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## Canadian Courier

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## PUBLISHER'S TALK

$\mathbf{W}^{\mathrm{E}}$ are rather proud of our achievements in connection with the Tercentenary Celebration at Quebec, and the compliments we have received in connection with the issues cf July 24th and August ist. Our pictures were equal if not superior to any that have been published, and were given to the public in each case several days ahead of any competitor. We do not desire to prove that our publication is any better than it ought to be, and we will be quite satisfied if people concede that we are just as enterprising as our contemporaries.

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## IN THE PUBLIC VIEW



Lord Strathcona at Quebec.

WITHIN the past year or eighteen months three of the littlest great men in the world have visited Canada. A year ago last fall Andrew Carnegie, who is about five feet six; last autumn Rudyard Kipling; who is about five feet five; this week Lord Robertsno bigger than either. Three more diversified little great men perhaps never lived contemporaneously in this world. Iron and steel ; stories and poems; battles; but each of these men in his way an Imperialist. Kipling has never written an ode to Carnegie; perhaps never will; though when the famous Andrew made his Toronto speech to the Canadian Club he said some things that made very good reading for those who believed in Anglo-Saxon federation, whatever they thought of reformed spelling. Similarly Mr. Carnegie has never tried to simplify Kipling's spelling, though in most of the hundreds of libraries he has given away Kipling's works may be found.

But Carnegie came and went with nothing more to his credit than a civic reception and columns of newspaper talk. Kipling came in to Toronto by night and had to mope about the labyrinthine precincts of the Union Station before he was taken in tow by the secretary of the Canadian Club. Lord Roberts has been announced on the programme for weeks. He came as a hero to many thousands of people who knew him best by the verses of Kipling entitled "Bobs." All over Canada there were civic telegrams and letters praying the hero of Kandahar to come and see those of the fellows in khaki who had been good enough to go under him in the trenches of Paardeberg and stayed with him till he took Pretoria. Days before his arrival small boys went about the streets selling little flags inscribed "Our Hero Bobs." On St. George Street and up at Westmount, and in officers' quarters at the Armouries, he may have been known as Lord Roberts; on Yonge Street and on the streets of Quebec and in the camps he was called "Bobs," by thousands who had no way of calling Kipling pet names and would not have dreamed of calling Mr. Carnegie "Andy."

Like most men of deeds, Lord Roberts said little or nothing even to the Canadian Club. He came and was seen-and he conquered. Kipling came and saw and asked questions, and made speeches that were among the most shrewdly diplomatic and eloquent ever delivered in Canada. The speeches of the other little man were carefully prepared and as carefully delivered. But nobody pretended to make an idol of Carnegie because there was little about Carnegie that appealed to the imagination. That he had revolutionised the iron and steel industries of the world and made modern railway expansion possible was no great matter to cheer about; and although he had given away libraries and pipe organs and vast unheard of sums to benevolence, the people knew little or nothing about him. But what Kipling has done, though he never shouldered a gun in a battle nor gave away a library; and what Lord Roberts has done, though he has written but one book and made no steel rail-every one knows; in some way knows that "Bobs" is a hero who looks bigger on a horse than any man since Napoleon; that Kipling is a universal hero who on a horse would look rather ridiculous; and that Andrew Carnegie on the finest horse in the world would never be a hero of any kind
but merely a well-known great man with a genius for finance. But these three little great men have done more to make the history of the twentieth century than any other three little men that ever lived at the same time. An Irishman; an Anglo-Indian; a Scotchman; Great Britain represented by three men all of whom have had much to do with Greater Britain beyond the seas-assuming with Mr. Carnegie that Anglo-Saxon federation is possible. In all the years to come it is doubtful if Canada will ever have a chance to receive within eighteen months three such distinguished little men whom the world calls great.

AGAINST these, place that great Canadian Scotchman, Lord Strathcona. He also is in Canada while Lord Roberts is here. Candidly it must be said of him that he has done more for Canada than any of the other three; as much for Canada and in a different way as Lord Roberts for the Empire, and Kipling for Greater Britain, and Carnegie for the United States. More of mystery hangs about Strathcona; he is a lord of the North. In India, there never could have been a Strathcona. The monsoon was never any breath for a man like that. He needed the north wind and he got most of it. Of elephants he knew very little, but of dogs very much-by thousands and thousands of miles. Of battles he never had but one-and that was most of the time he was conquering Rupert's Land. Most of Lord Strathcona's life was spent in a land where steel rails were never known-and in order that steel rails some day might come. There never can be another such a man in Canada, because there never again will be the times that make such a man possible. What Lord Strathcona knows about Canada he has never put into a book. Much of it has gone into the books of other men; none of it, however, into the works of Kipling. Ten years older than either Lord Roberts or Mr. Carnegie, he had done most of his life wrork before Kipling was ever heard about in literature. But he is still young-at eighty-six; a marvellous, vital old man.

LAST month there was unveiled in Montreal a monument to the late Mr. John Young, who is credited with the honour of making Montreal the national port of the Dominion. He was always enthusiastic about the possibility of the port and was untiring in his efforts to bring about such improvements as would enable the best ships of the time to ride with safety in that harbour. Mr. Young passed away in 1878 in the 67 th year of his age. The monument is by Mr. Philippe Hebert whose excellent work adorns so many of our public places.


Statue of Mr. John Young, in front of Customs House, Montreal.


## CANADA'S CENTURY

CANADA has certainly started well in the twentieth century race. While Ireland and Ireland's problems are worrying the statesmen of Great Britain, while the problem of how to manage India is troubling the same group of administrators, and while Australia's federal system stands in danger of falling to pieces, Canada is all peace and harmony. The Provinces have no great differences with the Federal Government, nor has the Federal Government any fault to find with the provincial administrations. The two great races are beling drawn closer to each other, and the newer citizens of the country-Ruthenians, Swiss, Swedes, Icelanders or United Statesers -are showing a most commendable and desirable interest in the general affairs of their adopted land. The national unity is undisturbed.

Financially and industrially, Canada is also doing well. The world-wide depression of the past twelve months has limited development but has not stopped it. The harvest prospects are the best of any of the twentieth century years and last autumn's disappointments will soon be forgotten. The Quebec Tercentenary and the Prince's visit have served to emphasise the growing world-importance of the new nation of the North. The world's eyes have been turned this way, and the impression created abroad must be favourable to our national reputation.

Confident, cool, clear-headed should be Canada's attitude. While everything points to a brilliant success, pride and a haughty spirit would certainly rob us of the fruits of a century's planting.

## CAMPAIGN FUNDS

$\mathrm{A}^{\mathrm{s}}$S Canada is approaching a general election in which campaign funds may play an important part, it is instructive to notice what is being done in that politically-wicked country, the United States. The desire for purer elections has gone so far in the Great Republic that Mr. Taft, the Republican candidate, has decreed that the balance-sheet of the Republican campaign funds shall be published after the elections. This means that all contributions from corporations, legislative beneficiaries and contractors will be made known to the people. Mr. Bryan has gone even further and has promised that no contributions shall be accepted from corporations, that no single contribution of more than $\$ 10,000$ shall be accepted and that all contributions in excess of $\$ 100$ shall be published before the elections; afterwards, all expenditures shall be published.

Of course, it would be easy to say that this action on the part of the two great candidates will lead to evasion. It will. Nevertheless, it will prevent extravagant expenditures and corruption on a large scale. It is a laudable move and one which Sir Wilfrid Laurier and Mr . Borden might reasonably be called upon to imitate. We have followed the United States in the matter of civil service reform and we might beneficially follow this newer political practice.

It is probable that no interest would be injured by such publicity in this country, except perhaps the office-seeking interest. Railway and other public service corporations donate very little to campaign funds, confining themselves to "influence" rather than money. They know that seventy-five per cent. of all campaign funds usually cleaves to the hands of the so-called "workers." The chief contributors are those who desire contracts, senatorships and public honours, and the elimination of such practices would be immensely beneficial. The appointment of purchasing agents and the elimination of the patronage lists would serve equally well in eliminating contractors' contributions but that is no reason why publicity should not be added.

Every public citizen with influence and with a desire to see pure elections should at once bring his influence to bear on the party leaders on behalf of this reform: Mr. Borden has already expressed
a willingness to follow a practice of this kind and no doubt Sir Wilfrid would be glad to do so if his colleagues and followers would permit him. The reform can come only from public pressure-the source from which we secured a measure of civil service reform.

## COURAGE AND COWARDICE

ALL men are courageous and all men are cowards. This is a paradox, perhaps, but is possesses a large measure of truth. All men are courageous up to a certain point and past that point they are cowards. The point varies with the nature and circumstances of the individual. In some men it is quickly reached under slight adversity or any unusually difficult position. A small pecuniary loss through a trusted friend, the failure of a rose-coloured speculation, the breaking down of a valued friendship or the exploding of a love affair will change men outwardly strong from a bold-stepping individual to a shrinking weakling. The once calm purpose fades away, and indecision and inertness take possession. Then follows a state of inanity, a period of drunkenness or perhaps suicide.

Other men reach mature years through a long period of successful battling with adversity, gaining always a certain measure of success through constant and nerve-wracking struggles. They are known as "strong" men. Yet, unknown to their friends and unknown to even themselves, their power of resistance has been slowly but steadily weakened. A great reverse comes and they go down in a heap like a race-horse at the last hurdle, while the field sweeps on with scarce a thought for the falterer prone in the dust. Their hearts are broken and henceforth they are known as the failures of life.

Thus all men in the struggle of existence are constantly facing the danger of being changed from heroes to cowards. The man who runs the least danger is the man who is unambitious and who attempts little. The labouring man with moderate tastes and limited ambitions is easily satisfied and less subject to great depression. Every few days, however, we hear of some one of this class jumping into the water to soothe his grief over inability to reach success, or losing his mind and committing some offence against the persons in whom he is most interested. The man of education is safer even than the labouring man if he is not ambitious. If his wants are simple, and his aims not too high, reading and conversation supply him with a kind of pleasure which is an excellent substitute for financial, social or political success. Among the business, professional and political classes, the dangers are greatest. Here reverses come to a larger percentage of those who are thus aiming high. Here the gradual or sudden change from courage to cowardice is most notable and most frequent. Here also disgrace is largest and keenest, failure most notable, and the change most pitiable. Social and moral reformers express much sympathy and concern for the aged and worn-out workman, but have no plea whatever to make for the broken hearts and ambitions of the so-called higher classes. Political economy takes note of bodily distress, but almost totally ignores mental distress.

If there is a lesson here, it is that the world should have a larger measure of sympathy for the man who passes from courage to cowardice, whether he be a labourer or craftsman, a teacher or professor, a business or professional man. Nature has endowed us all with hope, ambition and courage. Sin, affliction and misfortune tend to make us cowards. If we remain courageous until the end it will be because we are lucky, have exceptional merit or have a wellbalanced, religious nature. If we are so fortunate as to have retained our courage, let us reach out a strong, kindly hand to the man in danger of losing his-remembering always that when he has once lost this jewel it will be too late. In so doing, the courageous shall be rewarded by the beneficent feeling of having assisted a struggling human in the strenuous battle. Perhaps by helping to revive courage
in a struggler, we may gain more for ourselves. Bear ye one another's burdens has a religious sanction but it also has a philosophic and economic sanction. It is altruistic but it is also selfish.

## MONTREAL AND EXPORT GRAIN

MONTREAL'S particular ambition is to have the grain of the West pass that way-not only the wheat of Western Canada, but the corn and wheat of the Mississippi Valley. It watches every move made by Buffalo, Philadelphia, New York, Boston and Portland with a great deal of concern and anxiety. For years it has been bombarding the Dominion Government for improved harbour facilities and an improved channel from St. Helen's Island to Three Rivers. It has been the chief agent in the agitation which led to the deepening of the canals between Lake Ontario and Montreal harbour. It has kept alive the new Welland Canal idea and it has not discouraged the Georgian Bay canal agitation.

If Montreal could have its way to-day, it would probably bend the National Transcontinental at Lake Abittibi and divert it from Northern Quebec to the Ottawa Valley and Montreal. It would treble the trans-shipping facilities of its own harbour, would build a new Welland Canal and get the Georgian Bay waterway under construction. Omitting the first item, the other three would probably entail an expenditure of about $\$ 200,000,000$. Montreal would go farther. It would compel all railways and steamboats owned and operated in Canada to carry grain from the West at a rate lower than that available via Buffalo and New York or any other United States route. Having done all this, it would probably succeed in making itself the greatest grain port in North America.

The ambition is not wholly improper. A nation's ambition is composed mainly of a large number of local ambitions. If Montreal succeeds in accomplishing all or even a large part of its programme it will have performed a national service. In building itself, it helps to build up Canada.

The diverting of the Transcontinental to Montreal is impossible; the Georgian Bay Canal may or may not be feasible, but it involves an expenditure which Canada cannot afford until the success of the National Transcontinental is assured. To undertake it now would strain the national credit to the breaking point. Eliminating the Georgian Bay Canal reduces the proposed expenditure to twenty-five millions for harbour improvements and twenty-five millions for a new Welland Canal. If these investments secure the objects aimed at, no one can have much objection to them. The harbour improvements are certainly advisable. A new and deeper Welland Canal seems absolutely necessary, if the larger boats are not to continue to make Buffalo their destination, instead of Kingston, Brockville and Prescott.

As to grain rates to Montreal, these should be under the supervision of the Railway Commission, so that any benefits gained to the country by improved canals and harbours shall go to increase the farmers' profits, not the steamboat owners'. If grain can be carried profitably from Fort William at $31 / 2$, or $41 / 4$, or even $43 / 4$ cents per bushel, the transportation companies should not be allowed to charge seven cents. If one-third of the outward-bound Canadian grain is being sent via Buffalo because of the cupidity of the Dominion Marine Association, as charged by the Montreal Herald, then it is time for the Dominion Government to interfere.

It is just as essential to Canada to have a properly-equipped and unrivalled summer port as it is to have adequate railway and canal service. Therefore every portion of Canada is interested in having Montreal develop the trade to which it seems fairly entitled. Where its development would work injustice to Quebec, St. John, Kingston, Toronto or any other city, it will not have the national support. Where overly ambitious schemes, such as the Georgian Bay Canal, are proposed, the national approval will not be forthcoming. For all reasonable proposals, there will, however, always be a sympathetic national consideration.

## PROVINCIAL OR COSMOPOLITAN

THIS is the season when the young Canadian who left Brownsville or Jonesburg years ago for city scenes returns for a few days to his home village to dazzle the natives with his metropolitan clothes and accent. If he has been away for cnly a year or two, he is extremely supercilious and aloof, remarking on the "quaintness" of everything in the old town and delivering himself of the time-worn remark that he would rather be a lamp-post in New York than a citizen in Jonesburg. But his most crushing adjective as applied to
the early inhabitants is "provincial." The young man may have been associating with a set in the city whose idea of civilisation is made up of musical comedy, cocktails and lobster a la Newburg. The quiet parson of Jonesburg may have a library in which the returned exile would be utterly an alien, but the latter pursues his patronising way among the "back numbers" of his native town, leaving disgusted friends and relatives when he finally shakes off the very dry dust of the village streets and departs for the metropolis which has been all unheeding of his absence.

However, if the youth possess any possibility of discernment, he may return to Jonesburg ten years later in a more chastened spirit, willing to learn certain things of such village fathers as are yet alive. He may find as much enjoyment in quiet lanes as on the city pavement and may conclude that the inhabitants of the village do not altogether miss the things which spell Life. Provincialism is a spirit, not a place. The man who considers that London, New York, Paris, Berlin and Vienna make up the universe and contain the only human beings worthy of consideration is about as limited in his range of comprehension and sympathy as the farmer who thinks that everything outside his township is inferior or barbarous. The true cosmopolitan is just as much at home with the Indian guide of Temagami or the post-master of Jonesburg as he is with the crowds of "streaming London's central roar.". It is the half-baked citizen who pats his native village on the back and wonders how such a place came to send forth such a fine fellow as he. Wherefore, let the returned villager beware of idle cynicism for by their sneers ye shall know them.

## an ungracious epistle

THAT sprightly publication, Le Nationaliste, has not covered itself with glory by its open letter to the Prince of Wales, representing the French-Canadians as entirely out of sympathy with the recent celebration at Quebec and finding fault with the Governor-General for associating with the Tercentenary week the dedication of the Battlefields Park. It was hardly to be expected that such an extensive celebration should be carried out with perfect harmony, that there should be no discordant note. But the ordinary citizen may well wonder why this babyish plaint of Le Nationaliste was not heard a week earlier. Certainly it does not voice the sentiment of the French-Canadians who witnessed the processions in memory of the great explorers of their race, and who recognised the sentiment of impartial honour to the brave which led British and French to commemorate the Plains of Abraham and Ste. Foye, the deeds of Montcalm and Wolfe. His Excellency, the Governor-General, took every pains to consult both French and British authorities in planning the pageant programme and it may safely be declared that in no other country in the world would such care have been taken to avoid anything which could hurt race susceptibilities. Le Nationaliste has shown an ungenerous and malicious spirit in seeking for offence where none existed, in striving to mar what was a happy and unifying event. The epistle so spitefully composed is both ungracious and unnecessary and the writer thereof is not to be congratulated on either his taste or his discretion. There was no "horrible spectre" of militarism at the Quebec celebration-merely a jolly crowd of sailors from three great countries mingling with Canada's citizen soldiery in a spirit of international good-will. Le Nationaliste has a wonderful capacity for seeing dangers which do not exist and for detecting animosities which no other glance discovers. It may have its petty race grievance all to itself for no one else appears to share in the agitation.

## THE PRINCE AND THE FRENCH TONGUE

$\mathrm{H}^{\mathrm{o}}$OWEVER republican modern France may be, the speech of the country is likely to be described for many a day as the language of courts. The country of Talleyrand has given the world the language of diplomacy and politeness. During the recent visit of the Prince of Wales at Quebec, several dignitaries of the Roman Catholic Church remarked with satisfaction on His Royal Highness' ready use of the French tongue and his apparent enjoyment of conversation in that language. In this respect the Prince of Wales sets an example to many Canadians of British descent who, it seems, are too indifferent to become acquainted conversationally with any language but their own. The education of young Canadians is decidedly lacking in practical modern language instruction, as the High School graduate discovers, when he attempts to put his "exercises" into practice. If it were only for the pleasure of reading the works of some of our own poets in the original, it would be worth while for the modern citizen of this dual-tongued Dominion to learn the language of Frechette.


WALTER SCOTT, the plucky editor-Premier of Saskatchewan. called his elections, when everybody else was thinking Tercentenially. In Mr. Haultain, he has the most distinguished Oppositionist in the West; and the fight is already a pretty one. But it is difficult to get Westerners to think of anything else but "the crop" these days; so that any issues which may be raised will be but casually considered. Possibly the Liberals decided upon this election at this time to test the feeling in the West, prior to the general engagement all along the line. They have had three elections in the East, very recently which resulted in the net loss of one province. There are rumours that the West is in revolt; and the Scott Government is probably sent in to find out. It is thus not so much a sign of a federal election in the autumn as a "feeler" as to the advisability of having one. There will be a lot of Eastern politicians who will have their ears to the ground as the returns from in from Saskatchewan.

$W^{\text {E }}$E have not become quite accustomed yet in the East to reckoning in the West politically at its full value. It is no longer a sparsely settled half-continent where whichever party carries the country can pick up a few stray supporters to strengthen their majority. The West to-day might settle the fate of a ministry as the Maritime Provinces did in 1891. The West to-morrow-if the present rate of growth keeps up-will make and unmake ministries and dictate federal policies. The American West will this year settle the Presidential election in the United States. The old dominating states in the East and the South have their minds pretty well made up; but no one knows what is likely to happen west of Pennsylvania. The states that lie beyond the Pennsylvania line can elect Bryan or they can disappoint him for the third time. Even the Pacific Coast has become an important factor in a Presidential election; and it is only a question of time until ours secures a similar position.

THE Conservative press are confident that we will have a Dominion election in the autumn. Lately we seem to have caught the habit of holding our Dominion elections in the autumn of the fourth year-that is, at the same time as the American elections. Certainly many signs point in that direction just now. The estimates passed at the late session were pre-election estimates. The declarations regarding many projects to be undertaken in the future sounded like pre-election promises. Every project-to use a homely phrase-got a lick and a promise." Not one was missed. Then what is visible of the Government political organisation appears to be engaged in pre-election activities. The Premier's trip through the West is a preelection manoeuvre. If we are not in for a Dominion election, the Dominion Government is certainly going through a lot of false motions. But I should not be surprised if the Dominion Government had not yet made up its mind. It may be simply getting things in line so that it can hold its elections if it wants to when the best news from all quarters is all in.

THE Liberal press has been, in the meantime, paying a fine compliment to Mr. Borden. It has tried to create the impression that Mr. Foster was the real leader of the Opposition during the last session. This is the first time that the Liberals have betrayed any dissatisfaction with the leadership of R. L. Borden for their opponents. Hitherto, they seem to have preferred him as an Opposition leader to any man who could be named. They helped him get a seat in Parliament when he was defeated in Halifax; and they voted him a handsome salary. But this looks as if they did not like him quite so well as they did. They seek to discredit him by insisting that his work this last session was done by another man. Certainly Mr. Foster did do some vigorous fighting ; but Mr. Foster's fighting, for some reason or other, usually appears to be singularly ineffective. He shares with Senator G. W. Ross great ability as a debater ; and he also shares with him a remarkable capacity for chilling friends and exasperating enemies.

THE rumour that Sir Wilfrid would run for a Toronto constituency was probably too good to be true. Toronto needs just the certificate of character as a friend of bi-racial harmony which the election of Sir Wilfrid from one of her divisions would give her. Then if some stout English-speaking race harmoniser-like Colonel George T. Denison, for example-could be elected for a purely FrenchCanadian constituency in Quebec, we would have another couplet to embalm in history alongside that of Baldwin and Lafontaine, who each found a seat in the other's province. I venture to say that all Torontonians who visited Quiebec during the Tercentenary are from this day forward race harmonisers. We had Sir James Whitisey declaring that he felt like a French-Canadian speaking English; and, on all sides, the Ontario visitors were delighted at the spirit shown and the courteous hospitality which is a second nature with our fellow countrymen of French origin. There, in fact, lies the foundation stone of the Dominion. Race harmony will ensure us a British Canada for all time. Race division and mutual suspicion will lead straight to disaster, disintegration and national death.

## N'IMPORTE

## THE GRAND TRUNK PACIFIC REACHES WINNIPEG.

ONLY a few days ago the Grand Trunk Pacific rails were laid to Winnipeg and now there is one continuous line of steel from Winnipeg six hundred miles whest. At the rate of five miles a day it is being rushed towards Edmonton and if the bridge gangs can keep ahead of the track the work in that part of the country will soon be completed. Double shifts of men are kept on the tracklaying outfits at the western end of the line. It was an impressive sight to see the line running to Winnipeg. There were one hundred and eighty men with the machine and ten cars of ties and four of rails were attached. The rails and ties are dumped off the cars into trams running alongside and in that way are taken to the front where they are placed in position. The tie buckers at the front handle ties at the rate of twenty a minute and put 8,000 of them in place in a day. Through the aid of the pneumatic lifter there are two 33 -foot 80 -pound rails put in place in a minute. Bridles are then put under the rails to maintain the guage and the train passes on without a spike being driven in the track. As soon as the train passes over there is a large gang of men at the rear who straighten out the kinks and spike down to every alternate tie. Thus the outfit rushes ahead and with a gang of this size two and one-half miles are laid daily. There only remains now to be laid at the eastern end two or three miles through the heart of Winnipeg to connect with the magnificent union depot that is now being built for the reception of Canada's latest transcontinental railway, which is making a new record in the rate of building.


SALUT AUX MORTS.
To the memory of Wolfe and Montcalm.-Punch.

## THE GRAND TRUNK PACIFIC REACHES WINNIPEG



The Ties on the Construction Train are taken forward on Carriers attached to the sides of the cars.


General view of construction train and tracklaying machine


The Pneumatic Lifter lays the rails on the ties
(See opposite page.)
At the front in the heat of the fight


Captain Charles T. Knowlton, of the Canadian Cruiser "Canada,' to his right is Canada's First Naval Cadet, John Augustus Barron, son of Judge Barron, of Stratford.


Captain Charles T. Knowlton, Officers, Petty Officers and Men of Cruiser "Canada, at the Quebec Tercentenary, the little "Canada" was anchored near the "Indomitable" and the contrast caused many smiles.

## Our First Naval Cadet

THE Royal Military College of Kingston, known in the fighting and engineering lines of the British Empire, has graduates in the Imperial service in all quarters of the globe. Naval training for young Canadians is a departure by way of discipline; but if we concede the advisability of providing military training for those young men who wish to enter the army, we must admit that the naval forces need similar preparatory study and practice. Canadians who belong to Saskatchewan, Manitoba and Ontario are in danger of for-
getting that the sea is the highway of the nations and that its mastery means commercial supremacy. The appointment of John Barron, son of His Honour, Judge Barron, of Stratford, Ontario, to a cadetship on board the Canada is of the unique interest which always attaches to the initial venture. The Halifax Echo, referring to the young cadet. says: "It seems the Dominion is now committed to the cadet system, patterned on that of England. Cadet Barron is but fourteen years of age and seems pleased with his experience so far on board the trim little cruiser. He was anxious to be a cadet and his father did not oppose him in the idea.
"It is understood to be the policy of the Depart-
ment of Marine to provide in new ships being buil or some of the others now in commission, quarters for a certain number of cadets who will be taken from different parts of the Dominion. The cadets will study seamansinip, navigation, gunnery and discipline on board the ships and it is expected that Admiral Kingsmill, who is commander of the Canadian navy, will carry the system out to perfection."

It would be a strange thing if Canadian boys, in whose veins flows the sailor blood of Devon and the North, showed ," iondness for the life of the "King's Navee." May our young cadet enjoy and prove worthy of the life, rewarding the wise father who wished him well in his chosen calling.


THE BALDWIN-LAFONTAINE MEMORIAL.
A photograph of the sketch model by Mr. W. S. Allward of Toronto, who was victorious in the competition for the Baldwin-Lafontaine Memorial, to be erected on Parliament Hill, Ottawa The competitors, fourteen in number, were leading Canadian sculptors here and in France. The pedestal for the group is in the form of a crescent-shaped excedra. On either end of the wall are two symbolical figures, sculptured in 1ow relief, representing Upper and Lower Canada Upper Canada with the grain and the plough, typifying the agricultural pursuits of the early settlers;

The figures of Lafontaine and Baldwin surmounting the pedestal) are in front of one of the old Parliamentary desks, over which has been thrown a map.
The award was decided by the Commission appointed by the Dominion Government: composed of Sir George Drummond, Mr. B. E. Walker and Monsieur Boyer, of Ottawa

GREATEST ANNUAL EXHIBITION IN THE WORLD
AT TORONTO-THIS YEAR'S DATES ARE AUGUST 31 st TO SEPTEMBER 12 th.


Judging Horses on the Track in front of the Covered Grand Stand, the largest on the American Continent.


Interior View of the Agricultural Building.


The Rear of the Grand Stand, showing Entrances.


The Grand Stand and Lawn accommodate 25,000 People.


Review of Hackneys in Front of Grand Stand.


The Fort Rouille Monument.



Parade of Prize Cattle.


Governor Simcoe's Lodge.


By FRANK CARREL

EARLY Easter Friday morning I awoke in Boulogne-Sur-Mer in northern France. Now even the name of the place was implicitly impressed upon my memory by friends who saw me off at the Charing Cross Station, in London, and told me to be careful to add the words "sur mer" (by the sea) or my correspondence would go amok in France.

But this has nothing to do with my early rising in Boulogne by the sea. The hotel we were stopping at was nationally French, or, continental, with two or three prices for the various classes of customers who happened to come its way. The first experience of this fact was a mere accident. We were shown to our rooms, but first of all let me inform you that we have formed the habit of always seeing all the vacant rooms, or a few of them, before making a decision to stay at an hotel in Europe. This habit puts even the concierge and Aubergist off their guard, or from doing you at first sight, as we might remark in America.

After seeing two rooms, prices respectively six and eleven francs, we selected the former because it had two windows and we could obtain more fresh air, but by some error it had been given out to another traveller and we were told we could have the eleven franc room for the price of the one we had selected. Under these circumstances we accepted the offer, but before many minutes had elapsed the porter arrived to say that the gentleman who had been given the room we had chosen at first, declined to take it after he was made aware that it had been given out to someone else, therefore we could not have it, and if we continued to use the room we were in, after this notification, it would cost us the original eleven francs. This was certainly too much for a starter, but we did not exactly tell the porter to go anywhere, but indignantly though gently remarked that we would not change now, but that he could report that he would keep the eleven franc room at a compromise figure of eight francs, and the offer was accepted.
From the window of our room facing the several bridges and inner docks was a flotilla of steam fishing boats, sailing smacks and large doreys, all lying in disorder alongside one another, next to the inner quay or abutment walls which border the banks of
the little river which divides the town and enters the little river which divides the town and enters
the sea a short distarice away. On the wharf or embankment near the fishing craft was gathered a large crowd of women with baskets tied to their backs, all dressed very much alike-in short, black, well-fitting dresses, with thick woollen shawls drawn tightly round their shoulders, and a dark brown or blue apron tied to the waist. Their heads, were uncovered and voices strong and evidently well adapted to conversation, which was going on in a merry manner among groups of five and six, scattered over the large market area between the fishing craft and the fish market, a fine, heavy cut stone building. The flotilla of boats had entered the port during the night, after several days' fishing in the North Sea and the Channel, and were laden with the miscellaneous life of thie far depths of the ocean, from all species of the flat fish, the herring and other less portentous fish that skim the top waters or find safety in the shallows along the shores, to every variety of shell and flesh fish common to man's hungry wants.

The women were there to see the catch and make as good bargains as they possibly could with some of the independent boat-owners, after which they carried their purchases into the local fish market, where they rented stalls and sold them at a profit, during the day, to the local inhabitants. But
the greater part of the morning's unloading, running the greater part of the morning's unloading, running
into many tons of fresh fish, was transferred to the local fish exchange, and there during the few hours which followed, sold to the highest bidders, and within a few hours shipped to all parts of France to supply the markets, but principally the working
classes, with a cheap food which in many cities classes, with a cheap food which in many cities
takes the place of meat. Wholesale fish merchants from all parts of France gather at the Exchange and bid for the fish in lots of one hundred to two hundred pounds. The morning's catch is sorted up and weighed and then laid upon a two-wheel cart with a long table platform, in sections of fifty to one hundred pounds, and this is wheeled into the auction rooms. Full particulars are given out by the auctioneer, a sharp bidding ensues and then they
are knocked down to the highest bidder and disare knocked down to the highest bidder and disappear from the Stock Exchange through another opening, where there is assembled a large number of vehicles belonging to the respective wholesale
merchants who are bidding inside the Exchange. The women fish mongers who have not been fortunate in making private bargains with independent boat-owners are among the first bidders of the day in order to stock up their stalls for the local trade. This fish market is one of the sights of Boulogne-Sur-Mer. In the large hall we found much to interest us; the character of the young and old saleswomen; the fast and hard bargains they were driving, their large, fat and healthy looking appearance expressive of happy humour, when occasion demanded it, in repartee, or otherwise, but ordinarily very
quiet and sedate looking, all went to make up a scene of exceptional interest to the outsider. There must have been over one hundred vendors on the morning
we visited the market, engaged in this occupation, we visited the market, engaged in this occupation,
many of them making specialties in their tradings. One woman went in for lobsters, another herrings, flounders, white fish, crabs, salmon, prawns, mussles, shrimps, plaice, cockles, shell fish, etc.

But how fresh and beautiful this market-place appeared to us! It made our appetites crave for fresh fish for lunch, and we made no mistake in satisfying such a hunger. We enjoyed most delightful fish meals in Boulogne while we were there, but it was not until we were leaving the town that we were told that Boulogne is the largest fishing port in the whole of France, there being shipped from this centre alone to all parts of the domain, fish to the value of $\$ 5,000,000$ per annum.

## Canadian Banking System Criticised

Extracts from an Address by E. D. Hulbert, of Chicago, delivered before the American Institute of Banking at Providence, R.1., July 25th, 1908.

CANADIANS have been taught to believe that their banking system is the finest in the world and no doubt there is a great deal to be said for this contention. It is equally true that it is open to criticism along several lines. Perhaps the most sweeping attack which has ever been formulated was made by Mr. E. D. Hulbert, vice-president of the Merchants' Loan and Trust Company, of Chicago, in a recent address. The attack was based on two remarks. The first was attack was mased on two remarks. The first was year before the Economics Club of New York, to the effect that Canada "has a proper manner of banking modelled after the Scotch system." The second quotation is from a magazine edited by Mr. F. A. Vanderlip, as follows:
"The financial system of this country inadequately fulfils its functions and ineffectively serves the interests of commerce and industry. If our laws permitted branch banking by banks of issue, such a condition would not arise. Throughout the terrific crisis which we have been experiencing we have heard no word of difficulty from across the national border. There has been hardly a ripple on the surface of Canada's financial affairs, and to our shame we have seen her banks perform a great service in moving the crops of our own Northwest, while we stood financially paralysed, with our credit fabric shaken to the foundation."

While Mr. Hulbert admits that there is some justification for these two remarks approving of the branch banking system of Canada as compared with the local bank system of the United States, he does not find them unimpeachable. The following quotation from his speech contains his chief argument against our system:

I believe this in brief to be a fair statement of the advantages claimed for the branch system. The test of the soundness of these claims should be the practical working of the system where it is in operation. No one will deny that the financial system of a country must have a great influence upon its growth and prosperity. If the Canadian system is really better than ours, the superiority ought to manifest itself somewhere, either in the superior growth and prosperity of communities in Canada having resources and natural advantages similar to ours, or in the greater prosperity of the banks. I believe that the contrary is the fact. I believe that, almost without exception, Canadian towns outside the financial centres have shown development and prosperity inferior to towns with similar natural advantages in this country.
"The Dominion of Canada has an area nearly equal to the combined area of the United States and Alaska, with a total population a little greater than that of the City of New York. The total deposits of all the Canadian banks including the Government postal savings banks, are less than the total deposits in the City of Chicago, and not much more than one-fourth of the deposits of New York City. The clearings of the Chicago banks will ordinarily equal in two days the total clearings of Canada for a week, and the clearings of New York City in two weeks will ordinarily exceed the clearings of Canada for a year.
"The total of all the demand deposits held by the Canadian banks subject to check, is less than the demand deposits held by either the National Bank of Commerce or the National City Bank of New York. It is not surprising that these banks have no great difficulty in meeting the demands of their depositors in times of panic.
"While a considerable part of the Canadian territory is not capable of much development, it is astonishing how slowly the best parts of it have developed; and I believe that this inferiority as compared with the United States is largely attributable to the difference in banking methods.
"In Canada there is a rigid system, to which every community, big and little, must adjust itself the best way it can; ; in the United States we have an elastic banking system that adjusts itself to the needs of each community.
"In Canada no bank can be incorporated with less than $\$ 500,000$ capital. In the United States the policy is to let the banking capital be adjusted to the needs of each community. In some of our Western States banks can be incorporated in small places with a capital of $\$ 5,000$, and the National Bank Act permits the organisation of National Banks with a capital of $\$ 25,000$. The part these small banks play in the growth and development of the whole country has not received the attention it deserves.
"In Canada there are only two cities with a population of over one hundred thousand, and the primary deposits of these two cities are probably only a small fraction of the entire deposits of the Dominion; yet the banking policy of the entire Dominion and the disposition of its loanable surplus are largely dictated from these two cities.
"In as much as no bank can be chartered in Canada with a capital less than $\$ 500,000$, there is no hope whatever for a moderate-sized town to have an incorporated bank of its own, and it must always labour under a disadvantage in the matter of credits. The proposition that a bank customer in a small Canadian town can get as good attention to his credit needs at the local branch bank as he would from a locally owned bank with a local directorate is hardly worth discussing
"The branch manager is chiefly concerned in making a good record with the home office, so that he will be transferred to a better post. He is not only anxious to avoid losses on the loans he makes himself, but he is very careful about what applications he submits to the home office. A manager is not supposed to submit an application unless he thinks there is merit in it; and if he submits too many that do not meet the approval of the home office they soon form a poor opinion of his judgment. In case of doubt it is safer to say no; and the man who is placed in a responsible position alone, in personal contact with no one whom he can consult, is pretty apt to have doubts when anything out of the ordinary turns up.
"No machinery of credits has ever been devised or ever will be by which a few men at the centres of trade can pass intelligently upon the multitude of credit demands in the small communities scattered over a great country like Canada or the United States. When you have big amounts to loan you look for someone who wants to borrow on a large scale. For this reason the great Canadian banks have established branches outside of their own country-in New York, Chicago, Minneapolis, and other speculative centres-not for the purpose of getting deposits in these places, where money is plenty, to loan in Canada, where money is scarce, but just the contrary. There is scarcely a community in Canada that is not in need of money to develop its legitimate industries, and yet a part of the small savings of those very communities is being loaned
(Continued on page 17)

At Boulogne-sur-Mer, the Greatest Fishing Port in France


The Marguet Bridge and the Quays at Boulogne.


Panoramic View of Boulogne from the Height where the "Calvary" is Erected. GENERAL VIEWS OF THE PORT


Type of Sturdy Sailor.


The Monument of Duchenne.


Arrival of Fish at the Exchange.


Type of Fisherman.

STALWART TYPES AND PICTURESQUE SCENES ASSOCIATED WITH THE LEADING INDUSTRY


Fisherwomen in Professional Garb.


A Sea-Wolf.


Rue du Machicoulis.


A Hardy "Daughter of the Sea."


# THE STOLEN BANK NOTES 

One of Professor VanDusen's Problems

## By JACQUES FUTRELLE

 HERE was no mystery whatever about the identity of the man who, alone and un-
aided, robbed the Thirteenth National Bank of \$109,137 in cash and $\$ 1.29$ in postage stamps. It was "Mort" Dolan, an expert safecracker, albeit a young one, and he had made a clean sweep. Nor yet was there any mystery as to his whereabouts. He was safely in a cell at Police Headquarters, having been captured within less than twelve hours after the robbery was discovered.
Dolan had offered no resistance to the officers when he was cornered, and had attempted no denial when questioned by Detective Mallory. He knew he had been caught fairly and squarely, and no argument was possible, so he confessed with a glow of pride at a job well done. It was four or five days after his arrest that the matter came to the attention of. Professor van Dusen. Then the problem

But perhaps it were better to begin at the beginning.

Despite the fact that he was considerably less than thirty years old, "Mort" Dolan was a man for whom the police had a wholesome respect. He had a record, for he had started early. This robbery of the Thirteenth National was his "big" job, and was to have been his last. With the proceeds he had intended to take his wife, and quietly disappear beneath a full beard and an alias, in some place far removed from former haunts. But the mutability of human events is a matter of proverb. While the robberv as a robbery was a thoroughly artistic piece of work, and in full accordance with plans which had been worked out to the minutest detail months before, he had made one mistake. This was leaving behind him in the bank the can in which the nitro-glycerine had been bought. Through this carelessness he had been traced.

Dolan and his wife occupied three poor rooms in a poor tenement house. From the moment the police got a description of the person who bought the explosive they were confident, for they knew their man. Therefore four clever detectives were on watch about the poor tenement. Neither Dolan nor his wife was there when they arrived, but from the condition of things in the rooms the police believed that they intended to return, so they took up positions hopefully.

Unsuspecting enough, for his one mistake in the robbery had not recurred to him, Dolan came along just about dusk and started up the five steps to the front door of the tenement. It just happened that he glanced back and saw a head drawn suddenly behind a projecting pillar. But the electric light glared strongly there, and Dolan recognised Detective Downey, one of many men who revolved around Detective Mallory within a limited orbit. Now Dolan did not start nor do anything foolish; he paused a moment and rolled a cigarette while he thought it over. Perhaps, instead of entering, it would be best to stroll on down the street, turn a corner and make a dash for it! But iust at that moment he spied another head in the direction of contemplated flight. That was Detective Blanton.

Deeply thoughtful Dolan smoked half the cigarette and stared blankly in front of him. He knew
of a back door opening on an alley. Perhaps the of a back door opening on an alley. Perhaps the
detectives had not thought to guard that! He tossed his cigarette away, entered the house with affected unconcern and closed the door. Running lightly through the long, unclean hall which extended the full length of the building, he flung open the back door. He turned back instantly-just outside he had seen and recognised Detective Cunningham.

Then he had an inspiration! The roof! The huilding was four storeys. He ran up the four flights lightly but rapidly, and was half way up the last, which led to the opening in the roof, when he stopped. From above he caught the whiff of a bad cigar, then the measured tread of heavy boots. Another detective! With a sickening depression at his heart Dolan came softly down the stairs again. opened the door of his flat with a latchkey and entered.

Then and there he sat down to figure it all out.

There seemed no escape for him. Every way out was blocked, and it was only a question of time before they would close in on him. He imagined now they were only waiting for his wife's return. He could fight for his freedom, of course-even kill one, perhaps two, of the detectives who were waiting for him. But that would only mean his own death. If he tried to run for it past either of the detectives he would get a shot in the back. And, besides, murder was repugnant to Dolan's artistic soul. It did not do any good. But could he warn Isabel, his wife? He feared she would walk into the trap as he had done, and she had had no connection of any sort with the affair

Then, from a fear that his wife would return. there swiftly came a fear that she would not. He suddenly remembered that it was necessary for him to see her. The police could not connect her with the robbery in any way; they could only hold her for a time, and then would be compelled to free her, for her innocence of this particular crime was beyond question. And if he were taken before she returned she would be left penniless; and that was a thing which Dolan dreaded to contemplate. There was a spark of human tenderness in his heart, and in prison it would be comforting to know that she was well cared for. If she would only come now he would tell her where the money-!

For ten minutes Dolan considered the question in all possible lights. A letter telling her where the money was? No. It would inevitably fall into the hands of the police. A cipher? She would never get it. How? How? How? Every moment he expected a clamour at the door which would mean that the police had come for him. They knew he was cornered. Whatever he did must be done quickly. Dolan took a long breath, and started to roll another cigarette. With the thin white paper held in his left hand, and tobacco pouch raised in the other, he had an inspiration.

For a little more than an hour after that he was left alone. Finally his quick ear caught the shuffle of stealthy feet in the hall, then came an imperative rap on the door. The police had evidently feared to wait longer. Dolan was leaning over a sewing machine when the summons came. Instinctively his hand closed on his revolver, then he tossed it aside and walked to the door.
"Well?" he demanded.
"Let us in, Dolan," came the reply.
"That you, Downey?" Dolan inquired.
"Yes. Now don't make any mistakes, Mort. There are three of us here, and Cunningham is in the alley watching your windows. There's no way out."

For one instant-only an instant-Dolan hesitated. It was not that he was repentant; it was not that he feared prison-it was regret at being caught. He had planned it all so differently, and the little woman would be heart-broken. Finally, with a quick backward glance at the sewing-machine, he opened the door. Three revolvers were thrust into his face with a unanimity that spoke well for the police opinion of the man. Dolan promptly raised his hands over his head.
"Oh, put down your guns," he expostulated. 'I'm not crazy. My gun is over on the couch there."

Detective Downey, by a personal search, corroborated this statement, then the revolvers were lowered.
"The chief wants you," he said. "It's about that Thirteenth National Bank robbery.'
"All right," said Dolan, calmly, and he held out his hands for the steel nippers.
"Now, Mort," said Downey, ingratiatingly, "you can save us a lot of trouble by telling us where the money is."
"Doubtless I could," was the ambiguous response.
Detective Downey looked at him and understood. Cunningham was called in from the alley. He and Downey remained in the apartment, and the other two men led Dolan away. In the natural course of events the prisoner appeared before Detective Mallory at Police Headquarters. They were well accuainted, professionally.

Dolan told everything frankly from the inception of the plan to the actual completion of the crime. The detective sat with his feet on his desk listening. At the end he leaned forward toward the prisoner.
"And where is the money?" he asked.
Dolan paused long enough to roll a cigarette.
"That's my business," he responded, pleasantly.
"You might just as well tell us," insisted Detec tive Mallory. "We shall find it, of course, and it will "I'll jave us trouble.
"I'1l just bet you a hat you don't find it," replied Dolan, and there was a glitter of triumph in his eyes. On the level, between man and man now will bet you a hat that you never find that money.'

You're on," replied Detective Mallory. He looked keenly at his prisoner, and his prisoner stared back without a quiver. "Did your wife get away with it?"

From the question Dolan surmised that she had not been arrested.
"No," he answered.
"Is it in your flat?"
"Downey and Cunningham are searching now," was the rejoinder. "They will report what they find."

There was silence for several minutes as the two men-officer and prisoner-stared each at the other. When a thief takes refuge in a refusal to answer questions he becomes a difficult subject to handle. There was the "third degree," of course but Dolan was the kind of man who would onlv laugh at that; the kind of man from whom anything less than physical torture could not bring a statement if he did not wish to make it. Detective Mallory was perfectly aware of this dogged trait in his character.
"It's this way, chief," explained Dolan at last. "I robbed the bank, I got the money, and it's now where you will never find it. I did it by myself, and am willing to take my medicine. Nobody helped me. My wife-I knew your men waited for her before they took me-my wife knows nothing on earth about it. She had no connection with the thing at all, and she can prove it. That's all I'm going to say. You might just as well make up your mind to it.

Detective Mallory's eyes snapped.
"You will tell where that money is," he blustered, "or-or I'll see that you get-"
"Twenty years is the absolute limit," interrupted Dolan quietly. "I expect to get twenty yearsthat's the worst you can do for me."

The detective stared at him hard.
"And besides," Dolan went on, "I won't be lonesome when I get where you're going to send me. I've got lots of friends there-been there before. One of the jailors is the best bridge player I ever met."

Like most men who find themselves balked at the outset, Detective Mallory sought to appease his indignation by heaping invective upon the prisoner, by threats, by promises, by wheedling, by bluster. It was all the same. Dolan remained silent. Finally he was led away and locked up.

A few minutes later Downey and Cunningham appeared. One glance told their chief that they could not enlighten him as to the whereabouts of the stolen money.
"Have you any idea where it is?" he demanded.
"No, but I have a very definite idea where it isn't," replied Downey grimly. "It isn't in that flat. There's not one square inch of it that we didn't go over-not one object there that we didn't tear to pieces looking. It simply isn't there. He h'd it somewhere before we got him."
"Well, take all the men you want and keep at it," instructed Detective Mallory. "One of you, by the way, had better bring in Dolan's wife. I am fairly certain that she had nothing to do with it, but she might know something, and I can bluff a woman." Detective Mallory announced that accomplishment as if it were a thing to be proud of. "There's nothing to do now but get the money. Meanwhile I'll see that Dolan isn't permitted to communicate with anybody.
"There is always the chance," suggested Downey, "that a man as clever as Dolan could in a cipher letter, or by some seemingly innocent remark, inform her where the money is if we assume she doesn't know, and that should be guarded against.
"It will be guarded against," declared Detective Mallory emphatically. "Dolan will not be permitted to see or talk to anyone for the present-not even a lawyer. He may weaken later on."

But day succeeded day and Dolan showed no signs of weakening. His wife, meanwhile, had been apprehended and subjected to the "third degree."

Detective Mallory was convinced that she had had nothing whatever to do with the robbery, and had not the faintest idea where the money was. Half a dozen times Dolan asked permission to see her or to write to her. Each time the request was curtly refused.

Newspaper men, with and without inspiration, had sought the money vainly; and the police were now seeking to trace the movements of "Mort" Dolan from the moment of the robbery until the moment of his appearance on the steps of the house where he lived. In this way they hoped to gain an inkling of where the money had been hidden, for the idea of the money being in the flat had been abandoned. Dolan simply would not say anything. Finally, one day, Hutchinson Hatch, reporter, made an exhaustive search of Dolan's flat for the fourth time, then went over to Police Headquarters to talk it over with Mallory. While there President Ashe and two directors of the victimised bank appeared. They were worried.
"Is there any trace of the money?" asked Mr. Ashe.
"Not yet," responded Detective Mallory.
"Well, could we talk to Dolan a few minutes?"
"If we didn't get anything out of him you won't." said the detective. "But it won't do any harm. Come along.'

Dolan did not seem particularly glad to see them. He came to the bars of his cell and peered through. It was only when Mr. Ashe was introduced to him as the president of the Thirteenth National Bank that he seemed to take any interest in his visitors, This interest took the form of a grin. Mr. Ashe evidently had something of importance on his mind. and was seeking the happiest method of expression Once or twice he spoke aside to his companions, and Dolan watched them curiously. At last he turned to the prisoner.
"You admit that you robbed the bank ?" he asked.
"There's no need of denying it," replied Dolan.
"Well," and Mr. Ashe hesitated a moment, "the Board of Directors held a meeting this morning, and speaking on their behalf I want to say something. If you will inform us of the whereabouts of the money we will upon its recovery, exert every effort within our power to have your sentence cut in half. In other words, as I understand it, you have given the police no trouble, you have confessed the crime, and this, with the return of the money, would weigh for you when sentence is pronounced. Say the maximum is twenty years, we might be able to get you off with ten if we get the money."

Detective Mallory looked doubtful. He realised. perhaps, the fut ility of such a promise, yet he was silent. The proposition might draw out something on which to proceed.
"Can't see it," said Dolan at last. "It's this wav. I'm twenty-seven years old. I'll get twenty years. About two of that'll come off for good behaviour. so I'll really get eighteen years. At the end of that time I'll come out with one hundred and nine thousand dollars odd-rich for life and able to retire at forty-five years. In other words, while in prison I'll be working for a good, stiff salary-something really worth ,while. Very few men are able to retire at forty-five."

Mr . Ashe readily realised the truth of this statement. It was the point of view of a man to whom mere prison has few terrors-a man content to remain immured for twenty years for a consideration. He turned and spoke aside to the two directors again.
"But I'll tell you what I will do," said Dolan. after a pause. "If you'll fix it so I get only two years, say, I'd give you half the money."

There was silence. Detective Mallory strolled along the corridor beyond the view of the prisoner and summoned President Ashe to his side by a jerk of his head.
"Agree to that," he said. "Perhaps he'll really give up."
"But it wouldn't be possible to arrange it, would it?" asked Mr. Ashe.
"Certainly not," said the detective, "but agree to it. Get your money, if you can, and then we'll nail him anyhow."

Mr. Ashe stared at him a moment, vaguely indignant at the treachery of the thing, then greed riumphed. He walked back to the cell.
"We'll agree to that, Mr. Dolan," he said briskly. "Fix a two years sentence for you in return for half the money.

Dolan smiled a little.
"All right, go ahead," he said. "When sentence of two years is pronounced, and a first-class lawyer arranges it for me so that the matter can never be reopened, I'll tell you where you can get your half." Mr. Ashe.

Dolan smiled cheerfully. It was a taunting, insinuating, accusing sort of smile, and it informed the
bank president that the duplicity contemplated was discovered. Mr. Ashe was silent for a moment, then
blushed. blushed.
"Nothing doing," said Dolan, and he retired into a recess of his cell as if his interest in the matter were at an end.
"But-but we need the money now," stammered Mr. Ashe. "It was a large sum, and the theft has crippled us considerably."
"All right," said Dolan carelessly, "the sooner I get two years the sooner you get it."
"How could it be-be fixed?"
"I'fll leave that to you."
That was all. The bank president and the two directors went out fuming impotently. Mr. Ashe paused in Detective Mallory's office long enough for a final word.
"Of course, it was brilliant work on the part of the police to capture Dolan," he said caustically, "but it isn't doing us a particle of good. All I see now is that we lose a hundred and nine thousand dollars."
"It looks very much like it," assented the detective, "unless we find it."
"Well, why don't you find it?"
$\underset{*}{\text { Detective }} \underset{*}{\text { Mallory }}$ had to give it up.
"What did Dolan do with the money ?" Hutchinson Hatch was asking of Professor van Dusen. The distinguished scientist and logician was sitting with his head pillowed on a cushion, and with squint eyes turned upward. "It isn't in the flat. Everything indicates that it was hidden somewhere else."
"And Dolan's wife?" inquired the Professor in his perpetually irritated voice. "It seems conclusive that she has no idea where it is?"
"She has been put through the 'third degree,"" explained the reportar, "and if she had known she would probably have told."
"Is she living in the flat now?"
"No! She is staying with her sister. The flat is under lock and key-Mallory has the key. He has shown the utmost care in everything he has done. Dolan has not been permitted to write to or see his wife for fear he would let her know someway where the money is; he has not been permitted to communicate with anybody at all, not even lawyer. He did see President Ashe and two direc tors of the bank, but naturally he wouldn't give them a message for his wife."

The Professor was silent. For five, ten, twenty minutes he sat with long, slender fingers pressed tid to tip, squinting unblinkingly at the ceiling. Hatch waited patiently.
"Of course," said the scientist at last. "one hundred and nine thousand dollars, even in large bills, would make a considerable bundle, and would be extremely difficult to hide in a place that has been gone over so often. We may suppose, therefore that it isn't in the flat. What have the detectives learned at to Dolan's whereabouts after the robbery and before he was taken?"
"Nothing," replied Hatch, "nothing, absolutely. He seemed to disappear off the earth for a time That time, I suppose, was when he was disposing the money. His plans were evidently well laid."
"It would be possible, of course, by the simple rules of logic, to sit still here and ultimately locate the money," remarked the Professor musingly, "but it would take a long time. We might begin, for instance, with the idea that he contemplated flight. When? By rail or steamer? The answers to those questions would, in a way, enlighten us as to the probable location of the money, because, remember, it would have to be placed where it was readily accessible in case of flight. But the process would be a long one. Perhaps it would be best to make Dolan tell us where he hid it."
"It would if he would tell," agreed the reporter. "but he is reticent to a degree that is maddening when the money is mentioned."
"Naturally," remarked the scientist. "That reallv doesn't matter. I have no doubt he will inform me."
So Hatch and the Professor called upon Detective Mallory. They found him in deep abstraction. He glanced up at the intrusion with an appearance, almost, of relief. He knew intuitively what it was.
"If you can find out where that money is, Professor," he declared emphatically, "I'll-I'll-well. out can't."

The Professor squinted into the official eyes thoughtfully, and the corners of his straight mouth were drawn down disapprovingly.
"I think perhaps there has been a little too much caution here, Mr. Mallory," he said. "I have no doubt Dolan will inform us as to where the money is. As I understand it his wife is practically without means?"
"Yes," was the reply. "She is living with her "A
"And he has asked several times to be permitted
"Yes, dozens of times.
"Well, now suppose you do let him see her?" suggested the Professor.
ctive "If hust what he wants," blurted the, detective. "If he ever sees her I know he will, in some way, by something he says, by a gesture or a look inform her where the money is. As it is now I know she does not know where it is.'
"Well, if he informs her won't he also inform us?" demanded the Professor tartly. "If Dolan wants to convey knowledge of the whereabouts of the monev to his wife let him talk to her-let him give her the information. I daresay if she is clever enough to interpret a spoken word as a clue to where the money is, I am too."

The detective thought that over. He knew of old this crabbed little scientist with the enormous he had achieved by methods of the amazing results he had achieved by methods wholly unlike those known to the police. . But in this case he was frankly in doubt.

This way," the Professor continued. "Get the wife here, let her pass Dolan's cell and speak to him so that he will know that it is she, then let her carry on a conversation with him while she is beyond his sight. Have a stenographer, without the knowledge of either, take down just what is said, word for word. Give me a transcript of the conversation. and hold the wife on some pretext until I can study $t$ a little. If he gives her a clue I'll get the money."
There was not the slightest trace of egotism in the irritable tone. It seemed merely a statement of fact. Detective Mallory, looking at the wizened face of the logician, was doubtfully hopeful, and at last he consented to the experiment. The wife was sent for and came eagerly, a stenographer was placed in the cell adjoining Dolan's, and Mrs. Dolan was led along the corridor. As she paused in front of Dolan's cell he started toward her with an exclamation. Then she was led on a little way out of his sight.

With face pressed close against the bars Dolan glowered out upon Detective Mallory and Hatch. An expression of awful ferocity crept into his eyes.
"What're you doing with her?" he demanded.
"Mort, Mort," she called.
"Bell, is it you?" he asked in turn.
They told me you wanted to talk to me," she explained. She was panting fiercely as she struggled to shake off the hands which held her beyond his sight.
"What sort of a game is this, Mallory?" demanded the prisoner
"You've wanted to talk to her," Mallory replied, "now go, ahead. You may talk, but you must not "品."
"Oh, that's it, eh?" snarled Dolan. "What did you "bring her here for then? Is she under arrest?" "Mort, Mort," came his wife's voice again. "They won't let me come where I can see you."

There was utter silence for a moment. Hatch was overpowered by a feeling that he was intruding upon a family tragedy, and tiptoed beyond reach of Dolan's roving eyes to where the Professor was sitting on a stool, twiddling his fingers. After a moment the detective ioined them.
"Bell?" called Dolan again. It was almost a whisper.
"Don't say anything, Mort," she panted. "Cunningham and Blanton are holding me-the others are listening."
"I don't want to say anything," said Dolan easily. "I did want to see you. I want to know if you are getting along all right. ., Are you still at the flat?"
"No, at my sister's," was the reply. "I have no money-I can't stay at the flat."
"You know they're going to send me away?"
"I-I know it." "Yere was almost a sob in the voice. "T know it."
"That I'll get the limit-twenty years?"
Can you-get along?" asked Dolan solicitouslv. "I will do something," was the reply. "Oh, Mort, Mort, why -"
"Oh, never mind that," he interrupted impatiently. "It doesn't do any good to regret things. It isn't what I planned, little girl, but it's here, so -so I'll meet it. I'll get the good behaviour allow-ance-that'll save two years, and then-"

There was a menace in the tone which was not ost upon the listeners.
"Eighteen years," he heard her moan.
For one instant Dolan's lips were pressed tightly together, and in that instant he had a regret-regret
that he had not killed Blanton and Cunningham that he had not killed Blanton and Cunningham anger with an effort.
"I don't know if they'll permit me ever to see you," he said desperately, "as long as I refuse to tell where the money is hidden, and I know they'll


A SONG OF THE MERCURY.
We do not care to learn the news, From any clime or place,
We care not how elections go Nor yet about the race.
We merely ask for palm-leaf fans And ice-cold lemonade;
The mercury is mountingIt's ninety in the shade.
We do not ask who won the fight Nor who, the swift home run; There is no joy upon the links Nor rest beneath the sun.
The lake-the broad, blue lake for us With gleaming paddle blade;
There is no fun on land to-dayIt's ninety in the shade.
We care not how the glad Tercent Pulled off at old Quebec,
But wish we were the happy boy Snow-buried to the neck.
We are indifferent to the state Of golden Western crops;
We but desire a cooling drink Of stuff that tastes like hops.
We do not yearn to go to church In sticky, Sunday clothes;
We'd like to sit in scanty garb Beneath the spraying hose.
We do not wish to hear of Bridge, Nor any game that's played;
We say of all things: "What's the use?" It's ninety in the shade.

## * ${ }^{*}{ }^{*}{ }^{*}$

Sir Wilfrid Laurier has thrown a wet blanket over the woollen trade.
"Marathon was not much of a place, after all," says the Toronto journalist.

A small boy recited Kipling's Our Lady of the Snowes at a church garden party last week. He was taken home on the churchyard gate.

Professor Wrong says the Tercent was All Right.
The Canadian edition of Collier's Weekly got out a beautiful Bryan number lately. Any old schoolboy can tell you when Canada annexed Denver.
"Wheat is king and it seems to have decided to hold out a golden sceptre this time," says Alberta's rising bard.

## ON A SUMMER AFTERNOON.

IN a certain small town of Western Ontario there is a worthy spinster who presides over the meetings of the W.C.T.U. and who also is a Lady Bountiful to such wayworn tramps as strike the finest residential street in the place.

A week ago, during the heated term, a tramp of peculiarly woe-begone aspect reached the kindly shade of her verandah where he was entertained with raspberry vinegar and gingerbread and where he found a sympathetic listener to the tale of how he was travelling on foot to visit his dear old mother whom he had not seen for years and who lived near the city of London, Ontario. The lady was moved almost to tears by his account of a misspent life of which he had duly repented and with true feminine spirit she considered it a privilege to help in setting up the prodigal. She therefore handed over a crisp two-dollar bill to facilitate the progress towards the dear old mother and received the vagabond's blessing with proper humility.

On the following day, she was administering a rebuke to the gardener, who had forgotten to attend to the lawn the day before. "I'm afraid, Thomas, that too much of your money goes in beer. I've been told you spent yesterday afternoon at the Commercial Hotel."
"Sure, it was your money paid for that, Miss Blake," said Thomas with a hearty grin.
"My money!" echoed the horrified spinster.
"You see, it was like this, ma'am. There came along a ragged old soak who said he'd got two dollars from a lady at Maple Villa and that she was the finest he'd ever seen. So, him and me just spent an hour or so talkin' and drinkin' to the health of an hour or so talkine first thing we knew the two
the country an' the firs dollars was gone. He was powerful sorry for he said it was the easiest money that had come his way in a month."

## AUGUST FINANCE.

## Little drops of water,

Little grains of sand
Make the swell blue ocean
With a beach at hand.
Then the thrifty financier
Hireth German band
Hireth German band
And with gorgeous big hotel
Doth the dollars land.

## HENRY JAMES AND LIFE.

THE storm of anecdotes that beats about most well-known authors, particularly of the bestselling variety, seems never to have struck Henry James. Perhaps it could not break through the barricade of sentences that surrounded him. It will be remembered that Mr. James was once called "an idea entirely surrounded by words." But, once in a while, a story trickles through. Not long ago a young lady, one of the earnest-seekers-after-truth kind, said to Mr. James:
"Oh, Mr. James, won't you please define life?"
Whereupon the novelist gravely replied:
"It is the predicament that precedes death."
Mr. James always fights shy of making speeches in public. He reserves them for his books. On one occasion he was the guest of honour at a dinner. in New York. After much persuasion he was induced to speak. As he rose to his feet he naively said:
"You know, gentlemen, that I never make speeches, and when I have concluded to-night you will realise that I have not broken my rule." Saturday Evening Post. *

## HIS WIFE'S ADVICE.

$\mathrm{O}^{2}$
NCE Mr. Gladstone had been cutting down a tree in the presence of a large concourse of people, including a number of "cheap trippers." When the tree had fallen, and the Prime Minister and some
of his family who were with him were moving away there was a rush for the chips. One of the trippers secured a big piece, and exclaimed: "Hey, lads, when I dee, this shall go in my coffin." Then cried his wife, a shrewd, motherly old woman with a merry twinkle in her eye: "Sam, my lad, if thou'd worship God as thou worships Gladstone, thou'd stand a better chance of going where thy chip wouldna burn."--The New Age.

## A USEFUL RELATIVE.

Mrs. Caterby - "In a short time now we will do all our heating by alcohol."

Caterby -"That's good. All we'll have to do will be to connect your Uncle Jake to the furnace and range."-Life.

## THRILLING

"And when," said Mrs. Nuvoreesh, "those French pheasants came by singing the Mayonnaise, it was too deeply touching for words."-Success Magazine.

## DARK DAYS.

"Did that fellow who wrote the book telling how to live on fifteen cents a day ever try it himself?"
"He had to before his book began to sell."Smart Set.

## NOTHING LEFT.

"Have you," asked the judge of a recentlyconvicted man, "anything to offer the court before sentence is passed?"
"No, your Honour," replied the prisoner, "my lawyer took my last cent."

## AN ARTIST'S APOLOGY.

THE New York Times is responsible for the following:
Dear Teacher: My muther says I haffto appollogise for droren your pickchure on the bored as if you was an olled made with curls and a long wissker on your chinn witch you could not hellp or me neether.

It was a meen thing to doo and I am sorry I didd it but I could not help it becaws you stood thare looken so nacherl with the curls and the wissker and all and Jenny Ames dared me to doo it at recess.
I doo not blame you for wippen me becaws it looked so mutch like you you had a purfeck rite to be mad. If I was you I would be mad too.

My muther says nobody is so sennsitive about her looks as a lady teacher espeshuly if she is a lettle olled but this was not to go in the letter.
If you only understood what is inside of bovs heads maken them be misschefuss you would be sorry for them for it is not exackly there fault.

I know you feel worse about it than I do becaws my wippen does not hurt now but a pickchure goes on forever.

Teachers have a hard enuf time goodness knows without beien shode how they look for a whoal school to laff at.

Sometime if you do not care I will drore you on the bored looken swete and yung and put your name under so everybody will know who it is and so no more for the present frum your troo frend and skoller.

Томму.

## NON-OLYMPIC GOLF.



## PEOPLE AND PLACES

BURNING of old Erie Belle at Chippewa Creek recalls the romantic story of how this old twelve years was the centre of a melodrama twelve years ago.. She was built back in the early seventies when wooden white-wings were as Unloading at La Salle in I896, the Erie Belle's crew went on strike. Captain, not to be euchred by a union, ran the old schooner out and all alone-fit subject for a Wagner and a Flying Dutchmangot her towed by a tug to Chippewa. Lo and behold! When her painter scrubbed the Chippewa dock she was seized for mortgage at the instigation of a Toronto bank-and there in the creek ever since she has lain up, a relic of paimy days; till just the other evening fire got into her hold and the old three-master belle of Lake Erie went up in smoke. It will be recalled by those fond of nautical history, that the port La Salle was the spot where the famous explorer of that name built the first ship that ever navigated the upper lakes away back in the middle of the seventeenth century.

## CAPTAIN ROBINSON lives at Goose Lake Sas

katchewan, forty miles from Saskatoon. He is a remarkable captain. He does not navigate Goose Lake; has never crossed that body of water. But if Captain Robinson's wheat and oat fields were spread out over the lake there would be little of i left. The captain hails from some British barque spent his life on the sea and at a reasonably ad vanced age decided four years ago that he was weary of ploughing waves that he could neither harrow nor sow, let alone reap. So he went as a homesteader to the seas of land in Saskatchewanthe great wheat belt, where this year he has four hundred acres of wheat and one hundred acres of oats; enough grain from this year's crop alone to choke the hold of his old barque. He expects to harvest twelve thousand bushels; computes, however, that his clearance last year was less than two thousand dollars.

## O LDEST cabman in Halifax has quit driving

 horses forever; James Tobin, who began to drive cabs and hacks at twelve years of age and drove every year for fifty-four years. Tobin was as much one of the street characters of Halifax as any of the London cabbies are in the city of cabs. Down at the wharves Tobin has seen more kinds of people arrive in a new world and in his picturesque old hack he carried more kinds of travellers than any other hack-driver in Canada. One of the things for which Tobin will be remembered is the fact that he was an enemy of noise. At the recent conference of cabmen he spoke out loud against the ungodly racket that assails the traveller's ears when he gets among the cabbies at the Halifax station.
## FOLLOWING the bolt of seven prisoners from

the Toronto jail, five Italians broke out of the jail at Fernie. Some of these are Black-Handers who had designs on the lives of some Italians in
Fernie. Some of the men have been recaptured

## SEVEN million pounds of sugar have been sold

 at Raymond, Alberta, since last October. This is the first chapter in the story of a new industryin the dry belt. Sugar beets and intensive farming in the dry belt. Sugar beets and intensive farming
are a complete reversion from the days when the ranges about Raymond and beyond grew nothing but bunch grass for cattle. It is claimed that on wellirrigated land fifteen tons of beets can be grown to the acre; at five dollars a ton-this means seventyfive dollars an acre. Crops of this kind are the most profitable on land which costs twenty-five dollars an acre to buy and fifty cents an acre every year to irrigate ; and it is said by those who know that forty acres of irrigated land keeps one man busier than half a section of wheat land. If the whole three million acres of irrigable land in the West are in time devoted to sugar beets, the West will no longer need to pay freight rates on sugar from the East. With thousands of acres of small fruits and with apples under cultivation it looks as though sugar-making on the prairie would develop into one of the most extensive industries in Canada. The market is huge and constantly growing. Sugar consumption in Canada is enormous. Somebody please figure the per capita consumption-since the old brown sugar days when the hired man was not allowed to have sugar in his tea.

SOME diligent literary gentleman has been busy digging up Longboat's family history on the Six Nations Reserve; a task done with much joy during the days that preceded the Marathon when
nobody in Canada had ever heard of Dorando or Hayes or even dreamed that Tommie would be clear out of the running at six miles and a quarter
from the end of the race. This writer says "In Caledonia they will tell you that spot is about seven miles out in the bush, and when you have driven that seven miles, past stump fences and cultivated fields, that give you a better opinion of the influence of civilisation on the untutored savage, you turn down a road that might safely be labelled no thoroughfare, climb a fence and follow a trail through a pastoral scene that is half bush, half meadow and the rest swamp. As you emerge from the trees the fraternal or rather maternal home of all the Longboats bursts upon your view. Built of crevices partially filled with mortar, and topped by a roof, the shingles of which are warped by the weather of many changing seasons, the Longboat home could hardly be equalled for simplicity or lack of needless ornamentation. From what can be gleaned in the neighbourhood it is apparent that while Tom Longboat was not reared on the lap of luxury, he had plenty of opportunity to develop the
muscles of his long thin legs. While muscles of his long thin legs. While he was yet small the mother would take him and Simon, one on each hand, walk them all the way to Brantford, a distance of twelve or thirteen miles. Of course it was just as far back again and little Tommy had to walk. When he was about twelve years of age Tom ran his first race. It was with a cow belonging to a neighbour. Tom got her by the tail and ran her around the field until she died. After that Tom went to the Indian school in Brantford for about five years where he learned to read and write. But education did not destroy his love for running. On his return he took up his old pastime. He worked occasionally, but while he did not hate work he loved running and he never allowed his interest in the latter to dwindle. Living in an age of specialties he made running his specialty, and the result is that the poor Indian boy from the shack in the bush is
to-day being talked of in every country that breeds to-day being talked of in every country that breeds
men who try to develop speed and stamina."

## I URID stories of the floods

basca have been fetched and the fires in Athabasca have been fetched back to Edmonton by two Hudson's Bay Company men. With twenty-two boats tracking up the Athabasca-goods from the Landing for the northern posts-Mr. Bouchier's voyageurs had the devil's own time tracking up the high water; beach gone; trackers up to their waists in water; blundering and shinning over boulders they could not see; picking foot-holds with axesboats sixty feet long and twelve foot beam; no wonder the trackers got sick and broke out with boils till the camp became a hospital. To make sions from coming in, so that if the party had not shot a pair of moose there would have been starvation to add to the log of the trip. At Fort Chipewyan there was a fire; just for variety sake and by way of contrast to the flood-a house containing gunpowder got into a blaze. Mr. Bouchier had the pleasant and picturesque task of cutting a hole
through the roof and lifting out the gunpowder Q UESTION is so often raised even this hot centre of Canada, Montreal, Winnile the commercial No centre of Canada, Montreal, Winnipeg or Toronto? writer int whatever seems to exist in the mind of the writer in the Montreal Gazette, who has this to say "oncerning the only seaport great city in Canada:
"The publishers of Lovell's Directory make the population of the city of Montreal and its suburbs city proper and connected with it by adjacent to the city proper and connected with it by street car lines, are in effect part of the city and with the city constitute the greater Montreal. Those who are in the habit of frequenting the top of Mount Royal get wards Lachine in one direction, towards Longue Pointe in the other, and towards the Back River on the other. With its many colleges and seminaries it is the leading educational centre in Canada. With its factories it is the foremost industrial centre. With its banks and railways and transportation interests it is the leading commercial city. The solidity of its growth is further attested by the class of buildings that line its streets, either those devoted to trade or those in the residential quarters. It can safely be said that no city in America of the same population possesses a larger proportion of fine private houses, evidence at once of the wealth and good taste of the men who build and reside in them. It can be added that there are few large centres where the working people are better housed, the slum having as vet people are better housed, the slum having as vet
the figures given is healthy as well as large. The day when the greater city will have a million people
within its boundaries is quite near," near

THE, Ontario Historical Society will hold meetings in London, Ontario, during September. This society is a live institution and has a very interesting programme to present. In order to show how the sense of perspective is growing among the people of Ontario, it will be sufficient to say that papers will be read on the following noteworthy subjects: "The Beginning of London," "The High land Pioneers of Middlesex," "Thamesville and the Battle of Moravian Town," "Historic Sites of Western Canada," "The Nancy and Naval Operations on Georgian Bay," "The History of Fort Malden."

## SYD

this month by the ve a notable centre of interest institutes in Europe. Several of the most mining mining scientists in the world will make a thoted inspection of the collieries and steel plants of Cape Breton. Among the official guests will be the secre tary of the Mining Institute of Scotland, representative of the Iron and Steel Institute of Great Britain; Secretary and president of the Belgian Mining Society; ptesident of the South Wales Institute one of the leading mining professors from Berlin, Germany; the president of the Manchester Mining Society. Other visitors are expected from Great
Britain, Germany, France, Switzerland, etc

## Canadian Banking System Criticised (Continued from paye 12)

on the Chicago Board of Trade and the New York "This,
This, however, isn't the worst of it. When a few men are known to control vast sums of money they are constantly beset with importunities and outside the pale of sound banking. It is a prises of regret that some sound banking. It is a matter appear to have yielded the great Canadian banks appear to have yielded to this temptation. It is reported that one of them is putting large sums into a light, heat and power company in Sao Paulo, Brazil. Another is promoting a street railway in the City of Mexico. Still others have loaned large sums for construction work on such things as interurban railways of a more or less speculative character in the United States.
"This means that some of the surplus funds of the small Canadian towns are being loaned for development purposes in South America, Mexico, and the United States.
"The Canadian banker will tell you, perhaps, that this is money not needed in Canada and that the home demand is cared for first; but it is impossible to believe that the loanable funds of the Canadian banks could not all be used to advantage in developing the splendid resources of that great Dominion
"There is no doubt whatever that the Canadia bankers would rather loan their money in Canada for development purposes than anywhere else, other things being equal; but the trouble is that, if the banks went into this kind of business at home, the calls would be so numerous and, in most cases, so small that the management could not afford to investigate them. Indeed, it would be a physical fortysibility for them to do it. There are less than same area in the Uniteds in Canada. In about the same area in the United States there are over twenty thousand incorporated banks. If these banks have on an average four directors, exclusive of officers, we have in the United States over eighty thousand business men giving their counsel and advice to local less than five hundred and they there are probably less than five hundred and they are bunched together
in the business centres.
"The difference between our system of banking and the branch system is much the same as the farming between intensive farming and extensive farming. Under our system the tendency is for
each community to be brought up to its highest possibilities of development and not only to highest own funds for its own financial fertilisation, bits attract, when necessary, outside funds as well. All York and Chicabes of last fall the banks of New York and Chicago loaned money to their country correspondents at rates much lower than these banks could get from the great interests in the centres. The reason was obvious. They wanted to hold the to the fact that the country. They are keenly alive thirds of the deposits country banker controls twothirds of the deposits of the country, and his good


THAT HIRSUTE ADORNMENT


On the chin it is often called "a scraggy
beardlet," on the lip "an eyebrow," or if be-

## SUPERFLUOUS HAIR

 on a womans face or hands is a disfiguringblemish always, and the prettier the woman the worse the blemish. Tampering stimulates the growth. We remove it permanently and
always satisfactorily by our treatment antiseptic Electrolysis also Moles, Warts, Red Veins, etc. Arrange to come at Fair time for treatment
Hiscott Dermatological Institute 61 College Street, TORONTO. Estab. 1892


## AGENTS WANTED

A live Subscription Agent in every County in Canada to solicit subscriptions for the Canadian Courier. Write for particulars toF. O. Campbell, 61 Victoria St., Toronto.

THE ROAD TO DAMASCUS.

MRS. H. A. MITCHELL KEAYS and a novelist of Canadian birth and early residence but her recent home has been California. Her story, He That Eateth Bread With Me, published five years ago, was more widely read than most novels of the season, for, in spite of occasional sensational touches, it went deeper in its treatment of modern social problems than most works of fiction which at tempt to deal with them. Since then, Mrs. Keays has contributed further writing to the "novel counters" of the day but her latest book, just issued, The Road to Damascus, is undoubtedy the best work she has yet done.
Mrs. Keays does not belong to that coterie of feminine novelists who revel in the nasty and whose books are mentioned by their readers with an ugly and significant smirk. She does not exploit the sensual, even for the purposes of advertising her liter ary wares. Her novels have been called "problem" but whatever problem they may contain is worked out in clean and wholesome terms. The quality of her work which appeals to her public is its quiet earnestnessnot the shrieking of Mr. Hall Caine's The Christian but the gentle yet intense tone of one who has more than a financial or a sensational end in view. The Biblical nature of her titles is in keeping with the undertone of the narrative. The writer is not a materialist; she believes in the eternal struggle in humanity towards the higher and yet there is no repelling tinge of the didactic in her treatment of those who are "on the road to Damascus.'

The woman, whose mistaken magnanimity makes her a sort of martyr heroine, is given the curious name of Richarda Homfrey, which is in keeping with her decidedly Quixotic nature. Richarda adopts a boy who is her husband's child but whom his mother, a trashy type of womanhood, wishes to abandon. Homfrey, strangely enough, remains in ignorance of the small protege's parentage but takes an inordinate dislike to the young intruder. Richarda is the sort of woman who has a mania for overwrought and unnecessary renunciation, but, unlike most of such women encountered in everyday life, she is distinctly charming, even in her most wrongheaded moments. In the closing chapter when she enunciates a matrimonial philosophy which is absolutely absurd, the reader feels that Richarda, through her very lovableness, is a means of grace and edification.

The story is somewhat strained in emotional situations, but the writer will probably gain in the reserve which satisfactory literary development demands; but the vitality of the characters is such as to compensate for occasional extravagance of situation. The author possesses a sense of humour, which is a corrective for such excess. The paragraph descriptive of Mrs. Dawson, a matron of the finest domestic ability, is delightfully keen and kindly
"It was her opinion that of men in the mass, the less said the better. They appeared to be born with an objection to folding up the newspaper after they had read it, and with a desire to know what you had done with what they had lost, which you had never even seen. The fact that women like herself were occasionally their mothers and wives was presumably all that made them possible from one generation to another."
In certain respects, this story bears a resemblance to Her Son, the novel by Mr. H. A. Vachell which formed
an exciting serial feature in a New York magazine last year. The resemblance is not such as to suggest imitation and the divergence of treatment is significant of temperamental contrast. Richarda and Dorothy, in their high-strung attempt to accomplish impossibilities, in their superior fashion of ignoring that they are treading on superfluous thorns, might be sisters-separated by the "salt, estranging", Atlantic Ocean. Their determination to give themselves an exceedingly unpleasant quarter-of-anhour is somewhat maddening at times but, as Mr. Frederic Harrison has said concerning certain mad schemes of Ruskin's: "Magnanimity owes no apology to prudence-no, nor to common sense.
The most interesting character in the book is a Scottish professor, Maxwell, who, in the atmosphere of a United States university, utters some marvellous teaching. Every once in a while, a university professor (usually in Chicago) sets all the newspapers astir with a strange doctrine, while the sophisticated murmur that the professor probably said nothing of the sort. But if Maxwell is drawn from the life, then university lectures must occasionally vary from the dull, drab material of which they are supposed to consist. Maxwell is somewhat overdrawn, he is a heroic villain of woman's invention and in his most tempestuous moments may remind one of that savage creature, St. Elmo, whom every school-girl reader has adored. Yet, Maxzeell has his moments of fascination when he appears as a curious conglomeration of Robert Burns and John Knox. When he declares: "The tragedy of human existence is in the gulf forever fixed between what a man is, and what he would be," one realises that "Maxwell is not so dangerous a firebrand, after all.
The Road to Damascus is much better stuff than the author's first venture, showing a stronger grasp of dramatic elements and a finer use of literary material. The novel will probably be widely read and its successor will show whether Mrs. Keays has become one of the social novelists whose analysis is both sane and sympathetic. Boston: Small, Meynard and Company.

## A NOVELTY IN PRIZES.

I T is rash to use the adjective "new" regarding anything which happens on this experienced old planet. Yet Miss Irene Osgood, an English novelist, seems to offer a novelty by way of three prizes, amounting to twenty pounds for "the three best criticisms of her new novel, Servitude." Miss Osgood declares that she wishes to get at the opinions and advice of the reading public and further remarks "By best criticism, favourable criticism is by no means implied - a thorough 'slating' of the book, if fairly and critically presented, will have as much chance of a prize as a criticism of the 'could not lay the book down until the last page is reached' variety." A magazine editor is to be judge of the criticisms. This is a decided departure for a rising author and will no doubt prove stimulating, by way of suggestion.

The poem, Canada, by Mr. W. A. Fraser has been given a French version by Mr. Paul Balbaud and set to music by Dr. Ham, making a fine expression of national feeling. This composition is published in Toronto and Winnipeg by Whaley, Royce and Company.


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AT THESIGN

## DOUBTFUL SPORT.

Tany sober citizen, the account of the Marathon race in England must have contained material for critical reflection. It seems
that modern sport is degenerating inthat modern sport is degenerating in-
to a life-and-death struggle, when runners drop with lacerated feet and haggard faces before the end of the course. England and America are
loud in their condemnation of the loud in their condemnation of the Shepherd's Bush or the five-days bicycle race in New York or San
Francisco hardly seems more An athletic ordeal which leaves ex An austed performers and horrified spectators is not the ideal of physical development nor competition. The Greek runner who gave his life was bringing news of victory to Athens, not contending in a mere endurance exhibi far ahead of our much-boasted civifar ahead of our much-boasted civi-
lisation in their ideas of physical culture. They believed in grace, as well as in strength, and it is to be feared that the slender-limbed youths who took part in the Olympic games of old would be highly disgusted with the modern football game or the Marathon course.
No one wants to see Canadian boys grow up to be what they themselves would call "sissies." But there is a false idea of athleticism abroad which is as much inferior to the classic ideal as the modern dance-hall is to the Parthenon. The best game is not that which affords most opportunities to the trickster and the brute.

## A POET'S ROMANCE

IN the fairy tales of Germany, the poet or minstrel usually loves no less a lady than a princess with golden hair who is finally won by his deathless singing. In real life, the poet is more careful to marry a good cook than a maiden of radiant beauty. But, ever in this workaday world, so full of briers, as even the people of As You Like It discovered, there is occasionally a romance of the storybook order.
Such a story is revived in memory by Mr . Hall Caine's account of his friendship with Dante Gabriel Rossetti. All such dreary trash as Mr Caine's more recent novels, such as the deplorable The Christian, may be forgiven him when one reads the tender, vivid chronicle of that friendship. The love which Rossetti bore his beautiful young wife was such as the ordinary mortal hardly knows; yet the doubt comes with the sympathy. Such an abiding passion is not fit for a practical world, and, as one reads of the poet's desolation, the words of Jean Ingelow come back :
"If all loved, as a few love,
The world would seldom be well." Most of us are not capable of such feeling and hence escape such suffering. We ignobly forget and the world goes on. However, few who read once more of Rossetti's wonderful love and grief can help but think that in his joy and in his misery he was one of the world's great lovers, akin to the greater poet whose name he bore.

## FEMININE INTEREST IN

 FAIRS.ALREADY the thoughts of tomato catsup to be done up and pickles to be put down are stirring the heart of the housewife. August, our month of perfect summer, is also a time of plans and premonitions. The even-
tum tumn and there is a haze in the late afternoon which suggests that new coat suits must receive early consider ation. With the waning summer will come the suggestion of flannels and heavy footwear and the lingerie blouse will seek the moth camphor.
Exhibitions, are already advertised, since the Toronto "show" is only three weeks off. In connection with these annual affairs, one may notice that women are taking an increasing share in their management-which is as it should be, for many of former efforts by way of Exhibitions suffered sadly from the lack of feminine taste and arrangement
In the Province of Nova Scotia, the Women's Local Council of Halifax has taken up the matter of the exhibition in the capital and has appealed to women throughout the province to co-operate in making the display a success. Calgary has recently held a Dominion Fair of goodly proportions and throughout the West there is a growing fashion of local exhibitions which will do an immense amount of good in stimulating provincial pride and creating an interest in manufacturing and industrial development. Canadian women can add immeasurably to the attractiveness of these events by taking an interest in the domestic and artistic side of the "show."

## A CURIOUS COMPETITION.

A CANADIAN girl has been suc
cessful in an unusual competition New York Life announced last March a competition of novel character, even for that enterprising weekly. The photographs of five mythical men were reproduced with brief descriptions of the persons portrayed and the women readers of Life were asked: "If you must marry one of these men, which do you choose?" There was a corresponding competition for men, with five fair women to choose from. The first prize of fifty dollars has been won by Miss Mary M. Thompson, Water loo Row, Fredericton, New Brunswick, who wrote this winning rhyme: That lively wit, which much appeals The to mend
fancy led life, by vagrant Bid me forget the truth, that men may be
Sweet "April when they woo, December when they wed."
Miss Thompson chose the first member in the row of possible husbands, who was described as a coffee merchant of lively wit, who was sel dom at home. There was also an elderly millionaire in the row but the Canadian prize-winner evidently preferred coffee and repartee to dollars and dullness. The girls of the Mari time Provinces are developing rhyming gifts at an alarming rate and with their taking little ways will be carrying off trophies in many a matrimonial contest.

## Canadienne.

## FAN FANCIES.

A quaint old garden of black and gold, A wee tea-house and stone bridge old On my painted bit of Japan.
A background of cherry blossoms gay And a little white road that runs away Over the edge of the fan.

Blue and silver Japanese skies, quiet pool where the iris lies, But never a maid or a man.

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THE WIND WOMAN.
By Alice Van Leer Carrick. I am the Wind Woman who dwells in the air.
I burnish the stars and I set the moon fair.
I sweep away clouds and the mist and the rain,
And bring back the pleasant blue weather again.

I am the Wind Woman who rides through the sky.
I'm a friend to the Earth Folk: I shake washings dry,
I pluck off the fruit from the ripening tree,
And I swell out the sails of the white ships at sea.
I am the Wind Woman who sings soft and low
A song through the pines when to bed you must go.
Why, I'm with you by night, and I'm with you by day,
Just to serve you at work, and to help you at play.

## Youth's Companion.

## EXPERIMENTS.

By Alice V. L. Carrick.
WILL had come home from college for a few days, and as it was a rainy day, he called his small sister into the library.
"Nothing doing to-day, Bess," he said. "Don't you want me to play with you?"
"You wouldn't care for any of the sit-still games, like dolls and things," complained Bess.

Will thought for a moment. "No, I haven't played dolls since my freshman year in college," he said. "I think I'm rather too old for that now. But once, when I was sick, I got a lot of comfort out of just fussing round with things, and I learned to do some experiments-at least, I called them that-and I'll show some of them to you now. First run and get me a silver tablespoon and some string, and I'll teach you how to ring the 'Bells of Cologne.'

When Bessie had brought them to her brother he took the spoon, tied the thread round the lower part of the handle, and wound the long ends round Bessie's forefingers.
"Now, just put your fingers tight in your ears," he said. "Then stand off, and hit the bowl of the spoon against the table."

The little girl did as she was told, and her face lighted up with the happiest, most surprised smile! Any one in the room would have seen only a little girl knocking a spoon with a jingling-jangling noise; but in her ears sounded long, glorious peals of silver bells, each note different, and more beautiful, she thought.
"Do you hear it, Will?" she cried. "Do you hear it, too? Oh, isn't it lovely?"
Her brother smiled. "No, I can't hear what you do," he said. "You see, that's what they call an experiment in sound. The sound-waves run up from the bowl of the spoon, all along the string into your ears."
For a long while Bessie rang the "Bells of Cologne"; then Will showed her how a drop of mercury could be separated into a hundred parts, and
yet join together again in a round, the saucer, "Just like a quick little silver bug," Bessie said.
"I like experiments, Will," said, Bessie. "Don't you know any more?" "Not any I could do now," said her
brother. "But some time, if you'll soak a piece of shoe thread all night in very, very salt water, and then dry it out, Ill tie a ring to one end of it. and the other end I'll fasten round the electric fixture. Then I'll light it, and let it burn all the way down, and still the ring won't fall." "Why won't it, Will?" demanded his sister.
"Well, just because the salt crystals are so placed that they are strong enough to bear the weight even when the thread is nothing but ashes. That's all I can tell you now. You'll have to wait until you take a course in chemistry and physics before you really understand."
"And when I get to college I'm going to," said Bessie, as she ran back to ring again her new-found Bells of Cologne.-Youth's Companion.

## NO USE.

"6 I AM no use at all," sighed Snowy. "Why, dear?" asked Mother Sheep kindly.
"Because I can't do anything. I can't fly like Mr. Lark, or swim like Miss Fish, or even run like Dash, who looks after us," and Snowy looked ready to cry.
"I like you best as you are," answered Mother Sheep; "try to be content, dear."
Snowy sighed and rambled off to the hillside.
He had not gone very far, however, before he heard a faint "Ba-a-a!"
He listened. "Why, it is mother's voice," he cried, and ran back as quickly as ever he could. Very soon he came to a deep pit, and, on peeping over the edge, saw Mother Sheep lying at the bottom.
"Oh! Snowy, I am so glad you have come," she said; "I fell down here, and cannot get out."
"What can I do?" ba-ad Snowy pitifully. "I can't come down to you." "Ba-a as loud as you can," called Mother Sheep. "You can do that."
So Snowy ba-ad with all his might, but no one seemed to hear.
At last the shepherd and Dash, hunting for the lost sheep, heard him and came hurrying up.
He tied a strong rope to a tree, and then, climbing down, fastened the other end round Mother Sheep. Then he climbed up and pulled her gently to the top. She did not like it a bit, and was very glad when she was safely on the grass. Then the shepherd put her over his shoulder, Dash brought Snowy, and they all went home.
Mother Sheep soon recovered and told Snowy how proud she was of him.
"If you cannot swim, or run, or fly, you have a good voice," she said, "and if you had not kept calling I might never have been found. If you practise well you will be able to ba-a very loud."
So Snowy set to work and practised so well that he soon had the loudest voice in the whole flock. F. M. H. in Little Folks.


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## The Stolen Bank Notes

## Continued from page 15)

never permit me to write to you for fear I'll tell you where it is. So I suppose the good-bye'll be like this. I'm sorry, little girl.'
He heard her weeping and hurled himself against the bars in a passion. It passed after a moment.
"There's one thing you must do for me, Bell," he said, more calmly. "This sort of thing doesn't do any good. Brace up, little girl, and wait-wait for me. Eighteen years is not for ever; we're both young, and-but never mind that. I wish you would please go up to the flat and-do you remember my heavy, brown coat?"
"Yes,' the old one?" she asked.
"That's it," he answered. "It's cold here in this cell. Will you please go up to the flat when they let you loose and sew up that tear under the right arm and send it to me here? It's probably the last favour I'll ask of you for a long time, so will you do it this afternoon ?"
"Yes," she answered, tearfully.
"The tear is under the right arm, and be certain to sew it up," said Dolan again. "Perhaps, when I am tried, I shall have a chance to see you and-"
The Professor arose and stretched himself a little.
"That's, all that's necessary, Mr. Mallory," he said. "Have her held until I tell you to release her."
Mallory made a motion to Cunningham and Blanton, and the woman was led away, screaming,
"Clever, aren't you?" he snarled as "Clever, aren't you?" he snarled as he caught sight of Detective Mallory.
"Thought I'd try to tell her where was, but I didn't, and you never will know where it is-not in a thousand years."
Accompanied by the Professor and Hatch the detective went back to his private office.
"Now, Mr. Hatch, we have the whereabouts of the money settled," said the Professor, quietly. "Please go at once to the flat and bring the brown coat Dolan mentioned. I daresay the secret of the hidden money is somewhere in that coat."
"But two of my men have already searched that coat," protested the de-
"That
"That doesn't make the least difference," snapped the scientist.
The reporter went out without a word. Half an hour later he returned with the brown coat. It was a commonplace looking garment, badly worn and in sad need of repair, not only in the tear under the arm but in other places. When he saw it the Professor nodded his head abruptly, as if it were just what he had expected.
"The money can't be in that, and I'll bet my head on it," declared Detective Mallory, flatly. "There isn't room for it."
The Thinking Machine gave him a glance in which there was a touch of pity.
"We know," he said, "that the money isn't in this coat. But can't you see that it is perfectly possible that a slip of paper on which Dolan has written down the hiding place of the money can be hidden in it somewhere? Can't you see that he asked for this coat-which is not as good a one as the one he is wearing nowin order to attract his wife's attention to it?"
Then, seam by seam, the brown coat was taken to pieces. Each piece in turn was submitted to the sharpest scrutiny. Nothing resulted. Detective Mallory frankly regarded it all as wasted effort, and when there remained nothing of the coat save strips of cloth and lining he was inclined to be
y thphant. The Professor was merely thoughtful.
"It went further back than that.," the scientist mused, and tiny wrinkles appeared in the dome-like brow. "Ah! Mr . Hatch, please go back to the flat, look in the sewing-machine drawers, or work basket, and you will find a spool of brown thread. Bring it to
"How do you know there's a spool of brown thread there?" said the de-
"I tective. know it because Mr. Hatch wil bring it back to me," snapped the Professor. "I know it by the simplest, most rudimentary rules of logic."
Hatch went out again. In half an hour he returned with a spool of brown thread. Professor van Dusen's white fingers closed on it eagerly, and his watery squint eyes examined it. A portion of it had been used-the spool was only half gone. But he noted-and as he did his eyes reflected a glitter of triumph-he noted that the paper cap on each end was still in place.
"Now, Mr. Mallory," he said, "T'll demonstrate to you that in Dolan the police are dealing with a man far beyond the ordinary bank thief. In his way he is a genius. Look here!"
With a pen-knife he ripped off the paper caps and then looked through the hole of the spool. For an instant his face showed blank amazement. Then he put the spool down on the table and squinted at it for a moment in absolute silence.
"It must be here," he said at last. "It must be, else why did he - of course!"
With quick fingers he began to unwind the thread. Yard after yard it rolled off in his hand, and finally in the mass of brown on the spool appeared a white strip. In another instant the Thinking Machine held in his hand a tiny, thin sheet of papera cigarette paper. It had been wound around the spool and the thread wound over it so smoothly that it was impossible to see that it had ever been removed.
The detective and Hatch were leaning over his shoulder watching him curiously. The tiny paper unfolded -something was written on it. Slowly the Professor deciphered it.
"47, Causeway Street, basement, tenth flagstone from northeast corner."
And there the money was found\$ro9,000. The house was unoccupied, and within easy reach of a wharf from which a European bound steamer sailed. Within half an hour of sailing time it would have been an easy matter for Dolan to recover it all, and that without in the least exciting the suspicion of those who might be watching him. For a saloon next door opened into an alley behind, and a broken window in the basement gave quick access to the treasure.
"Dolan reasoned," the Professor explained, "that even if he was never permitted to see his wife she would probably use that thread and in find the directions for recovering the money. Further he argued that the police would never suspect that a spool contained the secret for which they sought so long. His conversation with his wife, to-day, was merely to draw her attention to something which would require her to use the spool of brown thread. The brown coat was all that he could think of."
Dolan was a sadly surprised man when news of the recovery of the money was broken to him. But a certain quaint philosophy did not desert him. He gazed at Detective Mallory incredulously as the story was told, and at the end went over and sat down on his cell cot.
"Well, chief," he said, "I didn't think it was in you. That makes me owe you a hat."

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THE TICKLER

## What Canadian Editors Think

FOREIGNERS`AND CRIME.

## Toronto Star.

$D$
URING the ten years ending with 1905 there were 1,527 charges of shooting, stabbing, or wounding laid in Canada. This was a yearly average of 153.3 . In the single year of 1906 no less than 281 similar charges were laid-very close to double the ten-year average. The number of such charges in Ontario lone in 1906 was 197 , or 44 more than the average for all Canada in the decade ending with the year previous. The cause of this alarming increase in the most dangerous form of felony is known to all. It is due to the large additions made of late to the streams of immigration from countries in which the carrying of knives is the common practice. The remedy for the evil lies in rigorous punishment of convicted offenders, together with a vigorous missionary effort intended to inculcate in the minds of these aliens the same respect for law and order that is part of the mental equipment of the normal native of this country.

## CLASSES AND MASSES

(Toronto Globe.)
THERE are many surface indications that in the slow evolution of American parties the line of cleavage will be between the classes and the masses. At present no such cleavage is discernible. Socialists and trades unionists of irreconcilable views nominate their own candidates and regard each of the old parties as beyond their consideration. These parties have a fairly equal share of Labour representatives, who think that their interests can be better served from within than from without the established parties. But the mere fact that the party cleavage has no logical basis is tending to furnish a cause of divergence in the partiality of the masses for the Democratic organisation, and of the classes for that of the Republicans. The struggle between the house of have and the house of want is endless and seemingly inevitable, and under the modern genius for organisation will naturally bring the opponents into hostile political camps.

## SIFT THE IMMIGRANTS.

 (St. John Globe.)NO one will greatly regret that there is a falling off in the number of immigrants which have come to Canada this year as compared with last year. In the past six months the total was 96,000 as compared with 169,000 in the corresponding six months of 1907. There is plenty of room in Canada for all the people who may come for many years, but it takes some little time to get the numerous newcomers settled, adapted to our ways and taught the difference between our institutions and those which they have left behind. Canadian civilisation will not suffer from the slower process of settlement. Apparently a little effort will bring to us from the less desirable parts of Europe all the people we may want. The country will not suffer from the slower process for a time.

PARTYISM VS. THE INDIVIDUAL.
(Ottawa Journal.)
ON
$N E$ of the main defects of the party system in politics as it has been worked out in Canada is that it has had a tendency to discourage initiative in the individual in Parliament, and therefore to deprive his con-
stituents and inferentially the people at large of a considerable measure of the possible value of his services. It would be difficult to abandon the party system itself since no one so far has been able to produce an intelligible substitute proposition, let alone a practicable substitute. But under the party system as it is operative in Can ada to-day in Dominion affairs and in the affairs of most if not all of the provinces the individual is not encouraged to develop his individuality.
NAVY STOPS HORN-BLOWING.
THE British have abandoned the old plan of bellowing their war plans to the world through a megaphone The Japanese lately demonstrated the value of silence and secrecy. The British have taken at least half a leaf out of the Japanese book. The recent naval manoeuvres in the North Sea were the most impressive the world has ever known. The British naval authorities, however, have not courted publicity. The world hears something of the story, knows the number and power of the vessels engaged were unprecedented, observes that a squadron of submarines made a recordbreaking run of forty hours, and reads that the wireless was used more successfully than ever before; but there is little national horn-blowing about it.
THE NEEDED RURAL POLICE. (Toronto Globe.)
THE problem is to provide a rural constabulary capable of responding to sudden demands without at the same time creating a dangerously idle element. Non-producers stationed in rural communities and without the military discipline and continuous surveillance of urban police organisations might easily degenerate into loafers and perhaps into disturbers of the peace. We must not fall into the common error of attributing perfection to those who will administer a prospective system. The conditions under which the British Columbia police and the Mounted Police of the Territories are serving are entirely different from those existing in rural Ontario. Some form of provincial organisation and direction is necessary, and this could be established with the minimum of disturbance by bringing the well-trained and disciplined men of the city forces within call of the provincial authorities.

## EVERY PROSPECT PLEASES.

(London Advertiser.)
ESTIMATES of the western wheat crop vary widely, but even the minimum calculation gives a record wheat yield. Few place the figures below 100,000,000 bushels, and many make it $120,000,000$. Oats are estimated at $100,000,000$ bushels, and barley at $25,000,000$. These three crops, if the present harvest promise is fulfilled, will have a money value of $\$ 115,000,000$ to $\$ 125,000,000$. As for banking accommodation, the general manager of one of the great chartered banks expresses the opinion that there will be no difficulty if the farmers sell their grain as it becomes ready for market, instead of holding it for fancy prices. This autumn the banks will have in reserve the issue of the emergency currency provided for in Mr. Fielding's amendment to the banking act last session. As there is ittle likelihood of a revival this year of the land speculation which caused the banks to tighten their purse-strings a year ago, there should be sufficient money to move the crop without inconveniencing the business interests of the eastern provinces.

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#### Abstract

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