybe rhymes with "Baby,"

Is that right or is it not?

And also tell us, Gaby,

How the second part should go.

Do you rhyme it with "release" or with

"delays?"

For we don't know.

Oh, we'd like to render homage,

We would loudly chant your fame—

We would like to, but how can we,

When we can't pronounce your name?

Hopeless.—John was a good boy who went to college. John's mother, who was a dear old lady, though somewhat deaf, very much desired to meet some of her son's college friends; so one day John brought a classmate home to lunch with him. The classmate was a serious-minded youth who bore the curious name of Specknoodle.

"Mother," said John, presenting his friend, "I want you to meet one of my fellow-students from the University, Mr. Specknoodle."

The mother put a hand to her ear as a sign that she had not quite heard.

"Mr. Specknoodle," said John in a louder voice. "Mr. Speck—noodle."

"I don't quite catch it," said she. "Say the name again."

John tried again and again, growing louder each time, while Mr. Specknoodle stood awkwardly by. Finally the old lady gave it up.

"It's no use," she said, "I can't catch it. What you're saying sounds just like 'Specknoodle' to me."

Excuse me.—Blase youth to stranger—"Awfully dull party, isn't it?"

"Yes."

"Let's go home."

"I'd like to but I can't."

"Why not?"

"Well, you see, I live here. My wife's giving this party."

Expurgation.—Winnipeg man objects to books in public library which contain the word "hell." That Puritan descendant probably would, like the Toronto play censor, take the "dam" out of "confederdam."

Advice Was Belated.—"Doctor tells me that I should not take anything that does not agree with me."

"Too late now. He should have said so when you were single."

Too Much to Expect.—A Yankee professor prophesies that half the nation will be insane fifty years hence. That may strike some people as being too great an improvement to hope for.

Gaby Deslys and the Critic.—Discussing the recent Canadian tour of Gaby Deslys, ex-King Manuel's charmer, and the methods used to advertise her, a Canadian critic got off this little epitome of present stage conditions:

"Nowadays it seems that every man

on the stage has a future and every woman a past."

New Use of Old Phrase.—"I am pressed for funds," said the knowing husband as his better half embraced him, preparatory to a request for ten dollars.

A Tabloid Tragedy.—He came to a marriageable age. So did she. He consulted "Who's Who." She delved into Bradstreets. They met and were married. They are living unhappily ever afterwards.

The Maiden of 1913.

I HAVE a dainty maiden,
I see her noon and night—
Her lips with laughter laden—
Dear Lady of Delight.
When first we met she won me,
Her conquest was complete,
She always smiles upon me,
She knows nought of deceit.
Her days and nights she giveth
To me to make or mar—
This maid of mine—she liveth
Upon my calendar. —W. F. W.

A Joke on Sir John.—Though he has been a score of years in the public eye, Sir John Willison, who was knighted by the King on New Year's Day, is not as well known as he might be, even in his home city of Toronto. Perhaps that is because he is a modest editor, but on the fact of his limited fame hangs this little tale which is now being told with gusto by Sir John's friends.

It seems that the news was wired to Toronto on the last day of the year of the new honour for the editor of the News, and a reporter from another paper was the first to inform the Willison household of the fact, when he called to ask for a photograph of the new knight.

Later in the evening Sir John's son went down street and dropped in at a newsdealer's to buy a late edition of an evening paper. He wanted to see what the paper had to say about it.

"Say," said the newsdealer, who, of course, was quite ignorant of the young man's identity, "who is this man Willison who has just been knighted by the King?"

The son of Sir John made a rather evasive reply to the effect that Mr. Willison was a newspaper man.

"Well," grumbled the newsdealer as he handed over the paper, "all I've got to say is that honours are pretty cheap nowadays."

A Two-sided Argument.—An old coloured woman came in to see the Justice of the Peace the other day, exhibited several bruises on her forearm and stoutly declared that she wanted a divorce from her husband.

"Did Rastus ill-treat you to the extent of those bruises?" asked the Justice.

"Yas, sah," said she tearfully. "He done beat me with the poka on account of an ahgyment we had."

"Well, well, that is bad! But I am busy just now and won't be able to attend to the case till Friday. You send your husband here on Friday and I'll investigate."

The woman hesitated, "I'd be much obliged, sah, ef you could postpone dat vestigatium till some time next month."

"Why, how's that, Chloe, I thought you wanted this settled right off?"

"So I does, sah, but I'm 'fraid Rastus won't git out o' the hospital for some odd weeks yit."

Remembering Irving.—Mr. James Dodsworth, who takes the part of "Jasmin" in "A Marriage of Convenience," now on an extended tour through the whole of Canada, was for fourteen years in close association with Sir Henry Irving; and up till the time of the great actor's death in Bradford after a performance of "Becket." He played "Launcelot Gobbo" in "The Merchant of Venice," and a large number of most variegated roles, according to the mood of Sir Henry, who in his later years was a master of whims and caprices. There is no man living able to tell so delightfully such a variety of excellent stories about the most humanly interesting actor of last century—in any country. Mr. Dodsworth is himself considerable of a genius. And when he remembers Sir Henry Irving, his old master, he forgets that there is such a thing as a clock in the world.

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 Capital Paid Up \$11,560,000
 Reserve Funds \$13,000,000
 Total Assets \$180,000,000

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 E. L. PEASE, VICE-PRESIDENT & GENERAL MANAGER

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Casualty Insurance in Canada, 1912

By JAMES ANDERSON

THE outstanding feature in connection with casualty insurance in Canada during the past year has been the work undertaken by Sir William Meredith with respect to workmen's compensation, and the report which he is expected to make to the Legislature of the Province of Ontario before next Session. A more careful and painstaking person that Sir William could not have been selected, or one better qualified to fulfil the duties devolving upon him would be hard to get. He has taken the greatest pains and trouble in the collecting of information from every available source, in order that he might do justice to the subject, and while the interests of the various parties who have been before him have in many respects been conflicting we have no hesitation in saying that out of the mass of evidence which has been taken, he will be able to prepare such a report as should meet with approval on all sides. Some months ago Sir William made an interim report to the Premier of the Province, and if one can judge from reading the report as issued, we would say he was in favour of governmental insurance of some kind; but whether he has changed his opinion in this respect since his visit to England, France and Germany, where he went to study the subject in its different phases, remains to be seen. Workmen's compensation is one of the live issues not only in Canada but practically all over the world to-day. Throughout the Dominion the different Provinces have acts, none of which seems to be giving satisfaction, and it is hoped that such a model act will be passed by the Province of Ontario, that it would be followed by the other Provinces, making the question of compensation of workmen universal throughout the Dominion. After the return of Sir William, in the month of December, public meetings were again held in Toronto to discuss the question, and it would appear that so far as the different parties interested are concerned, they are no closer to-day than when they started. The companies doing liability insurance are possibly the ones which will be the most directly affected, should state insurance be recommended by Sir William and an act passed in accordance therewith. While some employers look upon such a solution of this difficult question with favour, on the other hand the largest employers of labour in Canada are directly opposed to it. The C. P. R., which is the largest employer of labour in Canada, strenuously oppose the attitude which the Commissioner had taken with respect to state insurance, they holding that the interest of employer and employee and the general public as well, would be better served by a system of compensation whereby each individual employer of labour would be liable for its injuries suffered by workmen in his own employment, and they object, on the ground that they should be compelled to contribute to a state insurance fund or forced to share the accident liabilities of other railroads. This attitude is strongly opposed to that taken by the Manufacturers' Association. Whatever the effect of the evidence taken is, it is to be hoped that some measure will be brought in which will do away with the present Ontario Act, which, as it stands to-day, is a disgrace.

ACCIDENT INSURANCE.

THE business of accident insurance in Canada was transacted by 21 companies, of which 10 were Canadian, 5 American, and 6 British, and from what we can learn from the management of the different companies, the year as a whole on this branch of the business when the financial statements are prepared will prove satisfactory. One of the outstanding features of this branch of the business for the past year has been the number of accidents from automobiles, and some companies complain that they have suffered severely from this class of accident in having had to pay so many death claims.

GUARANTEE INSURANCE.

THE number of companies carrying on the business of guarantee insurance during the past year was 13, of which 4 were Canadian, 4 British, 5 American. While the business on this branch has generally been good, companies have suffered serious losses from defalcations. A branch of the business which in the past has proved most remunerative was that of guaranteeing contracts, and we understand that some of the companies which made a specialty of this business are anything but pleased with the result of the year's operations, and will in the future possibly take more care in the selection of the business than they have in the past.

Competition on this branch has been keen and the rates secured have not always been commensurate with the risk run.

BURGLARY INSURANCE.

THIS branch of casualty business, which is transacted to a considerable extent in foreign countries, was only introduced into Canada ten years ago. It is carried on by seven companies, three of which are Canadian, one British and three American. The business up to date has not grown to any great extent, as the total premiums received for 1911 amounted to but \$60,669, and the loss paid was \$17,739. The public has not been educated to this class of insurance to any extent, but we have no doubt as the benefits become better understood it will be taken greater advantage of.

AUTOMOBILE INSURANCE.

AUTOMOBILE insurance, as was to be expected from the number of vehicles which are being purchased year by year by Canadians, is assuming greater proportions, but whether companies transacting this class of business are making any money out of it is another question. The last Government report, which we have for the year 1911, shows that the premiums received for this class of insurance amounted to \$253,550, and the loss paid was \$165,101, with \$26,796 of losses outstanding, and when the expenses of securing and looking after the business is taken into consideration there is little, if anything, left for most of the companies. During the past year two or three casualty companies have been in process of organization, and at the present session of Parliament of Canada we notice that application for charters is being made by two or three other companies. While the field for this class of business is increasing year by year, we believe that at the present time, with the number of British companies which are taking advantage of the fact that they can transact not only life and fire insurance, but various branches of casualty, and which have put up deposits in Canada for the transaction of business, will be found ample for looking after the business as it stands to-day. Competition is becoming very keen, and as a result there has been some cutting of rates, which we can hardly consider justified if one is to judge from the experience of the companies in past years. Most of our Canadian companies are strengthening their position and are able to compete, and are securing a large share of the business over the British and American companies which have been established here for some years.

Industrial Life Insurance

INDUSTRIAL life insurance in Canada is almost wholly conducted by two Canadian companies, the London Life and the Union Life, and two American companies, the Metropolitan, of New York, and the Prudential, of Newark.

The Metropolitan was the first to undertake this class of business, entering the Canadian field in 1872. The London Life came next, commencing business in 1874. Following this company was the Union Life, of Toronto, in 1902, and in February, 1909, the Prudential entered the field.

For many years the bulk of the industrial insurance was done by the Metropolitan Life, and it continued to secure the largest portion of the business until a couple of years ago, when the Union Life and the Prudential challenged it for first place, and in the year 1911, the Union Life was the largest producer of industrial life insurance in Canada, having written during the year \$17,806,240.

Industrial life insurance has benefited greatly by the remarkable trade prosperity throughout the Dominion, and the past year has been one of the best, and it is expected that the record made in 1911 by one of our Canadian companies will be again repeated.

From the nature of the business, and the manner in which collections are made, industrial insurance is bound to be expensive, and one of the great difficulties companies have had to contend with in the past is criticism of the manner in which the business is carried on, but we believe in most cases such criticisms are made in good faith, but in utter ignorance of the business.

That it is a most expensive business to establish and place on a self-sustaining basis, has been the experience of every British, American and Canadian company. Before either of the great industrial life

companies of the United States really secured a foothold in the business, they had expended millions of dollars, and it is not more than twenty years ago that the great Metropolitan Life, of New York, was practically bankrupt, while to-day it has assets of over \$350,000,000, and a surplus of \$33,000,000, over and above all liabilities.

Canada to-day is in a much better condition to reap the benefits of industrial life insurance than was the United States, when the Prudential or Metropolitan Life were started, and while the growth of our Canadian companies may not be so rapid as that of the American companies, they can profit by their experience in the past, and build on a more solid foundation. Since industrial insurance was first introduced into Canada, the whole business has been revolutionized. Insurers to-day receive benefits which in the old days were never dreamed of, and the growth of the business has done more towards teaching the general public thrift, than any other business we know of.

While we have four companies actively in the field canvassing for business, in comparison to our population the amount of insurance in force is small; as a matter of fact we are a very much under-insured people, so far as life insurance is concerned, and the companies and the press have much to do in educating the masses to take advantage of the opportunities offered them.

Canadian Building in 1912

ACCORDING to the Contract Record, the building expenditure of thirty-seven of the principal cities and towns of the Dominion for 1912 reached the large sum of \$185,898,535, this representing the proportionate increase of 41 per cent. over the corresponding returns for 1911. Toronto heads the list.

In comparing the returns with those of 1911, it is interesting to note the changes that have taken place in the positions of the "runners-up." Toronto's supremacy is likely to remain unchallenged for some years. Last year Vancouver, which occupied second place in the 1911 returns, dropped from second to fifth place. Winnipeg improved her position a point. Calgary, with an expenditure of over twenty millions and a percentage of increase of 58, jumped from fifth place to third, incidentally beating Montreal and running neck-and-neck with Winnipeg.

In whole list of thirty-seven cities decreases are recorded in only two, namely, Westmount and Guelph, where in the former case the figures are practically stationary and in the latter the expenditure involved is so small as to be negligible.

"Taken as a whole," says the *Record*, "the returns indicate consistent but vigorous development with well-balanced activity in the larger centres. The figures are particularly eloquent as to the prospects for the present year."

The following list is of interest:—

	Total 1912.	Percentage Increase.
Toronto	\$27,041,761	12
Winnipeg	20,475,350	16
Calgary	20,394,220	58
Montreal	19,641,955	35
Vancouver	19,428,432	10
Edmonton	14,446,818	293
Victoria	8,208,155	104
Regina	8,047,309	58
Saskatoon	7,640,530	54
Hamilton	5,491,800	29
Ft. William	4,211,285	37
Ottawa	3,621,850	21
Medicine Hat	2,836,239	282
Maisonneuve	2,685,828	125
Pt. Arthur	2,494,179	319
Westmount	1,824,369	8*
New Westminster	1,634,528	45
Outremont	1,582,000	20
Lethbridge	1,358,250	31
St. Boniface	1,251,012	11
Brantford	1,167,105	90
Brandon	1,166,214	14
London	1,136,108	10
Windsor	1,098,063	48
Berlin	842,613	135
St. Catharines	811,335	206
Sydney	656,111	32
Kingston	645,774	105
Halifax	579,775	14
Galt	506,130	79
Welland	469,774	37
Peterboro	466,905	35
Stratford	367,233	255
Preston	337,160	38
Owen Sound	310,000	64
Nelson	273,865	64

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MONEY AND MAGNATES

Maritime Province News.

PROBABLY the industrial stock best known to the Maritime Province investor is that of the Maritime Telegraph and Telephone Co.

Recently this company has increased its stock by the addition of \$350,000 preferred. That brings the total preferred issue up to a million dollars, the common stock issued amounts to \$850,000. The new shares are to be allotted to the present stockholders in the proportion of one share for every four held. The preferred dropped from 106 to 103, and the common from 86 to 82 on the announcement of the new issue.



MR. J. H. WINFIELD
General Manager of Maritime Telegraph and Telephone Co.

Mr. J. H. Winfield, General Manager of this company, is among the foremost business men of the city by the sea—Halifax. Born in England in 1874, and educated there, he came to Canada in 1890. He entered the service of the Nova Scotia Telephone Company at Halifax, as night operator, becoming, in 1893, local manager at New Glasgow. In 1900 he was recalled to Halifax and appointed superintendent. The following year he assumed the duties of general manager and when, in 1911, the Maritime Telegraph and Telephone Co. bought out the Nova Scotia he became General Manager of the new company. He is also managing director of Prince Edward Island Telephone Co.

A Clearing House for New Westminister.

TOWARD the end of last year the managers of the nine banks represented in New Westminister got together in solemn conclave. As a

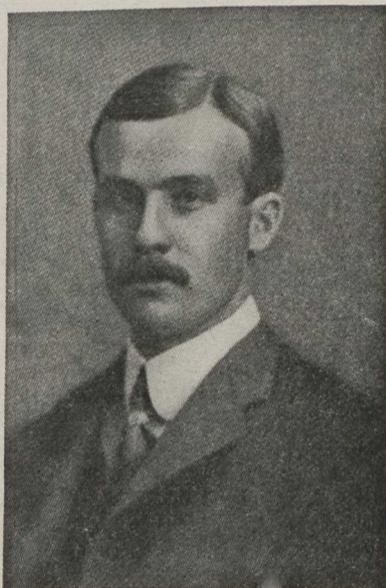
result of their "pow-wow" a clearing house has been organized for the thriving city of New Westminister.

Operations started on January 1st, and the organizers say that when the returns come out great surprise will be generally felt on account of the magnitude of the figures. Hitherto New Westminister banks have cleared through Vancouver.

The officers of the association will be: Mr. G. B. Brymer, Bank of Montreal, Chairman; Mr. H. R. Davidson, Canadian Bank of Commerce, Vice-President; Mr. J. Gracey, Bank of Toronto, Secretary-Treasurer and Manager.

Young Man in New Office.

MR. PERCIVAL MOLSON has recently assumed the duties in connection with his new position as Manager of the National Trust Company's Montreal office.



MR. PERCIVAL MOLSON
Who Assumed Duties of Manager of National Trust Co. at Montreal on First of the Year.

Mr. Molson's business career up to this time has been spent with this institution. After completing his education he entered the office as a junior clerk. He worked his way up to the near top and finally touched the top in November, when he was appointed manager to succeed Mr. A. G. Ross, January 1st, 1913.

Born at Cocuna, P. Q., in 1880, he went to Montreal for his education, finishing up with a degree in arts at McGill in 1901, and subsequently taking a year's science course there. He is the son of T. R. Molson and a grandson of Thomas Molson, one of the founders of Molsons Bank.

Besides being a keen and successful man at his business he is an all-round athlete of no mean merit and has won various jumping, running and tennis events.

A. Macdonald Company.

THAT big Western grocery merger is rounding into shape. At a meeting of the board of the A. Macdonald Company held in Winnipeg recently, it was decided to take

over the business of the Riley-Ramsay Company, of Port Arthur. The Macdonald Company is generally considered lucky inasmuch as the acquisition of this firm gives them a branch in so important a distributing centre at Port Arthur. The manager of the Port Arthur establishment becomes general manager for the whole of Western Canada. Upon his genius for organization the future success of the company will largely depend.

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Talk No. 11

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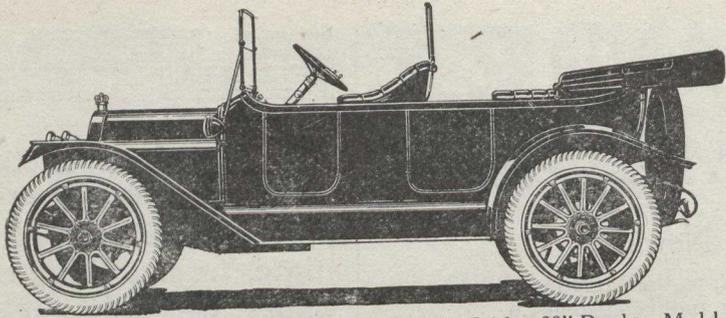
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 ALEXANDER LAIRD General Manager.
 JOHN AIRD Assistant General Manager.

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IN ANSWERING ADVERTISEMENTS PLEASE MENTION "THE CANADIAN COURIER."

At the meeting the following officers were elected: G. P. Grant, of Toronto, President; T. H. Watson, of Toronto, Vice-President; H. C. Cowdry, Secretary-Treasurer; and W. P. Riley, of Port Arthur, Ontario, head of the Riley-Ramsay Company, General Manager.

On and Off the Exchange.

Sun Life Assurance Company.

THE figures showing profits of the Sun Life Assurance Company for 1912 have recently been compiled. These speak for themselves, and it is hardly necessary to mention that it has been a great year for this big company.

The new business amounted to \$37,974,757, an increase of \$5,571,297 over that of 1911. Of this total \$18,138,150 came from Canadian agencies and \$19,836,606 from agencies outside the Dominion.

New Position for Prominent Banker.

MR. ALEXANDER LAIRD, General Manager of the Canadian Bank of Commerce, was recently appointed to a place on the board of the Imperial Life Assurance Co.

Mr. Laird has been with the institution of which he is general manager since 1877, when he entered its service. Since then he has served in many offices of the bank; notable among these are Chicago and New York. In 1902 he was appointed Assistant General Manager, succeeding to the office of general manager five years later. Mr. Laird is associated with a number of concerns outside the duties of his profession and his appointment to the Imperial Life board adds another to the list.

Dominion Trade--Big Increase.

THE Dominion does not take a back seat in regard to total trade. By the end of the current fiscal year it is expected that Canada will hold tenth place of the countries of the world in respect to this. \$654,000,000, the large amount that represents the total imports for 1912, exceeds the figures of 1911 by \$140,000,000. As compared with 1911 the export figures for last year show a gain of some \$49,000,000, being \$352,000,000. The total trade figures for last year amount to double those of six years ago.

The customs revenue for the nine months of the fiscal year just ended were some \$21,626,000 larger than the same period of the year before. The 1912 figures are \$85,296,039. Figuring on the rate keeping the same, the total revenue for the whole year, which ends in March, will be approximately \$115,000,000, or some \$25,000,000 greater than 1911.

The Metropolitan Bank.

THE Metropolitan Bank ended its fiscal year, a very successful year, simultaneously with the calendar year just passed. Net profits amounting to \$168,841 (16.88 per cent. on the capital) exceeded those of 1911 by a considerable margin. The 1911 figures were \$153,350, only 15.33 per cent. on the capital. Deposits totalling \$10,018,480, against \$8,725,750 in 1911, made a gain of \$1,293,000, approximately for 1912. The total assets are now \$13,272,009.

Executive of Smart-Woods, Limited.

IN 1906 Lieut.-Col. Chas. A. Smart organized the Smart Bag Co., Montreal, and has been president and managing director of the concern since. Now that this firm and Woods, Limited, of Ottawa, have merged he holds the same position with the new firm of Smart-Woods, Limited.

Lieut.-Col. Jas. W. Wood, who was president and general manager of Woods, Limited, becomes Vice-President and looks after the Ottawa end of the business, while Lieut.-Col. Smart bosses the "whole show" from Montreal. These two gentlemen are also associated in the Empire Cotton Mills.

Provincial Bank Figures and Facts.

THE profits of the Provincial Bank, whose head office is at Montreal, for 1912 showed a slight increase over those of the preceding year. For 1912, \$185,165, after allowing for bad and doubtful debts, rebate on unmatured bills, etc., was earned. This is at the rate of 18.5 on the paid up capital. The 1911 figures were \$184,393, or 18.43 per cent. The total assets for 1912 are \$12,683,256, as compared to \$12,080,993 for 1911.

Montreal Telegraph Company.

THE sixty-sixth annual report of the Montreal Telegraph Co., submitted at the meeting on January 9th, showed the company's equipment, property, etc., was valued at \$2,151,823. This equipment is operated by the Great North Western Telegraph Co. of Canada, and 8 per cent. on the capital was earned by the revenue derived from this company's operation of the property.

Bank of Toronto.

ON January 8th, the fifty-seventh annual meeting of the Bank of Toronto was held in the Head Office in Toronto. A good year was reported and net profits of \$835,787 showed an increase of about \$157,800 over those of 1911. The board was re-elected with Mr. Duncan Coulson in the chair, Messrs. W. G. Gooderham and Joseph Henderson, First and Second Vice-Presidents, respectively.

Tight Money Controls.

EVIDENCE is not uncertain as to "tight money." It is still really tight and must remain so for some time to come. This is a good time for the poor man to keep out of the stock market. Conditions are uncertain. At least one firm of brokers in Toronto is charging its customers seven per cent., beginning this week.

So long as this Balkan cloud hangs over the market and so long as the people of Austria and France are hoarding gold, so long must the "tight money" era continue. This is the capitalist's harvest, and he is sure to extract the most he can out of the borrowers' necessities.

Dr. Aram Kalfian

(Continued from page 22.)

absolutely beyond her; but gathering together all her strength of endurance, she signified by a bead of the head her desire that the other should proceed.

"It is the story," commenced Mrs. Alston in slow, deliberate tones, "of a woman to whom love came too late."

"Do you mean that she was married?" asked the young girl, breathlessly.

"Yes; she had been married at seventeen to a man old enough to be her father: a man with whom she had not one thought or feeling in common! The world esteemed her a happy and a fortunate woman, for she was wealthy, popular, admired; it never guessed—how should it?—that she was heart-hungry for a little human affection: that all that was best in her was slowly atrophying for lack of love and sympathy. She had one child—a boy."

A little inarticulate gasp issued from Enid's lips; her gaze, fixed attentively upon the other woman's face, seemed to narrow, intensify, as into Mrs. Alston's voice there stole a note of dreamy retrospection.

"In his earliest childhood her boy's love sufficed to round and beautify her life; but in his schooldays he began already to escape her, and as he entered upon manhood, other interests, other affections claimed him, and she saw him but little. It is the natural course of events perhaps; a pang each mother is called upon in turn to bear; more fortunate women, when their fledglings leave the nest, and, spreading their wings, fly out into the world—can turn for comfort to their life's companion and fellow-sufferer; but this woman had no such solace. Years of estrangement had built up a high wall between her and the man who had vowed to love and cherish her. Still young—still in her best years—she was utterly alone.

"Then she met Dick Emberson, and he straightway lost his heart to her: he became an almost daily visitor at her house, he seemed to surround her with an atmosphere of respectful adoration.

"At first she was alternately amused and touched by the young man's devotion; serene in her own self-confidence—in the pride of her position; she never dreamt of danger to her own peace of mind. If, as the days and the weeks sped by, the world seemed gradually to change its colouring, from uniform drab to rainbow hues, if a happiness to which she had been long a stranger sang at her heart; she told herself it was the young companionship which had effected the miracle, that she had been growing old before her time. She did not guess that it was the fervour of Dick's youthful passion which had awakened her heart from its long sleep.

"Suddenly, quite suddenly, at some chance word or look, the truth stood revealed to her in all its nakedness; she had played with fire and it threatened to consume her. My friend was what the world terms a good woman, and therefore when she realized her own weakness she sent young Emberson from her."

ENID drew a long breath of relief. "How did he receive his sentence of banishment?" she asked eagerly.

"With stormy anger, with bitter words; he vowed that his heart was broken by her cruelty—that for him there was—there would ever be—but one woman in the world—herself; that without her sweet companionship, it became to him a desert.

"Lover's rhapsodies, Miss Anerley," said the widow suddenly turning upon her companion and fixing her with a challenging gaze. "No doubt had they been whispered in your ear, being a wise young woman, you would have estimated them at their real value." The feminine stab struck home; but Enid did not flinch; whatever the emotions might be which surged within her, by a strong effort of will, she maintained an outward calm—she waited with impassive face for what was to follow. "My poor friend," continued Mrs. Alston, "was foolish enough to believe them, to hug them to her heart for comfort in the long, lonely days that followed.

"Suddenly, unexpectedly, freedom came to her; her husband died; she was at liberty to form other ties. She was simple enough to believe that in due time the man who had professed undying love for her, would redeem his vows

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—would come to her and, holding out his arms, would say, 'Your days of loneliness—of renunciation—are over. There is nothing now to part us.'

"The weeks and the months sped by, and he made no sign; at last, summoned by her, he did come; but it was to confess that he was engaged to another woman, a younger woman; one who had never known sorrow, one who had never had to withstand temptation. She was the daughter of his next-door neighbour. No doubt, innocently enough, this girl had betrayed her liking for him; he had been flattered; time and propinquity had done the rest."

A scarlet wave of indignation swept over Enid's face as she listened to this distorted version of her love-ideal, but she had sufficient strength of will to remain silent; she was determined to hear Mrs. Alston to the end. Perhaps that lady was a little disappointed at the reception of her narrative. She would have liked to have seen her listener wince, cry out, show some sign of dismay or suffering, as the fact of her lover's previous passion for another woman was forced home upon her—something to indicate that the thin edge of the wedge of doubt as to his future loyalty to her had entered her soul; but, beyond that one flush of outraged pride, there was nothing to betray the nature of the young girl's feelings.

"Can you wonder?" resumed the speaker, after a telling pause, "that my friend was filled with bitterness and anger when she found her just expectations ignored? when she found herself ruthlessly brushed aside, in favour of this younger claimant to a man's fickle favour? Can you wonder at her determination that this girl should at least know the unstable character of the being to whom she had plighted herself—that she should realize the fact that her bridal path would be strewn with broken oaths, with broken pledges—together with one woman's broken heart?"

Mrs. Alston's voice faltered, ceased. There was a moment of profound silence. Enid rose slowly to her feet. Her slim figure seemed to tower over the other's half-crouching form, as she said in clear, scornful tones:

"Why take refuge in the well-worn subterfuge of the familiar friend? You are the woman!"

ENID'S words acted like a trumpet-call upon Mrs. Alston; springing to her feet, she stood erect, her tall, queenly figure drawn to its full height; her small, dark head thrown proudly back, as with glowing cheeks and eyes that flashed a furious fire, she said:

"Do you think I am ashamed to own it? No, a thousand times, no! My love for Dick Emberson is at once my torment and my glory. I am ready to proclaim it to the whole world!"

"Why, then, did you take refuge in an anonymous slander?" asked the young girl, with a biting scorn.

"It was no slander!" was the fierce reply. "The contents of the letter are true—quite true; and if I hid my identity, it was for my boy's sake, not for mine; that the world should dub me weak and foolish might have hurt him, though it would not trouble me."

"You must be mad!" cried Enid indignantly. "How can you persist in your statement that Mr. Emberson was bound to you by every tie of honour, when you have acknowledged that you yourself gave him his liberty?"

"He knew right well," persisted Mrs. Alston, "that, although duty compelled me to banish him, deep in my heart I held his love as my most sacred possession, that, robbed of his presence, my life was one long, aching longing. When I was free, he would have returned to me; but you, with your seventeen years and your fresh, undimmed beauty, stood in his path and tempted him. When I think of all I have endured through you," she cried passionately, "I wonder that I do not kill you as you stand there!"

"I do not fear you, Mrs. Alston," responded Enid calmly, her blue eyes meeting unflinchingly the threatening fire of the flashing brown orbs; "and I am glad that I came to you—yes, glad, for I know now that Dick was a free man when he offered his hand to me."

With a slight bend of the head she turned to the door.

Mrs. Alston caught her by the sleeve and held her fast.

"Do you want me to humble myself still further?" she asked, in a voice vibrant

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with emotion; "is it your pleasure that I should drain the cup of humiliation to its last dregs?" Then, unheeding the young girl's dismayed disclaimer of any such desire, she continued:

"So be it! I am past judging as to right or wrong; I cannot reason. I can only feel—can only suffer;—but I see now that I was mad to threaten when I should have entreated—have appealed to your good heart."

Still clinging to Enid's arm, she sank upon her knees, and despite the other's despairing endeavour to raise her, obstinately persisted in that attitude. The fire in her beautiful eyes seemed suddenly quenched, and big tears coursed each other down her cheeks, as she cried: "Give him back to me! You are young, you have all your life before you; you can afford to be generous, whilst robbed of Dick—my life is empty—is over!"

"Oh, remember your son, Mrs. Alston," cried Enid, in great distress, for the situation was indescribably painful to her. "Do not, for his sake, degrade yourself in this fashion! What you ask is impossible: a man's love is not like a jewel or a flower—a possession that can be passed from one to another; it is not in my power to give it back to you, even if I wished to do so."

"You have only to step aside, and he will come back to me."

For answer an involuntary smile curved the younger woman's lips; whilst an expression of serenity, of proud confidence in her lover, shone in her blue eyes and illumined her whole face. At sight of it, an almost murderous rage sprang up in Mrs. Alston's heart; she bent her head low to dissemble the flood of hate which surged through her veins, bit her lips till the blood came, and dug her nails savagely into her own palms in her effort to regain self-control, and hold in check the tide of passion which threatened to overthrow the last feeble ramparts between her and madness.

She must be calm, she told herself again and again; she would gain nothing—nothing by violence! She felt instinctively that this fair, fragile-looking girl possessed a will as indomitable as her own; that she might perhaps be duped into relinquishing the treasure they both coveted—the treasure of a man's love; but she would never be terrorized into so doing.

FEELING that her visitor was once more gently trying to disengage herself from her grasp, Denise murmured between her clenched teeth—

"No, no, I will not rise; you shall not go until you take pity on me and grant my prayer."

"This is childish, Mrs. Alston!" cried Enid, beginning to lose patience. "You cannot detain me here indefinitely against my will. I am sorry for you—more sorry than I can say, or you would believe; but that feeling will never induce me to commit an act of gross injustice to the man I love. Be reasonable! Can't you see that even were I to break my engagement to Dick, I should wreck his happiness and my own without in the least advancing yours. For Heaven's sake, rise! You humiliate me as well as yourself by persisting in this degrading attitude."

Once more she put out all her strength, and to her great relief Mrs. Alston allowed herself to be raised to her feet. She stood with head half-averted like a sullen child, as she murmured—

"You smiled just now when I expressed my conviction that if Dick Emberson were once more free he would return to me; but for all your boasted confidence in his love, you dare not put it to the test."

"What do you mean?" was the indignant query.

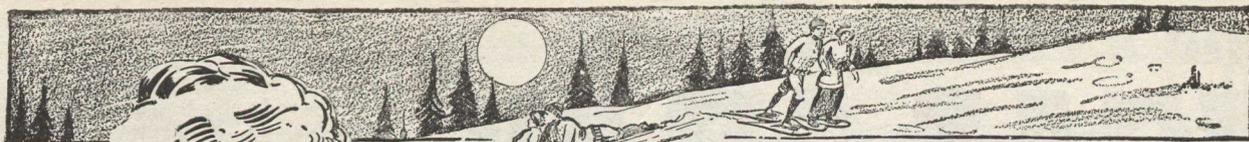
"Only that were you to release him and stand aloof for the space of twelve months—one short year—the strength, or weakness of his passion for you would be abundantly proved; but you would never risk it; you are far too wise!"

An indignant red flushed Enid's face and neck, and her proud young head reared itself in stately fashion.

"Let us understand each other, Mrs. Alston," she said, affecting a calmness she was far from possessing.

"You assert that were I to break my engagement with Mr. Emberson, within a year he would return to you?"

"Always supposing that you have the loyalty not to disclose to him the agree-



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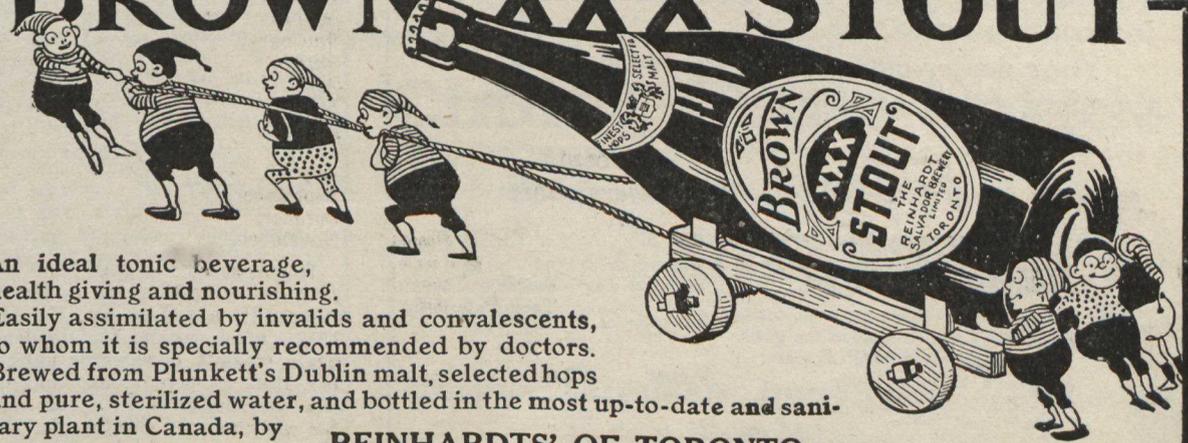
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ment between us. Yes, he would do so as certainly as day follows night, and" tauntingly, "in your heart you know it as well as I. That is why, as I said before, you dare not risk it."

Mrs. Alston's black eyes were riveted now on her visitor's face mockingly, contemptuously.

There was a moment of tense silence, during which Enid's hands clenched and unclenched, whilst her breathing quickened. An outraged pride prompted her to take up the challenge, whilst instinct and common sense alike bade her turn a deaf ear. She temporized.

"At the end of that time I should be at liberty to tell Dick the truth?"

"If by that time he and I were neither married nor engaged. Yes. Ah!" mockingly, "I see you hesitate, still, and you are right; who could be sure that their image would remain in a man's fickle heart for the space of a whole year?"

"If I hesitate," replied Enid proudly, "it is not for the reason you insinuate; but because I feel that such a compact would be grossly unfair to the third person concerned."

"Why wrap your refusal in that mere rag of pretence!" sneered Mrs. Alston. "Be the issue what it may, Dick Emberson should thank you—would thank you later—for the chance offered him of proving where his real affections lie. You are both young, a year will soon pass; if his so-called devotion to you conquers, you will doubtless know how to compensate him for the trial he has passed through, whilst if he turns to me—here a rich red flooded her cheeks, her bosom heaved tumultuously, and her voice trailed off into silence.

The colour which flamed into Denise's face seemed to have been drawn from her companion's, for that had become suddenly white as any lily.

"You shall have your way," she said coldly, "you shall prove your boasted power. Do your worst!"

"You will break your engagement to Mr. Emberson?"

Enid with compressed lips made a sign in the affirmative.

"What reason will you give?" "None," was the reply. "If I cannot tell him the truth, I will, at all events, not lie to him. I shall be silent. You, on your side," here she turned upon her companion with momentary fierceness, "must swear to play the game fairly: to tell no lies, insinuate no evil about me. Only on this condition do I accede to your request."

"I swear it!" replied the widow promptly; "there's my hand upon it!" She paused with arm extended, with palm upturned; but Enid, whose lips were trembling, and who felt that in another moment she would disgrace herself in her own estimation by breaking down utterly, appeared not to see it. With head bent low, and something like despair at her heart, she turned and stumbled from the room, from the presence of the woman who had tricked her against her better judgment into a promise she regretted the instant it was made.

(To be continued.)

Commodity Prices

THE rise and fall of commodity prices for the twelve months up till November, 1912, is indicated by the following digest from the monthly index numbers as issued by the editor of the Labour Gazette:

November, 1911.....	129.4
December, ".....	129.4
January, 1912.....	131.1
February, ".....	134.3
March, ".....	134.2
April, ".....	135.4
May, ".....	135.9
June, ".....	136.9
July, ".....	134.8
August, ".....	133.4
September, ".....	132.5
October, ".....	133.1
November, ".....	134.3

It will be noticed that from December, 1911, prices—taking 100 as the standard—steadily advanced up till June of 1912; after which the tendency was again steadily downwards until November, 1912. A popular explanation of the rise that began back in July, 1911, was the reported crop shortage for that year. This, however, must be regarded as only an immediate cause; the more general cause being the general increased demand for materials caused by continued

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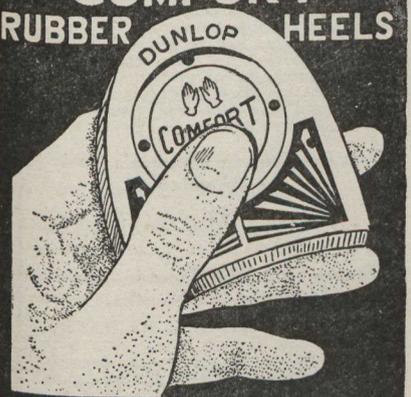
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National Drug and Chemical Co. of Canada, Limited.

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prosperity and the opening up of the West. Since last July the tendency has been downward to a stationary condition during October and November, but the drop has not been more than a third of the way back to conditions in June, 1911. Good crop reports and easier grain prices are the chief explanations of this.

Increase in Dividends

A feature of the past year in Canada has been the number of dividend inaugurations and dividend increases by various Canadian banks, industrial companies, etc. A few of the year's dividend changes were:

- Standard Bank, inc. 1 per cent. per annum.
- Kaministiquia Power Co., inc. 1 per cent. per annum.
- Toronto General Trusts Corporation, inc. 2 per cent. per annum.
- Wm. A. Rogers, Limited, com., inc. 2 per cent. per annum.
- Canada Permanent Mortgage, inc. 1 per cent. per annum.
- La Rose Consolidated Mines, 2½ per cent. bonus.
- Huron and Erie Loan and Savings, inc. 1 per cent. per annum.
- Home Bank, inc. 1 per cent. per annum.
- Montreal Light, Heat and Power Co., inc. 1 per cent. per annum.
- Canadian Converters, 4 per cent. per annum (resumed).
- Montreal Cottons, com., 4 per cent. per annum (new).
- Dominion Textile, com., inc. 1 per cent. per annum.
- Shawinigan W. and P. Co., inc. 1 per cent. per annum.
- St. Lawrence Steam Navigation Co., inc. 3 per cent. per annum.
- Dominion Bank, 2 per cent. (bonus).
- Canadian Bank of Commerce, 1 per cent. (bonus).
- Bank of Toronto, 1 per cent. (bonus).
- Bank of Ottawa, inc. 1 per cent. per annum.
- Canadian General Electric, 1 per cent. (bonus).
- Hollinger Gold Mines, new, 3 per cent. a month.
- Weyburn Security Bank, new, 5 per cent. per annum.
- Canada Tea Co., pref., new, 7 per cent. per annum.
- Canada Tea Co., com., new, 1¼ per cent. per annum.
- Canadian Westinghouse, 2 per cent. (bonus).
- Dominion Cannery, new, 6 per cent. (bonus).
- Dominion Cannery, new, 6 per cent. per annum.
- Monarch Knitting, pref., new, 7 per cent. per annum.
- Monarch Knitting, com., new, 6 per cent. per annum.
- London and Canadian Loan, 1 per cent.
- Consolidated Smelters, 4 per cent. (new).
- Brazil Traction, 6 per cent. (new).

Trucks at New York

NEW YORK'S Automobile Show lasts throughout January. The truck section occupies five special days, January 20 to 25. All the big makers will be represented. Business machines of all types will be on view, ranging from package waggons to ten-ton trucks. Besides the regular style of trucks there will be many machines, gasoline and electric, for special purposes, such as motor fire engines, patrol waggons, sprinklers, oil-sprayers, filtering waggons, tractors, ambulances, trucks with tipping bodies with power winches for hoisting purposes, etc.

Among the new trucks and delivery waggons to be displayed in a one-ton worm drive Universal truck with left side steering column and centre control levers for operating the brakes and change speed gearing. This differs from the two-ton and three-ton Universal trucks in having the seat placed back of the engine compartment instead of above it. In the larger models the radiator is placed back of the engine compartment, instead of above it. In the larger models the radiator is placed back of the engine under the seat, where it will not be injured by slight collisions.

Another new one-ton worm drive truck will be shown by the Schacht Motor Car Company. It is a brand new model and is equipped with a new electric starter and electric lights.



Dig down to the bottom of the automobile question — and the chances are you'll buy a Ford — just as thousands of other Canadians have done. It's the one car that will stand the severe tests of the hardest use — without excessive expense.

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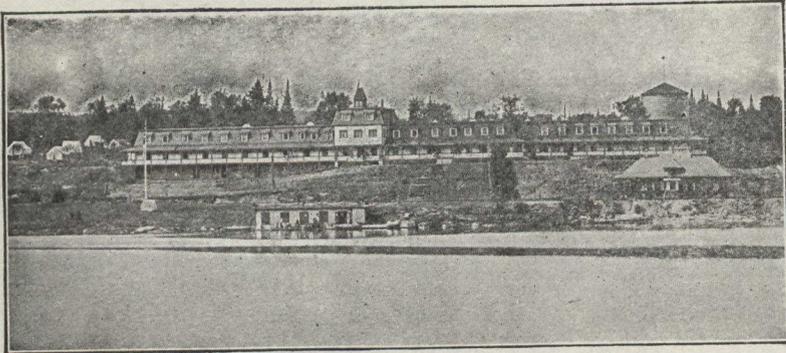
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ONE of the most important features of any will, is the appointment of the executor. It is becoming generally recognized that to ensure the fullest possible service in the care of an estate, it is well to appoint a Trust Company as "Executor and Trustee under Will."

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250 rooms.

American Plan, \$3.00 to \$5.00
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American Plan, \$3.00 per day and up. All rooms with running hot and cold water, also telephones. Grill room open from 8 to 12 p.m.
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A Favorite Montreal Hotel, 453 to 465 Guy St. Room with use of bath, \$1.50 and \$2. Room with private bath, \$2, \$2.50 and \$3. Cafe the Best. La Corona and its service acknowledged Montreal's best, but the charges are no higher than other first-class hotels.

Among the Music Makers

(Concluded from page 9.)

judged; and the careers of the men who have been at its chief desks in the thirty-two years of its existence make up a good part of musical history in America as well as in Europe.

Established in 1881 by Henry L. Higginson, it was the first of the great orchestras of America to be placed on a solid permanent basis, under conditions that enabled the orchestra to have the entire and exclusive services of the musicians under long contracts. At the time of its organization there were but three orchestras on this side of the Atlantic which did serious work—the Philharmonic Society of New York, the New York Symphony Society, then under Leopold Damrosch, and Theodore Thomas' Orchestra. Ten years after the formation of the Boston Symphony, Chicago established its splendid orchestra, under the leadership of Theodore Thomas. Then followed in years the great orchestras of Philadelphia, Cincinnati, Pittsburgh, Minneapolis and St. Paul, of full symphonic strength.

Mr. Higginson's theory in organizing the Boston Symphony was that best artistic results could not be secured unless an orchestra had exclusive control of the time of its members during the season. As a corollary to this it was necessary to have a long enough season to give an attractive contract to a musician. In the early years of the Boston Symphony men were engaged for from twenty-four to thirty weeks. To-day, with the exception of certain very high-salaried principals, the average length of contract is forty weeks. In this time the musicians are not allowed to accept outside engagements of any kind except by consent of the management. Under such conditions, even with the most favourable circumstances, an orchestra like the Boston Symphony has never been a commercial success, and it can never be, for while the receipts from the one hundred or more concerts it gives each year are from one point of view enormous, the increase in the expenses has been such that each year there is a considerable deficit.

The first conductor of the Boston Symphony Orchestra was Georg Henschel, who occupied that position for three years. The orchestra in that time was composed almost entirely of local musicians in Boston. Mr. Henschel was succeeded by Wilhelm Gericke, who came to Boston from Vienna, where he had been one of the principal conductors of the Imperial Opera.

After Mr. Gericke came Arthur Nikisch, then a comparatively unknown man, though conductor of the Municipal Opera in Leipsic. When he left America at the end of four years he was well on his way towards his present position of one of the greatest conductors in the world. Nikisch was followed by Emil Paur, who was engaged at short notice in the summer of 1893 when Hans Richter, who had signed a contract to come to Boston, refused to fulfill it. Paur was at the head of the orchestra for five years, and then Gericke came back to Boston, where he remained as conductor of the orchestra until he retired from active life in the spring of 1906.

The retirement of Mr. Gericke was the cause of Mr. Higginson's bringing to Boston a man universally acknowledged to be one of the two or three very great conductors of the world—Dr. Karl Muck. At that time Dr. Muck shared with Richard Strauss the position of first conductor of the Royal Opera of Berlin. It was impossible to secure a definite engagement with him, but through the means of influence brought to bear on the German Court, Emperor William granted him a leave of absence of one year to go to Boston. At the end of his first year efforts were made to secure his release from the Berlin Opera in order that he might become permanent conductor in Boston, but these failed, and the best that could be done was the grant of another year's leave of absence. The two years that Dr. Muck had charge of the Boston Symphony contain the most brilliant pages of achievement in its history.

At the end of his second year he returned to Berlin to finish his contract with the Royal Opera, which had four years to run, and at his recommendation Max Fiedler, of Hamburg, who was the honoured conductor of the orchestra from 1907 to 1912, took his place.

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The most evident reason is because the price paid was considered by them below prices elsewhere.

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FOR THE JUNIORS

Penelope's Wish

Priscilla Penelope Powers one day Took tea at a neighbour's just over the way.

Two pieces of pie they urged her to take.

And seven whole slices of chocolate cake!

"Oh, dear," sighed Priscilla Penelope Powers,

"I wish I was your little girl 'stead of ours."

What Won the Silver Cup

By MARGARET BROOKS

"GEE!" said the multi-millionaire's twelve-year-old son to his coachman, "but it's going to be a cinch for me, Andrew. Just look at those ponies!"

He laughed as he pointed his whip contemptuously at the six other ponies.

"Yes, Master Paul, but you must remember the ponies only count a third; the turnout and the driving also count. Beg pardon, but you're holding the reins a little too slack, Master Paul."

"Shut up!" said Master Paul, with a very red face, for he knew that Dick Wessing must have overheard Andrew's

he noticed a movement of Harry's toward his big, new sailor hat, which he was wearing for the first time.

Daddy and Auntie were both longing for Harry to win the cup. The little fellow looked so cunning in his long, flapping sailor trousers that they could not take their eyes off him.

Suddenly the megaphone called out: "Class 16, Ponies in Harness, will please to enter the ring now."

Harry was the last to enter the ring. He sat very straight, holding the reins in quite the approved style. Madge felt proud as she noticed the people in the big grandstands smile kindly at the dear, little fellow and clap when he passed. He attracted much more attention than Master Paul, great to that young gentleman's disgust. The officials' hats were continually being raised to the sweet, young girl, who seemed so calm in the midst of all the clapping. As Harry was kept busy touching his hat, Madge smiled inwardly, as did the onlookers, outwardly.

It was a critical moment, for they were now lined up before the great grandstand, where, in one of the decorated boxes, sat a distinguished-looking gentleman with a silver cup on a table beside him. As the judges went from one pony to the other, the people applauded. Master Paul, who was first, scarcely received any applause at all, but when the judges finally came to Harry's pony, the crowd rose to its feet, waved handkerchiefs and roared—roared itself hoarse. He was the favourite! Madge's heart swelled with pride as she noticed that Harry did not realize why the people were all making such a fuss. After a short consultation together the judges suddenly came straight to Harry and gave him, to his great disappointment, only a red ribbon rosette.

"But isn't I going to get the mug?" he cried in astonishment.

The judges laughed and told him to drive close up to the box where the silver cup was.

Then Harry drove up to the box where the distinguished man now stood and beamed at him. The applause almost bewildered him as he drove so close up that he could almost touch the beautiful cup. Then he stood up, handed the reins to his Aunt, and, to the amusement of everyone, began to pull off his large sailor hat. He was very sober about it, for it was hard work. Finally it came off and his black hair all stood up on end. Then, amid a breathless silence, he held out his hat and received the shining cup in it. He immediately handed it to his Auntie—hat and all—and then the noise of the grandstands was more deafening than at a baseball match. Harry then waved to his Daddy, who was standing in a box, and drove away.

But Master Paul was thoroughly disgusted.

"Why, Dick, my pony is twice as fine as his," he cried.

"It wasn't the pony that won the cup," Dick replied. "It was the boy; and he didn't hold the reins too slack, either," he added wickedly, as an afterthought.

Wisdom and Happiness

ONCE upon a time there were two little girls; one was a wise little girl and the other was a foolish little girl. The wise little girl received so many beautiful presents on Christmas Day that she said to herself, "I will put some of these away, and whenever a stormy day comes along and I cannot go out-of-doors to play, I will take one out and it will be just like getting a new present, and will give me a great deal of pleasure." Every stormy day in the year was a happy day for the wise little girl.

Christmas brought the foolish little girl many gifts, too, but she played with them all at once, took no care of them, and soon found them tiresome and stupid. And whenever a stormy day came along, you might have heard the foolish little girl sighing, "Oh, dear, what shall I do with myself? My toys and books are broken and torn, I have nothing to play with, and I am very unhappy." Poor little foolish girl!

Two Prize Competitions

The Canadian Courier offers two cash prizes for essay competitions which will close March 1st.



\$25 Cash Prize

for the best thousand word essay on the subject, "Canada's Most Profitable Manufacturing Industry."

Some industries have a high capitalization and pay very little wages. Others have a small capitalization and pay a large sum annually in wages. Some manufacture raw products grown in this country, and others raw products bought abroad. What industry is most suited to this country as regards raw product, capital required and wages paid?

All the information required will be found in Bulletin I., Census 1911, published by The Census Department at Ottawa. A copy can be secured by writing Mr. Archibald Blue, Chief Statistician, Department Trade and Commerce, Ottawa.



\$20 Cash Prize

For the best thousand word essay on the subject "Canada's Greatest Manufacturing City." Here population must be considered. The greatest manufacturing city is the one which will produce the highest value of products and pays the largest amount in wages according to population. Toronto and Montreal, tested in this way, are not the greatest manufacturing cities in this country. They are simply the largest. This competition will also close on March 1st.

All the information necessary for such an article will be found in Bulletin I., Census 1911. Drop a post card to Mr. Archibald Blue, Department of Trade and Commerce, Ottawa, and a copy will be sent you.

The Editor's judgment will be final and the decision will be announced in the Canadian Courier of March 19th. If several good essays are received in either competitions, second and third prizes may be awarded. Unsuccessful essays will be returned if stamps are enclosed for that purpose.

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THE TIME OF GOOD RESOLUTIONS

It is meet that at the advent of a new year—the beginning of a new cycle—we should "take stock" of what has been accomplished, and resolve anew not to leave undone those things which promote our own betterment and the good of others.

Among the good resolutions of every thoughtful man will be the decision to take immediate steps to adequately provide for his loved ones by a reliable life insurance policy, such as is offered by

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Head Office -- Waterloo, Ont.



"LITTLE MISS CURLYLOCKS."

Amy Lenora Weekes, a Junior Reader from Lindsay, Ont.

remark. Dick immediately proved this by saying:

"Think you're going to capture the silver cup, eh, Paul?"

"Sure," said Paul shortly and then turned to look at the new arrival.

They were all entered in Class 16, Ponies in Harness. This class was open only to boy drivers of twelve and under. There were ten entries, and, wonderful to relate, the whole ten had turned out. They were now waiting outside the big gate, straining their ears for the sound of the megaphone, which was shortly to call out their number.

To a casual observer, the ponies all seemed equally beautiful. So did the carriages, which nearly all had two wheels, with the exception of the new arrival's, which had four wheels and two seats, back to back, and no coachman. The driver was a tiny boy, about six years old. He was so short that his legs dangled from the seat. His daddy—a fine-looking young man—was giving his son final instructions and chatting with a pretty girl of about fifteen, who was his sister-in-law and his son's sole companion.

"Now, Harry, don't forget your Canadian manners, and when they give the silver cup to you,"—here there was a decided twinkle in daddy's eyes—"remember to give Auntie the reins and to take your hat off."

"Right off, Daddy?"

"Yes, son—but don't try it now," as



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Dr. Andrew Wilson, the eminent British authority, once said of the cocoa bean—“It is a kind of vegetable egg which contains all that is needed to build up a living body.” Tea and coffee are mere infusions—but cocoa is an actual food in itself. Elderly folk should remember that. Cocoa, made the FRY way, from a selection of the world’s choicest cocoa beans, is pure, extremely soluble, and of delicious aroma and flavor. Nearly two hundred years’ experience and knowledge of the cocoa business stand back of FRY’S.

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